

# Your Legacy

*An inclusive Canada could be your gift of a lifetime.*



There are over 750,000 children and adults with an intellectual disability in Canada, plus millions more families and allies that need our support today and in future generations.

Updated: January 2025



***Dear friend,***

What the future holds for Canada—and for all Canadians—depends on us: our values, our actions, and the legacies we leave behind.

For over 20 years, I've been deeply involved with the Inclusion Movement. It started with my provincial association and now Inclusion Canada, an organization founded in 1958 by a group of parents who wanted nothing more than to see their children live fulfilling lives in their communities. These children were being denied that right. Over the last 65 years, Inclusion Canada has positively impacted tens of thousands of families, including my own. Thanks to their tireless advocacy, my son Michael is living an inclusive life in our community. For us, Inclusion Canada is not just an organization—it's a part of who we are, a source of hope, and a foundation of belonging.

Families from all over the country- rural and urban- have stories to tell of success of raising not only their child with an intellectual disability but transforming their communities to places where everyone belongs. This takes work, it takes courage, and it takes values and belief. Continuing to grow upon the success of the families before us is vitally important for the families of tomorrow. We also know one small change could bring things tumbling down. Your legacy gift prevents this from happening. The journey continues as we have a long way to go to in achieving our vision of an inclusive Canada in which people with an intellectual disability and their families are valued equally and participate fully in all aspects of society. With your support we will get there, and we will not rest until this is achieved.

Canada's history of segregation and institutions for people with intellectual disabilities tell terrifying and horrific stories. Stories of neglect, of abuse, of great courage, and of struggles to live in community. Your vital support will ensure these stories remain history, while sparking a new generation of inclusion.

I invite you to join me, my family, and thousands more to create strong, bold, and welcoming communities for everyone. Please leave your legacy of an Inclusive Canada for all the families of today and future generations – together we will rise strong!

Inclusively yours,  
Maira Wilson  
President, Inclusion Canada



# Manifesto of the Brave and Brokenhearted

There is no greater threat to the critics  
and cynics and fearmongers  
than those of us who are willing to fall  
because we have learned how to rise.

With skinned knees and bruised hearts;  
we choose owning our stories of struggle,  
over hiding, over hustling, over pretending.

When we deny our stories, they define us.  
When we run from struggle, we are never free.  
So we turn toward truth and look it in the eye.

We will not be characters in our stories.  
Not villains, not victims, not even heroes.

We are the authors of our lives.  
We write our own daring endings.

We craft love from heartbreak,  
compassion from shame,  
grace from disappointment,  
courage from failure.

Showing up is our power.  
Story is our way home. Truth is our song.  
We are the brave and brokenhearted.  
We are rising strong.

- Brene Brown -

# How will you be remembered?

We all have values and beliefs that are important to us. Our values shape our lives, guide us, and are what we want to be remembered for. You are reading this because inclusion is one of the values you hold dear to your heart and Inclusion Canada wants to ensure your values remain meaningful in the years ahead. Rest assured that Inclusion Canada will be steadfast in ensuring these values continue to be shared for generations:

**Inclusion** – We believe the lives of people with an intellectual disability should unfold no differently than those without disabilities; immersed together with their peers without a disability in the same pathways and experience of life common to all of us.

**Equality** – We believe that all people are entitled to equal access and opportunity. Equality demands protection from all forms of discrimination or harm, and access to the supports necessary to enable equal participation.

**Diversity** – We believe in the fundamental value and dignity of all people, and honour and respect diverse identities and experiences. Our humanity and uniqueness cannot be reduced to words, labels, categories, definitions, or genetic patterns.

**Moral Courage** – We believe in speaking up and taking action on our values and beliefs, even when it is difficult.

***Make a commitment that will never be forgotten.***

# Your Legacy

Your legacy gift is vital and will ensure Inclusion Canada can continue responding and addressing the urgent needs of individuals and families. You will shape future generations by creating an inclusive Canada in which people with an intellectual disability and their families are valued equally and participate fully in all aspects of society.

Inclusion Canada leads the way in building an inclusive Canada where everyone belongs by strengthening families, defending rights, and transforming communities, while building a national inclusion movement by providing support to individuals and families in the areas of:

- Income Security
- Inclusive Education
- Legal Capacity
- Access to Justice
- Access to Healthcare
- Advancing Human Rights
- Inclusive & Affordable Housing
- Employment



# You can create a better future for thousands of children, adults, and families through your legacy.

You do not need to be wealthy to join the Inclusion Champion Society and leave a legacy gift. Have you considered the change you could make in the world for people with an intellectual disability and their families, if you could make just one substantial gift? For many donors, the best way to see your vision accomplished is to make a legacy gift, knowing that your thoughtful generosity will continue to help Inclusion Canada build a more inclusive future for all.

Making a legacy gift to Inclusion Canada is simple and our team is available to support your gift planning. Legacy gifts can be made as part of your wishes upon your death or can be made now, where you can watch your gift shape the community.

The three easiest impactful options include:

- Bequests – Simplest way to give.
- Life Insurance – Flexible, cost-effective way to give.
- Appreciated Securities – Tax preferred way to give.

# Bequests – The Simplest Way to Give

You can make a significant gift that might not have been otherwise affordable during your lifetime. A bequest gift will also generate significant tax credits that will help offset the final taxes payable by your estate.

## Benefits

- Allows you to make a large donation with no extra out of pocket cost that would impact your lifetime income or assets.
- Very convenient, as you can make a bequest no matter how old you are.
- Flexible, where you can make a bequest for any amount.
- Bequests are revocable in case you change your mind.
- Not complicated and quick to add to your Will.
- A bequest to Inclusion Canada is an effective way to reduce estate taxes.

## Steps to take

- Speak to your family and loved ones about your wishes.
- Speak to your lawyer and/or financial advisor about drafting or revising your Will.
- Include your wishes in your Will with language such as
  - direct my trustee to pay or transfer to Inclusion Canada \_\_\_% of the residue of my estate.
  - direct my trustee to pay or transfer to Inclusion Canada the sum of \$\_\_\_\_\_.

You can also start a fund in your family's name.

We would ask that you inform Inclusion Canada when you plan a legacy donation. This will allow us to acknowledge your generosity and keep you informed of our work. When you inform Inclusion Canada of your planned legacy gift it can also remain anonymous if that is what you wish.

# Life Insurance – A Flexible, Cost-Effective Way to Give

When you designate Inclusion Canada as the beneficiary on an existing life insurance policy, the policy proceeds will be paid directly to Inclusion Canada upon death and your estate will receive the donation receipt. The generous tax credits that result can then be used by your estate to offset taxes owing on up to 100% of your taxable income.

## Benefits

- A smaller cash investment is an affordable way to leverage making a larger future gift.
- Your insurance policy is not part of your estate assets, so it is not subject to administrative costs or probate fees.
- A gift of life insurance does not affect what you planned to leave behind in your estate to loved ones.
- You will receive a tax savings either in your lifetime or for your estate.

## Steps to take

- Use an existing policy that is no longer needed for protection or purchase a new policy.
- Name Inclusion Canada the owner and beneficiary.
- Consult with your insurance/financial advisor before proceeding.

# Appreciated Securities – Tax Preferred Way to Give

Funding a charitable gift with appreciated securities is often a better option for funding an outright gift than writing a cheque, because the capital gain in a gift of qualifying securities is often completely exempt from taxation. Securities are no longer being donated by only the wealthy. More Canadians are using smaller amounts of securities to give annual funds.

## Benefits

- You will often eliminate the capital gains tax that has accumulated on the securities.
- You receive a charitable tax receipt for your donation and have the satisfaction of seeing the impact your gift is making.
- You may choose to donate a portion of your stock and retain the remainder for personal use.
- You can donate the securities immediately or as part of your estate planning.

## Steps to take

- Contact your financial advisor to inform them of the donation you wish to make.
- Ask your broker to transfer your securities to Inclusion Canada's broker by having them complete the [Securities Transfer Form](#).
- Inclusion Canada will sell the stock and receive the current value.
- You will receive a tax receipt for the full closing value of the stock on the day Inclusion Canada receives them without having to pay any capital gain.

Here is an example of the tax savings when transferring securities to Inclusion Canada.

	<i>Value When Selling Shares and Donating Cash</i>	<i>Value of Donating the Shares to Inclusion Canada (Transfer)</i>
<i>Fair Market Value of Shares</i>	<i>\$100,000</i>	<i>\$100,000</i>
<i>Adjusted Cost Base of Shares</i>	<i>\$40,000</i>	<i>\$40,000</i>
<i>Capital Gains</i>	<i>\$60,000</i>	<i>\$60,000</i>
<i>Income Inclusion for Capital Gain (\$60,000 x 50% of gain x 45% tax rate)</i>	<i>\$13,500</i>	<i>\$0</i>
<i>Charitable Tax Receipt</i>	<i>\$100,000</i>	<i>\$100,000</i>
<i>Tax Credits for Gift at 45%</i>	<i>\$45,000</i>	<i>\$45,000</i>
<i>Tax Savings After Offsetting Tax on Capital Gain</i>	<i>\$31,500</i>	<i>\$45,000</i>

\*Note: These numbers are general for the purpose of the illustration

# How We Put the Money to Work

<i>Transforming Communities &amp; Systems</i>	<i>Building a Movement</i>	<i>Administration</i>	<i>Fundraising &amp; Federation Strengthening</i>
83%	8%	5%	4%

Inclusion Canada appreciates your generous donation and holds a high standard of financial accountability and stewardship. You can trust Inclusion Canada will make the highest impact possible, on those we serve with your donation. Your legacy is safe with us.

## Common Questions

**Q: Does a legacy gift to Inclusion Canada take away from what I would like to leave to my family?**

A: You can make your family a priority, while supporting Inclusion Canada by designating a portion of the residual of your estate. Basically, what this means is, after your family is taken care of, Inclusion Canada would receive a percentage of the remaining assets. You will be surprised to find that you can support both your loved ones and Inclusion Canada.

**Q: Do I need to have a large estate or leave a large gift?**

A: You do not need a large estate, as you can specify any amount in your Will, knowing that Inclusion Canada will use it effectively to make the changes you want to see.

**Q: Who can help me make a legacy gift to Inclusion Canada?**

A: A lawyer, financial advisor, or accountant will be able to provide professional advice and support. Inclusion Canada staff are also available to discuss various options.

**Q: Is making a legacy gift complicated?**

A: No. Making a legacy gift can be done quickly and is not complicated. Could be as easy as one phone call.

# Give the gift of inclusion through Inclusion Canada's legacy planning.

If you have any questions or would like additional information, please contact us today.

**Jason Carr,**  
**Executive Director of Community Engagement and Development**



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[inclusioncanada.ca](http://inclusioncanada.ca)

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Determining what gift is right for you is just as important as your decision to make a gift. Please note that the information provided does not constitute legal or professional advice and should not be substituted for appropriate professional counsel. Inclusion Canada encourages you to seek qualified, legal, and financial advice before deciding on a course of action.

