



Leave a Greener Legacy: The Power of Planned Giving

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If green investing is about putting your money to work today for a healthier planet tomorrow, **planned giving** is about leaving behind a legacy that keeps giving—long after you're gone.

Planned giving means choosing to support causes you care about through your estate. It's a way to leave a meaningful gift—one that supports environmental education, climate action, and a thriving natural world for generations to come.

And just like with green investing, planned giving doesn't require you to be wealthy. It's about being intentional with what you leave behind.

What Is Planned Giving?

Planned giving (also called **legacy giving**) refers to gifts made through your will or financial plan that take effect in the future—usually after your lifetime. These gifts can support charities, local causes, or movements that matter to you.

Some common types of planned gifts include:

- **Bequests in a Will**
You can leave a specific dollar amount, a percentage of your estate, or a particular asset (like property or stocks) to a charity.
- **Gifts of Securities**
Donating publicly traded stocks, bonds, or mutual funds can provide tax benefits and support your chosen cause.
- **Life Insurance**
You can name a charity as the beneficiary of an existing policy or donate a new policy altogether.
- **RRSPs, RRIFs, or TFSAs**
Naming a charity as a beneficiary of your registered accounts can reduce taxes on your estate.

- **Charitable Remainder Trusts**

This option allows you to receive income during your lifetime while guaranteeing a future gift to a charity.

- **Endowment Funds**

An endowment is a long-term gift that's invested. The original amount (the "principal") remains untouched, while the investment income supports ongoing work—year after year. It's a way to keep your values alive well into the future.

Why Consider It?

Your legacy is about more than just your belongings—it's about your values. If you've cared deeply about nature, sustainability, or community during your life, planned giving ensures those values carry on.

In a place like Barrie, where the natural environment is part of our daily lives—from Lake Simcoe to our trails, trees, and seasons—legacy gifts can help protect and strengthen the local environment for future generations.

Whether it's a bequest in your will or a fund that grows over time, your gift can have a lasting impact.

Final Thought

Planned giving is one of the most personal and powerful ways to support a cause you care about. It's a gift not just to the future—but to the planet itself.