

## Who We Are

*The Nova Scotia Nature Trust is a member supported charity successfully preserving Nova Scotia's unique natural areas, for the benefit of future generations.*

*In partnership with landowners and local communities, and through generous donor support, we have already protected over 70 outstanding conservation lands. Over 8000 acres saved, encompassing old growth forests and pristine coastline to urban wildlands.*

*Through donations and purchases of land, conservation agreements with landowners, long-term stewardship of our conservation lands, and innovative outreach programs, we are protecting the special places Nova Scotians treasure—forever.*

## Leaving a Legacy Requires Forethought and Planning

With proper planning, you can provide for your family, and support the vital work of the Nature Trust in a tax-efficient way.

We urge you to seek professional counsel from a financial advisor and lawyer, and to speak to your family and other beneficiaries about your intentions for planned giving.

Ensure you have a will. A will gives you the power to determine how your hard-earned assets are distributed. It ensures you can take care of family and remember friends. Without a will, the disposition of your assets is directed by the law, not according to your wishes.

We also encourage you to talk with our dedicated staff about your planned gift, to ensure we will be able to fulfill your wishes. This is particularly important for gifts requiring a perpetual stewardship commitment, such as a gift of conservation lands.

Please let us know if we are already included in your

will or financial plan so you can be assured we can accept your gift under the terms you propose. We would also be delighted to recognize your legacy gift.

We appreciate the trust you place in us, and will do our utmost to ensure that your gift has the greatest impact possible.

### Benefits of Planned Giving

The Nature Trust can help you to leave a gift that will benefit generations to come, through planned giving. Unlike regular donations, planned gifts typically come from investments, insurance, RRSP's or other assets, rather than cash or cheques. They tend to be future gifts, so they do not affect your cash flow today.

#### Planned gifts provide important benefits:

- Income tax benefits for you and/or your heirs.
- Opportunities to donate more than might otherwise be possible, for a cause you truly believe in.



*If you want to make a positive personal impact, save land.*

*Practically nothing we can do in our lives will make more of a difference. One hundred years from now, our children will be gone, our endeavors largely forgotten, but land conservation will stand as tribute to our care and forethought.*

—Land Trust supporter



## Planned Giving

Leave a Lasting Natural Legacy



# There are many ways to arrange a planned gift, large or small. Such gifts provide preferential tax treatment that benefits your estate and financial plan, by offsetting income tax.

## Bequest

You can leave a legacy simply by making a gift (cash, securities, real estate or personal property) in your will. You can donate specific assets or a set cash amount, a percentage of your estate, or the “residuary” (the balance after other inheritances have been disbursed). You can make a contingency bequest to the Nature Trust, in case your intended beneficiary passes away first. Our legal name and charitable number is: Nova Scotia Nature Trust 889627691RR0001.

## Gift of Stock and Mutual Funds

New Canadian tax regulations make donating publicly listed securities (e.g. stocks, bonds and mutual funds), a tax-savvy way to support the Nature Trust. Direct donations of appreciated securities provide special tax benefits, including avoiding capital gains taxes, while providing the full charitable tax credit.

## Reserved Life Estate

If you intend to donate property in your will, including a home or cottage, an alternative is to make the gift now, while retaining the right to use the property as long as you live. Unlike when you make a bequest, you can enjoy the tax benefits of your gift today.



## Trusts and Annuities

Other options provide income for you or your dependents, and funds for land conservation too.

A charitable remainder trust allows you to retain the income from investment assets while committing the capital to the Nature Trust. Your after-tax income can be substantially increased through tax credits for the future gift of capital.

Or you can donate a lump-sum gift which the Nature Trust uses to purchase a life annuity. You receive a charitable receipt and guaranteed payments (potentially tax-free) during your life.

## Life insurance

Donating a life insurance policy to the Nature Trust is a way you can make a significant gift, often of greater value than you could make as a cash gift. You can purchase a new policy, naming the Nature Trust as owner and beneficiary. A relatively small premium payment produces a substantial gift. You can also transfer ownership of an existing policy you no longer need.



## U.S. Donor Options

Our American friends can leave a Nova Scotian legacy too. Bequests (cash, securities, land) to the Nature Trust provide the same U.S. estate tax benefits as bequests to U.S. charities.

## Other Planned Giving Tools

There are other creative tools such as gifts through RRSPs, donor directed funds and foundations.

## Gifts of Ecologically Sensitive Land/Easements

You can donate important conservation lands to the Nature Trust now, or in your will. There are special income tax savings available for lands that meet certain ecological criteria:

- A tax receipt for the property's fair market value
- The ability to offset up to 100% of your income
- Zero capital gains (typically 50%)
- Knowledge that your property will be protected by the Nature Trust in perpetuity

## Trade lands

We can also accept gifts of real estate to be sold or traded to secure priority conservation properties.



## Act Now

- I would like to arrange a confidential discussion of planned giving options.

### Please send me information about:

- Wills and bequests
- Gifts of publicly traded securities
- Reserved life estate
- Charitable remainder trusts and gift annuities
- Gifts of life insurance
- U.S. donor options
- Ecological gifts
- Gifts of trade land
- Conservation easements

- I have already acknowledged the Nature Trust in my will
- I have arranged another planned gift for the Nature Trust
- I wish my planned gift to remain anonymous

Title/Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

Phone: (H) \_\_\_\_\_ (W) \_\_\_\_\_

E-mail: \_\_\_\_\_

*We will honour your forward thinking and generous gift by welcoming you to our Nature Trust Legacy Circle. Circle members are listed in our annual report, presented with an exclusive Legacy Circle gift, and invited to a special legacy reception and other Nature Trust events.*

**Thank You**