

## **A Note from the President and the Board of Directors**

Many of our supporters have discovered that they don't need to be wealthy to make a profound difference. In fact, you can make substantial, tax-favoured gifts to the Glaucoma Research Society of Canada without taking a big bite out of your current income or assets. All it takes is a little planning.

Outlined below are some giving options you may want to explore. Each allows you to preserve financial security for yourself and your loved ones, while making a lasting impact on the lives of many Canadians living with glaucoma.

- **Charitable Gift Annuities**

A Charitable Gift Annuity is often a good option for making a significant contribution. It provides the donor with an income annuity for life and the balance in the annuity goes to the charity upon death. You get a one-time donation receipt when you establish the trust.

- **Securities or Mutual Funds**

If you own publicly traded securities or mutual funds, you may want to consider donating the securities directly to the Society. Canadians can now donate their publicly traded securities without incurring the Capital Gains tax and they receive a donation receipt for the fair market value of the securities.

- **Endowments**

When you or your family create an Endowment Fund, you make a gift to the Glaucoma Research Society of Canada and you can direct us to invest the amount donated with a specified percentage or amount to be used for research each year.

- **Life Insurance**

A gift of a life insurance policy allows you to make a larger donation to glaucoma research than you might have thought you could afford. Relatively small annual premium payments, treated as charitable tax deductions can create a significant gift in the future.

You can transfer an existing policy that you no longer need to the Society and receive a tax deductible donation receipt for the fair market value of the policy, which may be greater than the cash surrender value depending on your age and health.

- **Charitable Remainder Trust**

If you are over 75 and a sophisticated investor, a charitable remainder trust can be a tax effective way to provide you with a lifetime income and a gift to the Society. As a capital beneficiary, you will receive a tax receipt when the assets are transferred to the trust.

- **A Gift in Your Will**

For many people, a charitable bequest in their wills is the simplest, most logical way to make a significant gift to help the Society, and to leave a legacy.

Bequests in your will direct that the Society receives a specific amount of cash or securities, or is the beneficiary of a life insurance policy. By directing a portion of your estate to the Glaucoma Research Society of Canada, you can significantly reduce the taxes payable upon death and ensure that you will continue to support glaucoma research.