



*Consider
a free
consultation
to explore
your many
options*

Life and Estate Planning

Your contribution to the Ontario Federation of Anglers and Hunters (O.F.A.H.) can truly be a living legacy to conservation.

Charitable Giving as a Tax Strategy

The structure and timing of a donation can result in significant tax credits and potential tax benefits. Where growth assets, annuities and insurance products are used, a professionally planned donation will benefit all concerned.

Create a Lasting Legacy

When a contribution to the O.F.A.H. is substantial, an endowment may be appropriate to carry out your wishes. We would be happy to show you how.



*You AND Ontario's
fish & wildlife
can benefit*

*Call today
to find out how easy it is*

CONTACT:

O.F.A.H. Member Services Coordinator
705-748-6324 www.ofah.org
P.O. Box 2800, Peterborough, ON K9J 8L5

OR

Buczek & MacLean Financial Services
2 Quebec Street, Unit 108
Guelph, ON N1H 2T2
1-888-346-5863


EMPIRE FINANCIAL GROUP

This brochure is intended to assist individuals in understanding certain concepts of wealth and estate planning and may contain tax and legal information specific to one or more provinces within Canada. It is not a substitute for consultation with a competent professional. Specifically this is not a legal, tax or investment opinion on any particular planning strategy or personal fact situation. Interested readers are encouraged to contact a competent professional advisor to further assist them.



Leave a Legacy

A GUIDE



The VOICE of Anglers and Hunters
...since 1928


EMPIRE FINANCIAL GROUP

Tax-Saving Strategies

You have complete freedom of choice

Your gift can be directed to:

Fish & Wildlife Fund

Hunting & Fishing Heritage Fund

Youth Conservation Education Fund



Future generations will thank you

	Owner	Beneficiary	Premiums Paid by	Benefits
Charitable Gift Annuity	O.F.A.H.	O.F.A.H. (during the guarantee period)	O.F.A.H. (using about 75% of the amount received from the donor; the balance is retained by the O.F.A.H.)	Get more of your annuity money each year
Life Insurance Existing Policy (assigned)	O.F.A.H. (after assignment by the donor)	O.F.A.H.	You, the Donor	Reduce your taxes now and leave more for your family
Life Insurance New Policy (assigned)	O.F.A.H. (after assignment by the donor)	O.F.A.H.	You, the Donor	Reduce your taxes now and leave more for your family
Life Insurance New Policy (not assigned)	You, the Donor	O.F.A.H.	You, the Donor	Reduce taxes for your estate and leave more for your family
RRSP RRIF	You, the Donor	O.F.A.H.	You, the Donor	Reduce taxes for your estate and leave more for your family

Other Donation Ideas

Gifts of Capital Property

A special tax credit can offset capital gains

Investments

Donations of qualified securities may halve the tax on capital gains for the donor

Gifts of Remainder Interest

By donating a remainder by trust or directly, you will continue to enjoy the use of your property for life and rest assured that it will go to the O.F.A.H. according to your wishes



The VOICE of Anglers and Hunters
...since 1928