THE JEWISH COMMUNITY FOUNDATION OF MONTREAL

Deferred Gifts

Leave a lasting legacy with significant tax advantages for your estate

A deferred gift is a thoughtful way to make a meaningful impact on the future of the community, with minimal impact on your finances during your lifetime. Through **a bequest, a life insurance gift, or a charitable remainder trust**, you can plan a legacy gift that supports the causes you are passionate about while enjoying tax-wise flexibility and peace of mind.

Who is this for?

A deferred gift is ideal for **individuals or families who value philanthropic legacy and prefer to retain full control of their assets during their lifetime.** Whether you want to leave a gift quietly in your will, transform an old policy into charitable impact, or receive income during your lifetime before making your gift, these options offer powerful possibilities.

What are the key benefits?

CONTROL AND FLEXIBILITY
In both life and legacy, you have the power to shape your impact.

CUSTOMIZABLE GIVING
Choose the approach that fits your financial life stage and philanthropic goals.

TAX-EFFICIENT PLANNING
Reduce the burden on your estate while maximizing community support.

AMPLIFIED IMPACT
Convert modest inputs (e.g. premiums or appreciated assets) into meaningful, lasting gifts.

Types of Deferred Gifts

Gift type	Bequest (in your will)	Life Insurance Gift	Charitable Remainder Trust (CRT)
Overview	Leaving a bequest is one of the **simplest and most flexible ways to create a legacy** offering the peace of mind that comes from knowing you have provided both for your heirs and the future of the community.	The modest investment from a gift of life insurance provides significant impact enabling you to **benefit from deductions now to give later.**	A Charitable Remainder Trust (CRT) is a tax-saving alternative for donors who wish to **make a meaningful gift while preserving or maximizing their current income,** enabling both security and generosity
How it works	Include the Jewish Community Foundation of Montreal (JCF) as a beneficiary in your will (for a set amount, percentage, or remainder). You retain full control of your assets in your lifetime including the ability to modify your future gift.	Donate an existing policy you no longer need or take out a new one naming the JCF as owner/beneficiary.	Transfer cash or appreciated assets into an irrevocable trust that pays you or another beneficiary income for life (or a term). After your lifetime, the remainder goes to the JCF to carry out your wishes and support the cause(s) you care most about.
Specific benefits	• No cost during your lifetime • Simple to arrange and easy to change • Significant estate tax credits upon passing	• Create a large future gift for a modest cost (i.e. annual premium) • Immediate tax receipts for premiums or cash value of older policy • Liquidity preserved for heirs since no impact on other assets	• Lifetime income stream • Substantial and immediate tax savings • Avoid capital gains on donated assets • Reduces estate taxes
Best for	Anyone who wants to leave a community legacy without affecting current finances.	Donors who want to amplify their giving while keeping other assets intact.	Donors, often older and without children, with appreciated securities/real estate; or those wanting both income and a charitable legacy.
Additional resources	Download sample copy for your will	Watch our explainer video Click for illustration Use our gifts of life insurance calculator	Watch our explainer video Click for illustration Use our gifts of CRT calculator

When we were thinking about our financial and philanthropic plans, the Foundation offered the expertise to help us provide for the future of our family and the community we love. They also offered something else – peace of mind. At this stage in our lives, it feels good to know we have a trusted advisor who cares about what's important to us.

- Harvey and Alta Levenson

About Us

With over $2.7B in assets under management, the Jewish Community Foundation of Montreal has been helping people make a meaningful and lasting impact with their philanthropy for over half a century—it is ***Where Smart Philanthropy Starts™***. Through an extensive professional team, the JCF provides a comprehensive range of services including endowment management, philanthropic planning, and educational resources to enable individuals and their families effortlessly fulfill their personal philanthropic goals in a tax-efficient manner.

Contact Us

info@jcfmontreal.org | **(514) 345-6414**

Our experienced philanthropic advisors are dedicated to helping you along your philanthropic journey.

5151 ch. de la Côte-Sainte-Catherine
suite 510, Montréal, Québec H3W 1M6

www.jcfmontreal.org

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Where smart philanthropy starts®

These descriptions are informational only and do not constitute legal or tax advice as to how a specific gift vehicle will impact you. Always consult with your professional advisors.