

A Bequest in Your Will

Through a bequest to St. Andrew's College you will have the knowledge that your gift will support theological study and preparation for ministry today and into the future. Legacy gifts are powerful statements of gratitude for gifts received over a lifetime. A bequest to St. Andrew's will help ensure the College will be here for future generations.

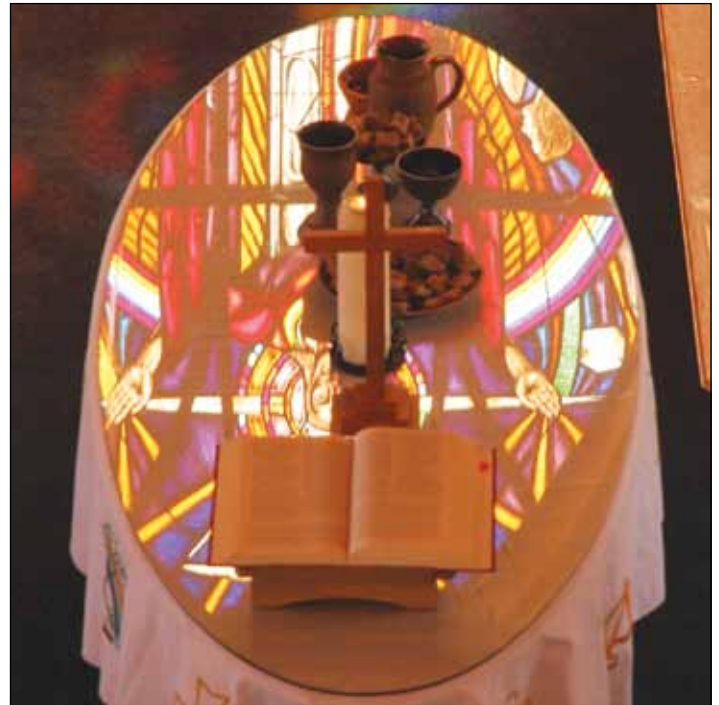
There are a variety of bequest options including:

- Specific bequests: The College receives a stated sum of money, a percentage of your estate, or specific gifts such as real estate or securities.
- Contingent bequests: The College receives all or part of your estate when other named beneficiaries have died.
- Residual bequests: The College receives all or a percentage of the remainder of your estate once other specific bequests have been filled.

Your bequest can be directed to: the general funding of the College and our programs, offering the College the flexibility to use your legacy gift where the need is

Benefits of a Gift Through a Bequest

- Your estate obtains a charitable tax receipt for the full amount received.
- A bequest produces a tax credit of up to 100 per cent of your estate's taxable income on your final income tax return. This credit may be carried back to the previous year.
- If you leave property such as stocks or real estate that has appreciated in value, your gift may be exempt from capital gains.
- When the College is named the direct beneficiary, tax credits include the proceeds of RRSPs, RRIFFs, TFSAs, and life insurance policies, including group policies.



greatest; the capital needs of the College; the Endowment Fund of St. Andrew's where your gift will be invested and the earned income used in support of the College and our programs.



ST. ANDREW'S COLLEGE

Justice-driven education for Christian leadership

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Online at: www.standrews.ca



UNIVERSITY OF SASKATCHEWAN

Be part of the

journey