

Name _____
 Street _____
 City _____
 Postal Code _____
 Telephone number _____
 e-mail address _____

Yes, I would like more information. Please contact me regarding a possible Planned Gift to Reena.

CHARITABLE GIFT ANNUITIES
 A charitable gift annuity is a life insurance product that allows you to make an immediate gift and receive income for life. The Reena foundation reinsures its annuities so that we can guarantee that you receive fixed payments for life. The Foundation receives an immediate gift equal to approximately 20% to 30% of the amount you contribute.

Example: The advantages to Sarah of purchasing a Charitable Gift Annuity over a 5-year GIC. Sarah is 75 and lives on a fixed income with a combined federal and provincial income tax rate of 50%.

	5-year GIC(4%)	Charitable Gift Annuity (7%)
Investment	\$20,000	\$20,000
Pre-tax annual income	\$800	\$1,400
After tax annual income	\$400	\$1,118
Gift to Reena	None	\$5,000
Gift tax receipt	None	\$5,000

GIFTS OF RESIDUAL INTEREST
 A gift of residual interest is actually a life "use" gift because it involves property, not cash. Rather than receiving an income for your life, you continue to use the property placed in trust. This means you

can donate your cottage or condominium or home, receive a tax receipt for the present value, and continue to use it for the rest of your life. Upon death, the property is transferred to the Foundation.

There are many different ways to leave a legacy. Each has its own benefits. To discuss your options in confidence, call the Foundation Office at 905-764-1081.

Acknowledging your generosity - The Alex Eisen Society

Please let us know if you have made a provision for a planned gift to Reena. With your permission we would like to include your name as a member of the Alex Eisen Society. By letting others know of your generosity and your love for Reena, they might be encouraged to take similar action. The more members we have, the brighter the future for people with developmental disabilities.

The names of Alex Eisen Society members are published in our quarterly newsletter, our annual report, our Alex Eisen Society Recognition Board and members are invited to an annual luncheon held in their honour.



It's easy for you to help make a miracle happen

Simply make a tax-deductible donation to the Reena Foundation.



1118 Centre Street, Suite 201
 Thornhill, ON L4J 7R9

Tel: 905-764-1081
 Fax: 905-764-0595

Email: foundation@reena.org

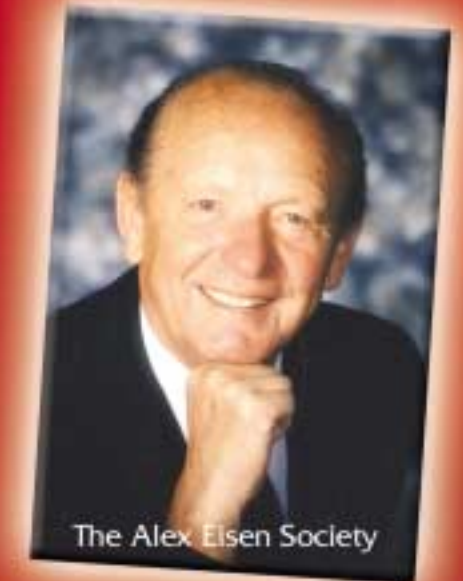
Web Site: www.reenafoundation.org

Charitable Registration Number
 13466-2519-RR001

Please contact us for additional information.

Planned Giving

Are you willing?



The Alex Eisen Society



Planned Giving

For 35 years, Reena has remained dedicated to providing a better quality of life for people with developmental disabilities. Reena is Ontario's leader in providing a full spectrum of quality services to people with special needs...from residential services and day programming to outreach programs and our ongoing commitment to educating and training professionals in the field.

But how can we ensure this unique organization is here for future generations?

Today, government funding only goes so far. Certain vital programs such as Reena's Outreach Program depend entirely on community donations for their survival!

People like you play a crucial role in securing the future...in providing HOPE!

A creative solution is through a gift from your assets – a Planned Gift – realized after your lifetime. A Planned Gift to Reena will help ensure that Reena can continue to provide vital services for generations to come. Let this be your legacy.

The significant advantage of a planned or future gift is that it often gives you, the donor, the opportunity to make a larger, more lasting gift than might otherwise be possible if made from your available cash. With a future gift, you commit to give the gift now, but the Reena Foundation does not receive it until sometime in the future. For example, if you are a pensioner living off a fixed income, you may not be able to afford a gift today. But, you may be able to make a substantial gift through a planned gift.

A planned gift is a tax-effective donation that balances your financial needs, family commitments and charitable goals. From a personal perspective, a planned gift is a tangible expression of the values you have embraced throughout your life. A well-considered gift stands as a symbol of who you are and what you believe in.

Types of Planned Gifts

Reena Foundation offers a number of ways for our supporters to give. The most common types of planned gifts are briefly described below;

BEQUESTS

Bequests are donations you make through your Will and that are distributed by your estate after you have passed away. They are the most common type of planned gift. A bequest may be a specific piece of property, a specific amount of money, or a percentage of your estate.

LIFE INSURANCE

Life insurance policies let you donate a substantial amount in the future by making a series of modest donations now. If you have made Reena the owner of the policy the premium payments that you make annually towards an insurance policy on your life are receiptable for tax purposes. You can also gift an existing, paid up insurance policy.

Example. The advantages to Mrs. Cooper who would like to make a significant donation to Reena Foundation. She has an old life insurance policy that will pay \$100,000 upon her death. Mrs. Cooper is evaluating whether to let the policy lapse or continue to pay the premiums and designate Reena as the beneficiary. Mrs. Coopers net income in the year of her death is \$200,000.

Estates's final position in the year of Mrs. Cooper's death.

	No Insurance	w/Insurance
Net Income	\$200,000	\$200,000
Tax	(\$80,000)	(\$80,000)
Donation tax credit	0	\$45,000
After tax position of estate	\$120,000	\$165,000
Reena Receives	0	\$100,000
Total to estate & charity	\$120,000	\$265,000

Use of insurance improves the after-tax position of the estate by \$45,000 AND enabled Mrs. Cooper to leave a substantial legacy to Reena. (the lifetime cost of the insurance premiums has not been taken into account)

CHARITABLE REMAINDER TRUSTS

A charitable remainder trust is an alternative to a bequest. It allows you to receive an immediate tax receipt for a gift you give in the future and allows you to retain the income the gift earns. A trust can be funded with a variety of assets, including cash, stocks, bonds and other securities, such as mutual funds. The Foundation issues a tax receipt for the present value of the donation.



Reena Foundation
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