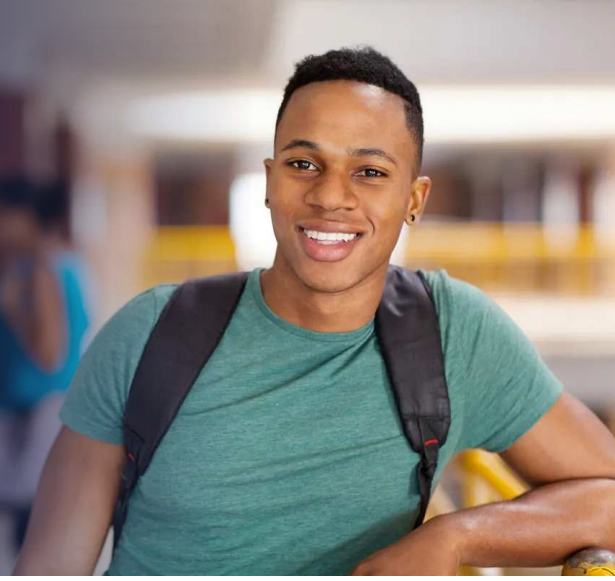
BullyingCanada
GIVING BULLIED KIDS A BRIGHTER FUTURE



LEGACY GIVING · 2026

Using Gifts of Insurance to Multiply Your Generosity

Because life insurance and other insurance products grow in value over your lifetime, you can use insurance to make a larger gift than you ever imagined to support BullyingCanada's life-saving work with bullied kids.

Unique and Powerful Benefits of Making Gifts of Insurance

You can make a charitable gift of any type of insurance product.

- You can name BullyingCanada Inc. as the beneficiary of any type of life insurance, annuity, or investment product held by an insurance company, including segregated funds, RRSPs and RRIFs, GICs, and cash savings accounts.
- A gift of life insurance can be much larger than the total you pay in premiums.
- Because an insurance gift happens outside your estate (it doesn't go through your will), it isn't reduced by estate taxes, probate fees, or lawyer's and executor's fees.
- BullyingCanada receives your gift 2 to 3 weeks after your executor submits an insurance claim.
- Your gift has no effect on how your estate is divided between your loved ones.
- Insurance gifts can be made privately, and are difficult to contest.

How to Use Insurance to Leave a More Powerful Gift, at No Cost to You

If you have already set aside funds in your will to donate to BullyingCanada, you and your estate can benefit by moving those funds into equivalent savings products at an insurance company and naming BullyingCanada Inc. as the beneficiary. You keep control of the funds, should you need them later. When your gift does pass to BullyingCanada, it won't be held up by the long probate process, or reduced by taxes and fees. Your gift will be helping bullied children as little as 2 to 3 weeks after your executor notifies your insurance company of your passing.

Common Ways People Make Gifts of Insurance

After gifts in wills, gifts of insurance are the most common legacy gifts people make to charity. These are the most popular ways people use insurance to leave a meaningful legacy.

Buy a New Policy

Buy a new life insurance policy and name BullyingCanada Inc. as its beneficiary. It is often best to choose a policy that grows in value and is fully funded within about 10 years, so you don't have to pay premiums in your later years.

- **If you can benefit from tax relief now:** name BullyingCanada Inc. as the owner and beneficiary of your policy, and we will send you charitable tax receipts for all your premium payments.
- **If you need estate tax relief:** name BullyingCanada Inc. as the beneficiary or irrevocable beneficiary of your policy, and your estate will receive a charitable tax receipt for the full value of your policy's death benefit, reducing your taxes and letting you leave more to your loved ones.

Donate a Policy You No Longer Need

Donate a fully funded insurance policy that you no longer need.

- **Tax relief now:** by naming BullyingCanada Inc. as the owner and beneficiary of a paid-up policy, you receive a charitable tax receipt for the fair market value of your policy on the date it is transferred.
- **Estate tax relief:** when BullyingCanada Inc. is named beneficiary or irrevocable beneficiary of your policy, your estate receives a tax receipt for the full value of your policy's death benefit.

Name BullyingCanada as the Beneficiary of Any Insurance Product

Insurance products include GICs, annuities, variable annuities, segregated funds (the insurance equivalent of mutual funds), RRSPs and RRIFs, savings bonds, T-bills, and savings accounts. Changing the beneficiary of any insurance product to a charity is as simple as sending a beneficiary change form to your insurance company.

Join Our Brighter Futures Society

By making a gift of insurance, you become a member of our Brighter Futures Society and, if you wish, we will recognize your generosity on our website. If you are leaving us a gift of insurance, please complete the Legacy Gift Confirmation Form on the next page, tell us your wishes for recognition, and mail it to us or email it to Legacy@BullyingCanada.ca. Thank you!

Independent Counsel Is Advised

We are happy to share ideas on ways you can create a memorable and meaningful legacy. However, the ultimate responsibility for your finances, the tax implications of your donations, and local, provincial, or federal legal requirements rests with you and your financial and legal advisors. We strongly encourage you to seek independent advice when making a will, and when making gifts of cash, insurance, stocks and securities, registered savings, and property.

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PLEASE DETACH AND RETURN

Legacy Gift Confirmation Form

☐ **Yes, I/we are leaving a heartfelt legacy gift to BullyingCanada.**

Full name(s) and titles _____ _____

Address _____

City _____ Province or territory _____ Postal code _____

Preferred phone _____ Email _____

Type of Gift

☐ Gift in will

☐ Beneficiary of life insurance or another insurance product

Insurance company _____

☐ Beneficiary of an RRSP or trust

☐ I have not pledged a legacy gift yet, but intend to do so soon.

☐ Please contact me/us to discuss ways to give.

By: ☐ phone ☐ email

Designation of Gift

☐ I/we would like our gift to go where it is needed most.

☐ I/we wish to designate our gift to:

_____

☐ Please contact me/us to discuss how to designate this gift.

By: ☐ phone ☐ email

☐ I/we wish to make our gift in honour of:

_____

Brighter Futures Society Recognition

☐ I/we wish to be recognized as members of BullyingCanada's Brighter Futures Society and be listed on BullyingCanada's website.

Preferred recognition name(s) _____

☐ I/we don't want any form of recognition for our gift.

Date _____ Signature _____

Date _____ Signature _____

This is not a binding legal document. Your signature only confirms that the information above is accurate as of this date. We understand that your circumstances may change over time. If you update your gift plans, please make sure any provision for our organization is directed to "BullyingCanada Inc., Charitable Registration Number 82991 7897 RR 0001".

Please mail, email, or fax this form to:

Rob Benn-Frenette, Executive Director, BullyingCanada
471 Smythe Street, P.O. Box 27009, Fredericton, NB E3B 9M1
Phone (877) 352-4497 · Fax (866) 780-3592
Rob.Benn-Frenette@BullyingCanada.ca

We Are Honoured by Your Gift! Thank You for Giving Bullied Youth a Brighter Future.