



MADD
Mothers Against Drunk Driving™
Les mères contre l'alcool au volant™

What benefits do I receive if I establish an annuity?

A gift annuity is a safe investment because the payments are re-insured through a life insurance company. Additionally, this arrangement permits you make a substantial gift to MADD Canada while providing you with a steady and dependable income source.

Payments are either fixed for life or for the duration of the annuity. You will need to contact a professional financial advisor to discuss the optimum tax benefits you can receive.



MADD Canada Planned Gifts: Annuities

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How do I establish a gift of an annuity to MADD Canada?

In order to establish a gift of an Annuity to Mothers Against Drunk Driving (MADD Canada) it will be necessary to seek independent advice from your lawyer, accountant or financial planner. Once you determine how much money you would like to invest in the annuity, MADD Canada will then prepare an annuity quotation that illustrates the amount of your contribution, the applicable annuity payments associated with this amount as well as the tax implications.

*Stop impaired driving and plan your tax wise gift.
Make a planned gift to MADD Canada... today.*

MADD Canada Planned Gifts: Annuities

Re-insured Annuity – When you contribute an irrevocable contribution of a sum of money for an annuity, you and MADD Canada will purchase a commercial annuity from an insurance company who will then issue you an annuity. A total of 70% - 75% of the total sum of money will be used to purchase the annuity, from which you will receive payments for your lifetime and/or the lifetime of a surviving beneficiary. The remaining portion, a total of 25% - 30% of the total sum of money, is your gift to MADD Canada.

If you decide to take out an annuity, a two-step process begins:

The first step is for you to write a cheque to MADD Canada for the amount of money you wish to give. You and MADD Canada will sign a formal agreement, and each party will receive a copy of this agreement. Following this signing, you will have a 10-day period to change your mind and receive a full refund of your money.

The second step, which may happen concurrently with the first step in the interest of time and convenience, is for you to sign an application for a commercial annuity with the assistance of an insurance representative and your legal and/or financial advisors. You will apply for the annuity as the annuitant, and MADD Canada will be named as the owner of the annuity. Following the 10-day waiting period, a commercial annuity will be purchased. The cost of the commercial annuity will be less than your contribution, and the difference between your capital and the purchase price will become your gift to MADD Canada. You will receive your regular annuity payment from MADD Canada.

Please talk to a professional advisor. The information presented here is intended to give you an overview of this type of planned gift. We strongly recommend that you obtain independent professional advice to ensure your financial goals are considered, your tax situation is reviewed, and your planned gift is tailored to your individual circumstances.



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