BullyingCanada
GIVING BULLIED KIDS A BRIGHTER FUTURE



LEGACY GIVING · 2026

A Compassionate Gift of Registered Savings

Once you are sure you'll have enough for yourself and your loved ones, it is easy to leave a lasting gift that helps bullied children enjoy a brighter future, by naming BullyingCanada Inc. as the beneficiary of whatever remains in a registered savings plan.

How to Make a Gift of Retirement Funds

You can donate registered retirement savings in two ways.

1 Name BullyingCanada Inc. as the Beneficiary of Your Registered Savings Plan

Name us as the designated beneficiary, or one of two or more beneficiaries. This kind of gift protects your privacy, since the donation is not part of your will. BullyingCanada will issue a charitable tax receipt for the amount it receives, which usually offsets the income tax your estate must pay on the final value of your registered savings, and may let you leave more to your loved ones or other charities.

Registered savings plans are not subject to probate tax. However, if your plan is held by a bank and you have named specific beneficiaries (other than your own estate), the funds will not be released to your beneficiaries until your entire estate has gone through probate. If your plan is held by an insurance company, the funds don't go through probate and will be paid to your beneficiaries within about three weeks of your executor informing the insurance company of your passing. Giving through an insurance product means BullyingCanada receives your donation faster, and lets you leave more to your loved ones and other charities.

2 Leave the Proceeds of Your RRSP to BullyingCanada Inc. Through Your Will

You can leave all or part of the proceeds of your RRSP to BullyingCanada Inc. through your will. In this case, you name your estate as the beneficiary of your RRSP or RRIF, and leave instructions in your will that say what portion of those funds should go to BullyingCanada Inc.

Before your donation happens, the value of your entire RRSP or RRIF is added to your income in your final year for tax purposes. It also becomes part of your estate, which goes through probate. Your donation will likely be delayed, and reduced by income and probate taxes and probate-related fees. You will get a charitable tax receipt based on the amount we receive. Giving this way may still be a good option for you, depending on your own circumstances.

It Is Not Tax-Smart to Donate Registered Savings During Your Lifetime

If you have carefully reviewed your finances and found that you have registered savings you won't need later in life or to take care of your loved ones, those funds can make a powerful charitable gift.

Don't Cash Out to Give

It is not wise to cash out registered savings during your lifetime and donate the proceeds. All the savings count as income in the year you do it, which raises the tax on all your income that year. And the taxes taken off your savings may leave a gift only half the size of the fund.

No Direct Transfers While You're Living

It is not possible to transfer an RRSP or RRIF directly to a registered charity during your lifetime and be eligible for a charitable tax receipt.

You can make the gift with the biggest impact by following one of the two methods on page 1.



Join Our Brighter Futures Society

Our Brighter Futures Society is a group of caring people who have told us they have pledged to remember BullyingCanada Inc. in their estate planning, including by naming us the beneficiary of retirement savings. We show our great appreciation by listing our members on our website, a public show of support that encourages others to follow in your footsteps. If you plan to make a legacy gift, or have done so already, please complete the Legacy Gift Confirmation Form on the next page and mail it to us, or email it to Legacy@BullyingCanada.ca.

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.