

Providing a Link

...between Donors and Charities

Security

The full amount of your original agreement is invested by Link Charity into an diversified pool of investments. The board of Link Charity regularly reviews assets to assure income for life. If life expectancy is exceeded, a reserve account provides continuing payments.



Disclosure

Link Charity is a non-profit organization and registered charity. The Link Charity Board are delegates of Member organizations that provide a wealth of expertise.

Out of the overall investment income, Link charges 1/2% per year for administration.

Each annuity agreement is carefully tracked by Link Charity for the rest of your life, adding your share of the investment income and subtracting your income payments. As it is possible that a person could outlive their life expectancy significantly - 1/2% per year from investment income is set aside in a special reserve.

Many gift annuity agreements name more than one charity to receive any residual.

Link Charity Canada Inc.

Link Charity is a charitable organization registered with Canada Revenue Agency. Its mission is to be the "link" between a donor and their charities. Link Charity assists you in your Charitable Gift annuity agreement to support your charitable endeavours.

Link Charity is a member - in good standing of the Canadian Charitable Annuity Association.

Member charities adhere to the standards and ethics required. The Association also provides a choice of carefully set rates based on actuarial calculations and assumptions.

You are encouraged to seek independent advice. You may change your mind within ten days of signing the agreement; funds returned without penalty.

Charitable Gift Annuities



604-789 Don Mills Rd. Toronto M3C 1T5

Toll Free: 1-800-387-8146
647-435-7243

Email: info@linkcharity.ca
Website: www.linkcharity.ca

Information and examples in this brochure current as of February 2025; connect with Link Charity, your family, finance and legal professionals for financial & estate planning integration

Charitable Organization Reg. #88804 7826 RR0001

Gift Planning

...simplified





The Benefits of a charitable gift annuity...

1. Income

The annuity rate is set for life; payments can not be outlived.

Current rates posted online
linkcharity.ca/charitable-annuity

2. No personal management

Link Charity manages underlying investments with respect to markets, interest rates and the Income Tax Act, etc. Your payments are provided to you automatically and regularly.

3. Tax advantages: all or most income is tax exempt

Tax savings increase relative to your income. There is an initial one-time charitable receipt (20% or more of capital)

4. Any residual end-of-life capital is allocated to your designated charities.

What is a Gift Annuity?

Gift annuities are typically more efficient than bequests as they are exempt from estate probate fees & taxes, executor fee and legal fees. A Gift Annuity can save significant estate costs.

5. Various types of annuities

A Single life annuity pays income for one person's life. A Joint life annuity continues payments to the survivor. This can also apply to siblings; an estate would save taxes, the residual would still go to the charity(ies) of choice.

A gift annuity is like a pension. When you donate capital for an annuity, Link Charity provides regular income for life.

6. Gift annuities should be integrated into a comprehensive estate plan. It is wise to seek advice from trusted advisors

To receive information, including a quotation, please complete and return the application form, or use our online forms at linkcharity.ca



\$	Type of Agreement	Gender	Age	Rate per year for life	One Time charitable receipt	Annual Payment
\$ 100,000	Single	Male	73	6.41 %	\$ 25,091	\$ 6,410
\$ 100,000	Single	Male	81	7.64 %	\$ 29,662	\$ 7,640
\$ 100,000	Single	Male	85	8.51 %	\$ 30,293	\$ 8,510
\$ 100,000	Single	Female	73	6.14 %	\$ 23,107	\$ 6,140
\$ 100,000	Single	Female	81	7.37 %	\$ 28,971	\$ 7,370
\$ 100,000	Single	Female	85	8.27 %	\$ 30,825	\$ 8,270
\$ 100,000	Joint Life	M-77 / F-77		6.03 %	\$ 20,183	\$ 6,030
\$ 100,000	Joint Life	M-85 / F-85		7.15 %	\$ 23,081	\$ 7,150

*Annual payment quoted above are mostly or completely tax free.

As of Winter 2025, these are Link Charity's offered rates. In a low interest rate climate, Canada Revenue Agency disallows some of these rates as being too generous. Please call or write for currently permitted rates.

Confidential Inquiry
without obligation

Link Charity
Canada Inc.

604-789 Don Mills Rd. Toronto ON
M3C 1T5

Toll Free: 1-800-387-8146
647-435-7243

Email: info@linkcharity.ca
Website: www.linkcharity.ca

Name: _____

Address: _____

Postal Code: _____

Phone: _____

E-mail: _____

Date of Birth: _____

☐ Male or ☐ Female

Second Date of Birth
(if joint annuity)

☐ Male or ☐ Female

Please provide quotation showing rates, taxable and tax free portions, and charitable receipt amount, if applicable.

(Quotation will be for \$30,000 unless specified)

\$ _____

Link Charity will not add my info to any mailing list, nor share my name, address with anyone, including other charities.

Date: _____

Please mail to the above address