

PLANNED GIVING GUIDE

For You. For Them. For Nature.



Ducks Unlimited
Canada



So this
moment never
fades away...

IN THIS GUIDE

4 A Meaningful Gift of a Lifetime

You have the power to give future generations the opportunity to experience nature, wildlife and a healthy environment.

6 Your Gift at Work

Six ways DUC brings your conservation legacy to life

10 Your Passion, Your Moment, Your Legacy

Planned gifts are an essential part of DUC's long-term sustainability and conservation planning.

14 Trust Your Legacy to DUC

Making your enduring conservation gift a reality, now and in the future

19 Legacy Giving & How to Begin

22 Our Commitment to You

Ducks Unlimited Canada's Donor Bill of Rights

26 Our Stories: DUC's Planned Giving Professionals

28 How You Can Leave Your Legacy

Wetland conservation is one of the best things we can do for our planet.

30 Gifts in your will

32 Gifts of life insurance

34 Gifts of publicly traded securities

36 Gifts in kind

37 RRSPs & RRIFs

38 Other ways you can leave your legacy

40 Making a Gift of Land

Investing in our planet includes a commitment to do our part to be stewards of the land.

42 Be part of a DUC tradition: The Feather Society

45 Your Questions Answered

49 Your Story Lives On

50 Helpful Tools & Links

A Meaningful Gift of a Lifetime

YOU HAVE THE POWER TO GIVE FUTURE GENERATIONS THE OPPORTUNITY TO EXPERIENCE NATURE, WILDLIFE AND A HEALTHY ENVIRONMENT.



WE ARE FORTUNATE TO LIVE IN A country where, every day, we are inspired by the beauty of Canada's natural places and wildlife: to hear the haunting call of the iconic loon, see an elk at the edge of a forest, or witness mallards landing gracefully on a pond. We all have fond memories of the wilderness we explored in our youth and continue to experience through camping, boating or hiking with family and friends. We cherish the special moments nature invites us to share, that lift our spirits, recharge our batteries and nourish the soul.

There is power in knowing that any one of us, regardless of our wealth or stage in life, can invest in protecting these natural spaces—like wetlands—that benefit our water, wildlife and ourselves.

We live by core values that we all share: caring for each other, and our planet. We know how our actions can truly impact our world, now and for future generations. We want to leave our mark; to make this world a better place for our children. **The need has never been more urgent.** Canada and the world are facing important environmental challenges: habitat loss, as well as concerns about invasive species, plant and animal species at risk, the quantity and quality of water, and the effects of a changing climate.

By leaving your legacy, it's amazing how little it takes to make a big and lasting impact. If you are wanting to know more or even considering a way to create your personal legacy for nature, it's never too early or too late to think about a planned gift. It's an easy, flexible and effective way to give a meaningful gift of a lifetime for the benefit of you, your loved ones and Ducks Unlimited Canada (DUC).

Wildlife and people depend on one of the world's most important ecosystems: wetlands. And wetland conservation depends on you.

That's why our planned giving professionals at DUC developed this concise guide—for people like you who are considering or would like to make a planned gift, as well as for financial planners, advisors and lawyers.

This easy-to-use guide offers:

- * basic and helpful information for people who want to know more about making a planned gift
- * facts about charitable giving in Canada, with helpful links
- * DUC's commitment to our donors, including the importance of connecting with you to recognize and honour your gift respectfully
- * how to determine your goals for making a legacy gift based on your values and conservation wishes, as well as your unique needs and financial position
- * information about DUC and our community; how we put your gift to work on sustainable projects and programs, and facts on the impact of your support on our urgent and ongoing mission
- * easy, flexible and effective ways you can leave your legacy, including a gift in your will, life insurance, securities, and others, as well as details about the benefits for both you, your estate, and DUC's mission
- * helpful tools and tips, including answers to some frequently asked questions
- * inspiring stories from DUC staff, volunteers and donors and why they are passionate about leaving their legacy gift to help us protect Canada's natural places, including wetlands, for the benefit of water, wildlife and people

Thank you for considering a planned gift to DUC, and for sharing your passion for water, wildlife, and the health of the environment and our planet.

* *This information is general in nature and not intended to be a substitute for professional advice. DUC advises that you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations.*

Your Gift at Work

SIX WAYS DUC BRINGS YOUR CONSERVATION LEGACY TO LIFE

WE'RE ALL HERE FOR A REASON — a purpose — something larger than ourselves, inherently rooted in our values: who we are and how we live our life. A meaningful and lasting conservation gift to DUC can honour your values, traditions and sense of purpose. You can also realize significant tax savings for you and your loved ones now, as well as later with your estate.

DUC cannot sustain our critical conservation work without you. Your support drives our passion to tackle some of Canada's and North America's most important environmental challenges. Your planned gift ensures abundant wetlands and waterfowl for generations to come, while improving Canadian lives by:

- * conserving our natural spaces where we retreat to seek renewal;
- * providing clean water;
- * protecting plant and animal species at risk; and
- * protecting our communities from extreme weather and the effects of a changing climate.

There are many impactful ways DUC can put your gift to work conserving wetlands and other natural spaces now and in the future. We are active in every province and territory, providing hands-on work under the four pillars of DUC: **scientific research, outdoor education, mission-enabling public policy, and habitat conservation** (see page 14 for more about DUC and our work).

1 Discovering new information to help solve problems facing waterfowl and wetlands

Wading through waist-deep marsh water. Counting duck broods from a helicopter high above Canada's boreal forest. Navigating an airboat through cattail-lined wetlands.

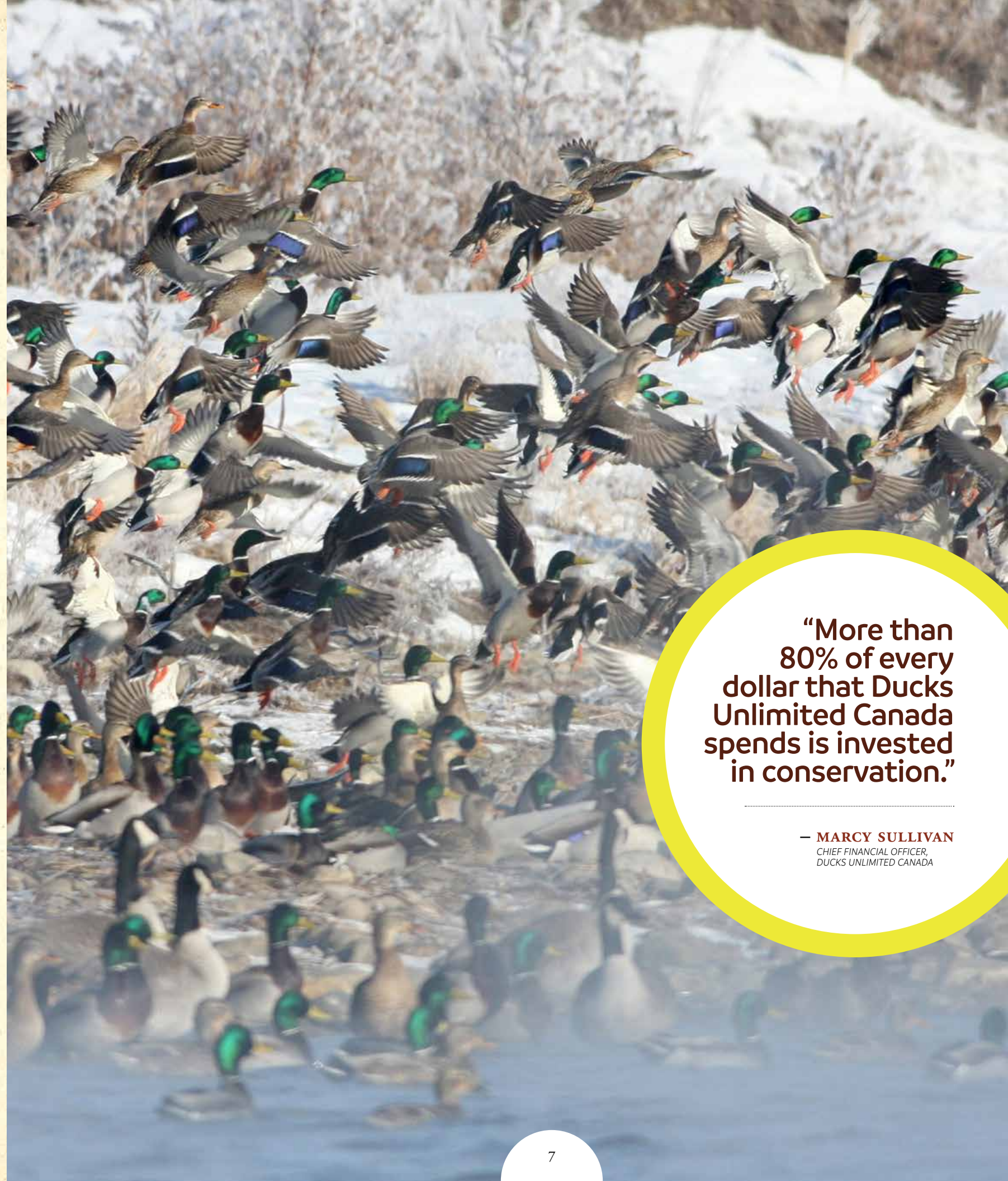
These are the places where science is bringing conservation to life and shaping our future powered by the world-leading research of DUC's Institute for Wetland and Waterfowl Research (IWWR). Our scientists are internationally recognized authorities in wetland ecology and waterfowl biology. Also, IWWR supports young scientists conducting forward-looking research, shares our research publicly, and collaborates with leading universities across North America. Read more of our IWWR stories at iwwr.ducks.ca (for more about IWWR, see pages 14-15).



2 Inspiring young conservation leaders

We encourage and recognize schools and individuals for their commitment to conservation leadership through our Wetland Centres of Excellence and Wetland Heroes program.

DUC's 25 Wetland Centres of Excellence (WCE) engage students with wetland conservation and help develop leadership skills by sharing experiences with others through action projects, student-to-student mentored field trips and outreach in their communities. WCE conservation achievements include



“More than 80% of every dollar that Ducks Unlimited Canada spends is invested in conservation.”

— **MARCY SULLIVAN**
CHIEF FINANCIAL OFFICER,
DUCKS UNLIMITED CANADA



removing invasive species; banding 70,000+ birds; and restoring and maintaining wetlands in rural and urban settings.

Our Wetland Heroes Program celebrates youth (age 25 and under) like these who are taking action to conserve and protect Canada's wetlands:

- * Students created rain gardens around their school to capture and filter runoff.
- * Students created a butterfly garden.
- * Five-year-old Dominik Taylor donated proceeds from his lemonade stand to DUC.
- * Students at an Alberta school completed 2,000 environmental projects.

3 Fighting for wetlands through public policy



We all have a voice. Canadians are suffering the consequences of wetland loss and a changing climate, including less habitat, and more flooding and water quality concerns. Wetlands need to be the centrepiece of our country's natural legacy. With the support of DUC's scientists, our policy experts work with all levels of government—federal, provincial/territorial and municipal—to fight for conservation. Backed by a large network of Canadian supporters and a legacy of conservation success, we have the strength and credibility to influence meaningful change. DUC participates in conservation plans and programs, including the Natural Heritage Conservation Program and the North American Waterfowl Management Plan.



4 Inspiring dedicated volunteers to raise funds for conservation



After eight decades, DUC's volunteers continue to be the backbone of our organization, helping us monitor the land, raise funds and spread our message. More than 5,200 dedicated people organize hundreds of fundraising events, pitch in at project sites, help with education programs, and volunteer at our offices. DUC's story is about people who—with dedication, determination and innovation—put passion for the environment into action. There are many rewarding ways to get involved:

- * Join friends and neighbours who band together by volunteering, hosting and attending DUC fundraising events to enjoy a good time in support of a great cause: wetland conservation.
- * Help install nest boxes on private land to provide cavity-nesters like wood ducks with a welcome place to lay and incubate their clutches of eggs.

5 Fostering lifelong learning through DUC's education programs



Nature is a powerful teacher. Engaging with it breeds curiosity and confidence within young people. It imparts valuable life lessons about resiliency, diversity and adaptation. DUC's education programs connect Canada's youth to the wonders of wetlands in ways that inspire conservation action. DUC's three interpretive centres

located in Manitoba, Nova Scotia and New Brunswick support youth and public education through award-winning facilities and programming.

6 Partnering with landowners



A young family watches a backhoe as it scoops and piles dirt to restore a wetland on their property. Similar machinery was used to drain their acreage decades earlier. Now, they are anticipating the return of wildlife when the restoration is complete.

This is one of many stories of how DUC partners with landowners to save wetlands and grasslands, and protect land and water as part of their long-term management plans.

Canada has lost up to 70 per cent of our wetlands in settled areas of the country. Landowners are an essential part of the big-picture solution. DUC works with landowners across the country through the following programs to provide the resources and expertise to help them make a lasting difference.

Restoring wetlands through Revolving Land Conservation and other agreements/easements—This program recognizes market forces, embraces the working landscape and promotes sustainable growth of Canadian communities. DUC purchases property with significant conservation value and restores the wetlands. A permanent conservation agreement/easement is placed on the land, then sold. New owners use the land as they choose, but the wetlands are permanently protected by the agreement/easement that stays with the property. Funds from the sale are



used to buy new land, repeating the process. By legally protecting key habitat through conservation agreements and easements:

- * landowners retain ownership of their land;
- * landowners commit to conserving its natural integrity; and
- * DUC can efficiently increase our conservation footprint.

Restoring degraded/destroyed wetlands and grasslands—We restore wetlands and grasslands that have been damaged or lost. Our hands-on work includes re-establishing naturally occurring water levels and seeding native vegetation.

Helping ranchers and farmers—We help producers use natural grasslands for livestock. DUC's forage program for farmers in Alberta, Saskatchewan and Manitoba provides financial incentives to convert cultivated land to hay or pastureland. Through tenders, we invite farmers to use portions of our land, and invest proceeds in local conservation programs.

DUC is a partner of the Western Winter Wheat Initiative to build awareness among western Canadian farmers about benefits of growing winter wheat, a highly productive crop. Winter wheat provides undisturbed nesting cover in the spring for waterfowl like northern pintail, while providing soil cover during the fall and winter, reducing the potential for soil loss. Learn more at www.growwinterwheat.ca

Collaboration and partnerships are at the heart of DUC's mission. We work with governments, communities, and non-profit groups in a shared committed to conservation. Learn more about how we work at ducks.ca



Your Passion, Your Moment, Your Legacy

PLANNED GIFTS ARE AN ESSENTIAL PART
OF DUC'S LONG-TERM SUSTAINABILITY
AND CONSERVATION PLANNING

YOU ARE LIVING A PASSION FOR THE OUTDOORS and nature, creating lasting memories while enjoying Canada's lakes, trails and forests and discovering pristine natural places. You know the value of connecting your children to nature. You have instilled the importance of conservation in your family.

You are already a part of our DUC family through donations towards ongoing conservation work, or by attending or volunteering at one of our many fundraising events. Or you may be getting to know DUC and learning more about the urgent need to stop the loss of habitat; understanding how protecting Canada's wetlands and other natural places benefits our water, waterfowl, wildlife—and all of us.

People of all ages and stages in life are making or want to make a difference through DUC's conservation efforts. Your values and beliefs—what you're passionate about—has brought you to this moment in time. DUC can help you honour your values and pass them on.

Consider the ultimate gift

MAKING A PLANNED GIFT, ALSO KNOWN AS A LEGACY GIFT, is much more than a financial decision. It's investing in what you are passionate about to honour special people, places and traditions. You can do more for you, your family and your estate, as well as DUC's conservation work now and in the future by considering the ultimate gift: your conservation legacy.

Wetland conservation is one of the best things we can do for our planet and people. The results of DUC's work are powerful and far-reaching, impacting Canada and our continent. Some of the many benefits of conserving Canada's natural areas including wetlands are:

- * **clean water**
- * **habitat for waterfowl and other wildlife, including species at risk**
- * **protection from extreme weather including flooding and drought, and other effects of climate change**
- * **outdoor recreation**

Because of your generosity and thoughtful planning, your legacy gift can help DUC protect wetlands and other natural areas, while continuing the restoration and management of existing lands under our care. Many of the areas DUC protects have been impacted by human activity. We need to take care of the

land today and in the future, to address habitat loss and other environmental concerns including invasive species, plant and animal species at risk, water quality and quantity, and the effects of a changing climate.

Make it last

THROUGH A LEGACY GIFT, YOU CAN LEAVE YOUR INDELIBLE and lasting mark on this planet guided by the values and beliefs for protecting natural areas like Canada's wetlands. Also, you are establishing a tradition that sets an example for your family and future generations to follow.

Planned gifts can take many forms and offer significant tax savings. Some popular giving choices include residuary will bequests (where a percentage of your estate is donated to DUC

once all bills and taxes are paid), as well as land donations and living legacies. A living legacy is a planned gift that you can provide during your lifetime. You and your loved ones can witness the impact of your gift and connect with DUC and the conservation mission you are supporting.

A culture of giving

LONG-TIME, DEDICATED DUC VOLUNTEERS TIM CAMERON and Marilyn Robinson, as well as DUC staff member Chelsea Manz are leaving their legacy. Their personal commitment is part of an incredible culture of giving at DUC, nurtured by so many dedicated people who give their passion, time and talents to help bring our conservation work to life. **And it's making all the difference in what we can accomplish — together...**



"This was a no brainer. I don't have the resources right now to make the kind of donation to Ducks that I'd really like to. But, by gifting a life insurance policy, I'm making a substantial contribution and getting a tax credit for the premiums I pay — all for about the price of a cup of coffee a day."

— **TIM CAMERON**
STONEWALL, MANITOBA

"It's not about the ducks, it's about the environment: a healthy environment is good for ducks. It's about the legacy you leave for the next generation. You're not the end of the line. **You need to make sure there's something left for the people who follow you.**"

— **MARILYN ROBINSON**
WINNIPEG, MANITOBA



"I grew up on a grain farm. Some of my fondest memories are of me and my friends rafting on sloughs or building forts in the bushes. **I chose to use a life insurance plan to make a will bequest to DUC because I believe in our mission,** and I want our future generations to understand the importance of water conservation and nature preservation."

— **CHELSEA MANZ**
REGINA, SASKATCHEWAN

Remember, you don't need to be wealthy to make a difference.

By leaving your legacy to help DUC continue our important work conserving Canada's wetlands and other natural areas, something seemingly small can have a huge and lasting impact over time.



Trust Your Legacy to DUC

MAKING YOUR ENDURING CONSERVATION GIFT A REALITY, NOW AND IN THE FUTURE

YOU SPEND YOUR LIFE SAFEGUARDING WHAT matters most: your family, your health and the place you call home. You have built memories experiencing some of Canada's protected natural habitat and beautiful wild spaces. How can you make it last?

The DUC difference

DUC invests in scientific research and provides hands-on conservation work to support the future of conservation in Canada.

- * No other conservation organization in North America invests more in scientific research than DUC.
- * DUC restores and protects wetlands and uplands, while safeguarding their valuable wetland functions and natural ecosystems.
- * DUC is the only conservation organization that restores wetlands.
- * DUC establishes working landscapes that generate jobs and contribute to our economy.
- * DUC works with industry to implement sustainable practices.

As a science-based organization, DUC is confident that we are putting the right conservation programs in the right places, at the right times and for the right reasons. Every decision DUC makes is rooted in science to take on some of Canada's and our continent's most important environmental challenges. It starts with science and lives on with you.

The world-leading research of DUC's Institute for Wetland and Waterfowl Research (IWWR) uncovers the unique relationships between wetlands, waterfowl, watershed health, biodiversity



DUC conserves important wetlands that are at risk, restores those that have been lost or damaged and manages the areas under our care. Our work delivers results you can wade in and walk on.

OUR CONSERVATION SUCCESS

DUC's total conservation footprint
(cumulative results since 1938)

- * 11,023 habitat projects under our care
- * 6.4 million acres conserved
(including 3.0 million acres restored)
- * 177.2 million acres influenced

Conserved: Areas DUC directly protects through habitat programs such as land purchases, management agreements and conservation easements.

Restored: Areas previously lost or degraded, now returned to their natural state and protected by DUC conservation work.

Influenced: Areas DUC impacts through partnerships and policy work.

Habitat project: A parcel of land that DUC is responsible for protecting and managing

Source: Ducks Unlimited Canada 2019 Annual Report



For more than 80 years, DUC has relied on champions like you.

and people. Our scientists are authorities in wetland ecology and waterfowl biology. They identify best practices for sustainability. They tell us what waterfowl need to survive. Our research gives DUC credibility and influence with governments, industries and landowners. It guides our conservation work to achieve the best outcomes for people and wildlife. Learn more at iwwr.ducks.ca

Why we need your help

For more than 80 years, DUC has relied on champions like you; people from big cities and small towns across Canada who have life stories marked by unique experiences in nature. You believe in the importance and urgency of DUC's ongoing conservation mission: to conserve Canada's wetlands and other natural spaces for waterfowl, wildlife and people.

We all share a commitment to nature and the health of our planet. DUC cannot sustain our important conservation work without our conservation community of more than 121,000 people. You are the donors, volunteers, staff, partners and event attendees who drive our passion for DUC's critical conservation

work every day. We're inspired by many: hikers, cottage-goers, boaters, campers, anglers, hunters, ranchers, farmers, business owners, artists, scientists, teachers, students, parents and grandparents, to name a few. Like you, they don't want to see the natural places they love disappear from this Earth.

You are passionate about wanting to do your part, no matter how big or small, to protect nature including wetlands, waterfowl, and wildlife for future generations to experience. Simply put, it's about the value of wetlands to all Canadians and every human on our planet.

Conserving wetlands and other natural habitats across Canada is a formidable challenge. **Despite DUC's hands-on efforts, wetlands continue to be lost at an alarming rate. The need to act has never been more urgent.**

"I worry that the nature we enjoy now will end up being experienced only in a tech museum or as virtual reality."

— **DIANA BARR**
LEGACY DONOR,
LONDON, ONTARIO

Habitat loss

Waterfowl and other wildlife rely on habitat in Canada's Prairies, coastal areas and boreal forests to provide the necessities of life. In wetlands and grasslands, they find food, shelter and safe places to nest and raise their young. If their habitat continues to disappear, they will disappear too. Unfortunately, these habitats are threatened. Canada has lost:

- * 75 per cent of its original grasslands
- * Up to 70 per cent of its original wetlands in settled areas

Natural grasslands are being replaced by annual crops and industrial developments. Wetlands are being drained so they can no longer hold water. Regulations in some provinces have evolved to protect habitat and encourage restoration, but other regions are not doing enough to address the problem. DUC's policy experts continue to work with all levels of government towards meaningful change.

Wetlands are further damaged by environmental factors. Invasive species are non-native inhabitants that can change the food supply and damage an entire ecosystem. Erosion and

pollution also degrade water and shorelines. The loss of wetland vegetation compounds these problems, as the plants act as protective barriers and filters.

Bringing habitat back to life

Once destroyed, wetlands and grasslands can be difficult to restore. Our engineers and biologists are experts at bringing these habitats back to life. They also construct special projects to improve habitats degraded by development and invasive species. Historic wildlife havens like Delta Marsh in Manitoba, nearly destroyed by invasive carp, show promise for recovery thanks to DUC's work.

"Just continue doing what you do.
I hope this gift will allow DUC to do things you can't necessarily do with grant money. I know it'll be used well."

— **NEIL MALLOCH**
LEGACY DONOR, WETASKAWIN, ALBERTA

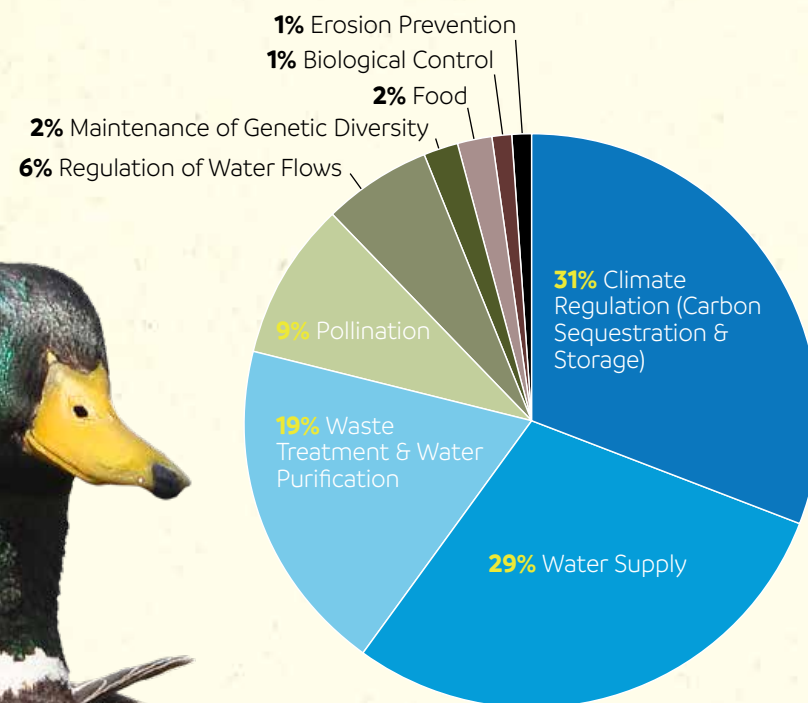
Our environmental and economic impact

The wetlands DUC saves aren't just for ducks. They're for all of us. These ecosystems are some of the country's most valuable natural resources.

Ecosystem services

The wetlands and other natural areas DUC conserves contribute many ecosystem services, or environmental benefits, to society. These include carbon capture and storage, water purification, regulation of water flows, erosion prevention, waste and nutrient filtration, biodiversity and habitat, pollination, biological control and food.

The total value of the ecosystem services associated with the 6.4 million acres of habitat under DUC's care is estimated at \$5 billion per year. This works out to an average of \$782.38 per acre, per year.



Protecting our way of life, to deliver powerful results

Wetland conservation protects our way of life. That's why DUC brings together many approaches to get it done efficiently and effectively through science, education, policy, volunteers, partnerships and landowners.

By helping DUC conserve, restore and manage natural spaces, including wetlands, you are giving the ultimate gift to acknowledge their benefits, many that are critical to the survival of our planet, including:

- * **clean water**
- * **habitat for waterfowl and other wildlife, including species at risk**
- * **protection from extreme weather including flooding and drought, and other effects of climate change**
- * **outdoor recreation**

These benefits are far-reaching. All have the power to transform our communities, our economy and our lives.

Economic benefits

For every \$1 invested in DUC conservation, restoration and wetland management efforts, society receives \$22 worth of economic, ecological and societal well-being benefits.



Source: Anielski, M., J. Thompson, and S. Wilson. 2014. A genuine return on investment: The economic and societal well-being value of land conservation in Canada. Calculations based on 2012 figures, adjusted for inflation.

FOREVER YOUNG

Historic conservation easement keeps family's land and legacy intact

Southeast of Viscount, Sask. is a special piece of land. Native prairie grass stretches toward the horizon and hundreds of sandhill cranes wade in adjacent wetlands. Few places like it exist. That's why those who know and love it are ensuring it remains intact forever.

Jason Young, alongside his father Greg and their families, signed an historic conservation easement with DUC that protects 3,100 acres (1,255 hectares) of this rare natural habitat in perpetuity. It's one of the largest conservation easements DUC has ever completed. The wetlands on the

Young property provide critical habitat for cranes, including the endangered whooping crane, as well as large numbers of waterfowl.

Jason is the fourth generation of Young farmers to ranch here. The land is their family's refuge, and conserving it is a 100-year-old tradition they hold close to their hearts. By working in partnership with DUC, the Youngs are guaranteeing that the land will never be broken up — transforming their family's tradition into a lasting conservation legacy.

Young Conservation Easement habitat benefits

- * Provides staging habitat for 10,000 sandhill cranes and secures important habitat for a variety of waterfowl
- * On average, 10 whooping cranes are spotted here each spring and fall — significant for this endangered species





Legacy Giving & How to Begin

MAKING A LEGACY GIFT IS EASY TO ARRANGE with the help of your lawyer and personal financial and tax advisors, as well as our planned giving managers at DUC.

What you can achieve through a legacy gift:

- * Your estate, big or small, will be handled according to your wishes, your values, and traditions.
- * You can make a meaningful impact on loved ones.
- * You can leave the world a little better than you found it.
- * You can maximize the value of your estate through smart tax-saving decisions, and reduce expenses, including taxes, to the estate.

What is a planned gift?

Generally, a **planned gift** is a donation of any size made with consideration about the benefit to a charity, as well as the financial implications to the donor and loved ones. Planned gifts are an essential part of DUC's long-term sustainability.

We lead busy lives and so stopping to think about planning for your future is not easy; planning for your estate is hard. But many people die without having a will in place, leaving their family or sometimes the government to distribute their assets and belongings. Careful planning, including drafting a will and considering tax-saving planned giving options, can help your loved ones and ease their burden after you are gone. Also, you can support DUC's important conservation work.

You can begin planning your legacy with these three steps:

- 1 Decide** – Set some overall financial or estate goals, including outcomes for yourself and your loved ones. You will want to meet with your lawyer, financial and tax advisors to talk about your plan, and the tax implications of any planned giving options that may suit your needs and wishes. You will want to identify your trusted charity of choice.

2 Contact Your Charity – Once you've chosen your charity, talk with their planned giving professional who can review with you some of the easy, effective and flexible ways you can leave your legacy. We all have a unique story that connects us to nature, to our passion. At DUC, your planned giving manager will take the time to get to know you and discuss your goals and interests, to help plan your legacy according to your wishes that suits your personal, financial and tax circumstances.

3 Complete the Documentation – Working with your planned giving manager (see below), lawyer and other personal advisors, complete the forms, and make any necessary changes to existing documents to finalize your legacy gift. Depending on the option chosen, this may include adding a bequest in your will, changing beneficiaries for an insurance policy, or transferring publicly traded securities.

A living legacy vs. a planned gift

A **living legacy** is a planned gift you can give to DUC within your lifetime. This way, you and your loved ones can see the benefits and impact of your gift and connect with the important and ongoing conservation work that matters to you. A living legacy is not included in your estate, and is therefore not subject to probate fees that your estate will have to pay. There may be additional tax savings to the donor as well.

A **planned gift** is a commitment that would come to DUC in the future through your estate. These gifts include will bequests and life insurance policies where the beneficiary has been designated as a charity.

Now may be the right time to start planning your conservation legacy; whether you are creating new or passing on traditions

with loved ones or living an active life pursuing interests after a career and raising a family. Let's make a difference together.

Helpful resources

Will bequest sample wording – please see page 50 for a few samples of different types of will bequest wording.

Estate Planning Guide – contact us anytime for your copy of this helpful guide that includes forms, checklists and more. Or download your copy online at ducks.ca/leave-a-legacy

Your questions answered – please see pages 45-47 in this guide for answers to some common questions about planned giving and Ducks Unlimited Canada.

Helpful tools and links – please see pages 50-55 for helpful tools, forms and links to sites.

Government of Canada/Canada Revenue Agency – the CRA site (www.canada.ca/en/revenue-agency) includes a list of registered charities; donation tax credit calculator by province and territory; contribution limit for gifts made in the year of death; and the tax credit rate for donations (see below). The federal tax credit for donations made to registered charities is calculated as the total of the following:

- * 15% on the first \$200 of total donations
- * 33% on whichever of the following amounts is less:
 - * the amount of donations for the year above the first \$200
 - * the amount of the taxable income that is over \$200,000 (2016) or \$202,800 (2017)
- * 29% on the total donations for the year above the first \$200, which are not eligible for the 33% rate above.

For more on CRA tax information, please see page 55.

Contact DUC's planned giving managers Janice O'Dette or Lucy Hough in confidence by calling toll-free at **1-877-477-8077** or by email to plannedgiving@ducks.ca

They can send you an Estate Planning Guide with helpful information.

* This information is general in nature and not intended to be a substitute for professional advice. DUC advises that you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations.



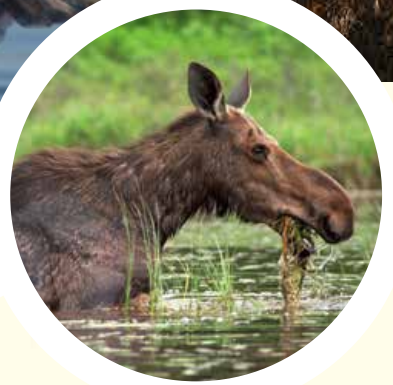
Our Commitment to You

AS A LONGSTANDING, REGISTERED CHARITY, DUC wants you to feel at ease and confident that you are fully supported and informed to make the right decision about a planned gift that's best for you and your loved ones. We will work with you to respect how you wish to be honoured and recognized.

At DUC, our heroes are staff, volunteers, partners, supporters and donors like you. We cannot achieve our conservation mission without you. Building relationships with caring people who share our common conservation goals and values is at the core of everything we do. We stay connected with donors through correspondence and activities as a member of our honoured Feather Society (see page 42), at DUC events, in our *Conservator* magazine and annual report, through printed and digital regional newsletters, our national e-newsletter and our website.

“Louise was impressed with the impact of our work, and the responsible way we deliver it.”

— **JANICE O'DETTE**
DUC PLANNED GIVING MANAGER,
ABOUT A DONOR CLIENT'S
REASON TO LEAVE HER
ESTATE TO DUC



DUC's Vision & Mission

We envision a world with abundant wetlands and waterfowl — today, tomorrow and forever.

Our mission is to conserve, restore and manage wetlands and associated habitats for North America's waterfowl. These habitats also benefit other wildlife, people and our environment.

Ducks Unlimited Canada Donor Bill of Rights

DUC believes every donor has the following rights:

To know DUC — we'll ensure that you understand: our organization; our vision and mission, our intended use of your donation and our capacity as a longstanding Canadian charity to use donations effectively in this intention.

To know DUC's Board of Directors — you have the right to ask for information regarding the identity of who is serving on DUC's governing board, and you can expect board members to use prudence in their responsibilities.

To ask any and all questions you may have — we will ensure you feel comfortable to ask any question and to know that you will receive a prompt and thorough answer.

To be provided with proper receipts — you will receive an official receipt for income tax purposes for the amount of your donation. If you donate a gift in kind, you are entitled to receive an official receipt that reflects the fair market value of the gift (you must have owned the property for a minimum of three years before donating).

To have access to DUC's financial information — you will receive promptly upon request DUC's most recent annual report and financial statements as approved by our governing board. Our annual reports are also available online at ducks.ca

To honour the intentions for your gift — we will ensure your donation will be used for the purposes for which it was intended. DUC specifically designated donations will be used for the purposes for which they are given. Non-designated gifts will be directed to our general planned giving fund, to be used towards DUC's highest priorities as outlined in our business plan.

To be acknowledged appropriately — we will respect how you wish to receive the appropriate acknowledgment and recognition, which may include your wish to remain anonymous.

To be treated with respect and privacy — we will ensure that you and the information about your donation is handled with respect, and with confidentiality to the extent provided by law.

To be served by professional DUC representatives — only trusted DUC representatives will act with integrity to connect with you to foster professional relationships.


To know who is working with you — you will be informed of the roles of people asking for or processing your donations, which includes qualified DUC employees and volunteers.

To expect no sharing of your information — your name and all other personal information will not be shared with any other organization.

DUC strives for the ethical stewardship of our supporters' contributions, and do so with a commitment to transparency. We publish annual reports and financial statements, all available online at ducks.ca. Our annual reports celebrate our inspiring conservation stories from the year and show how your support makes it possible.

For the purpose of charity information return, our charitable registration number is 11888 8957 RRO001.

If you have any general questions or wish to contact us, please call toll-free at **1-800-665-DUCK (3825)** or complete the online contact form at ducks.ca/contact

 *This information is general in nature and not intended to be a substitute for professional advice. DUC advises that you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations.*

Our Stories: DUC's Planned Giving Professionals

GROWING UP IN ONTARIO, SOME OF my best memories were forged with my family at our cottage, and as a camper and then staff member at summer camp. I enjoyed endless sunny days swimming and boating on tranquil lakes and exploring pristine forests, while learning about the wildlife who shared these spectacular places. The power of nature to transform us all is profound.

As an adult volunteering at Camp Oochigeas, a camp for kids battling cancer, nature's landscape provided a safe and nurturing place to elevate spirits; to help every camper define themselves by their abilities rather than their illness. My childhood of defining moments at camp culminated with a senior girls' trip to Frontenac Park, an Ontario provincial park my grandfather helped establish. As we sang, paddled, portaged and star-gazed, nature took hold of my senses. I realized we are all part of something bigger. We grow, survive, believe. Together we are stronger.

Now I live in Montreal as my husband Eric and I create new memories with our young children Jillian and Scott. We enjoy the outdoors, especially the lake: swimming, sailing, canoeing, kayaking, jumping off the dock or joining a group distance swim. As a mother, **I'm particularly passionate about ensuring our children enjoy the same wild places and connection with nature that shaped who I am today. That's why I have made a legacy gift to help sustain DUC's important conservation work.**

Through my rewarding work with DUC, I am privileged to meet so many amazing supporters and discover their own life stories—and why they are passionate about nature.

The power of nature to transform us all is profound.

Janice O'Dette
leads DUC's planned giving program in Eastern Canada, which includes Manitoba, Ontario, Quebec, Atlantic Canada and Nunavut.

Our stories are all unique, but we share a common bond: our deep connection to nature and our desire to protect it.

I look forward to meeting with you and learning your story, so I can help you leave a legacy gift that reflects your life and values—for you and your loved ones. Please feel free to contact me any time.

Yours in conservation,



Janice O'Dette
Planned Giving Manager – Eastern Canada
514-695-POND (7663)
j_odette@ducks.ca



We all want to protect Canada's natural places like wetlands; to ensure clean water, habitat for wildlife and a healthier planet for future generations to enjoy.

Lucy Hough leads DUC's planned giving program in Western Canada including Saskatchewan, Alberta, B.C., Yukon and the Northwest Territories.

SINCE BEGINNING MY CAREER AT DUC in the spring of 2022 I have had a first-hand look at the meaningful relationships people have with us, as well as the wildlife and natural places we are all passionate about protecting. As a DUC planned giving manager, **I'm passionate about ensuring that we leave this world a little better than when we came into it. That is why I have made a planned gift to DUC.**

I am a nature enthusiast, born and raised in B.C., and in 2022 I settled into a new home in Nanaimo on Vancouver Island. Throughout my life I've had the pleasure of exploring countless habitats and wild places in B.C. and Canada, and my appreciation of nature grew into my passion for science and a biology degree focused on conservation ecology. It has shaped and guided my career of over 20 years, where I have worked alongside passionate and dedicated supporters of non-profit environmental organizations – just like you – toward a shared vision, where future generations have the opportunity to experience nature, wildlife and a healthy environment.

My values strongly align with DUC's unparalleled approach and success in conserving and restoring wetlands, and I believe you and I share these values.

We have a deep and meaningful connection to nature, we value wildlife, habitats and ecosystems, and we have concerns about the health of our environment. You are also concerned about effects of a changing climate on habitat, wildlife and people.

We all want to protect Canada's natural places like wetlands; to ensure clean water, habitat for wildlife and a healthier planet for future generations to enjoy. I consider it my honour that I get to meet with caring people like you every day to talk about your vision for the future – and help fulfil your conservation wishes through a valued and lasting legacy.

Yours in conservation,



Lucy Hough
Planned Giving Manager – Western Canada
250-813-2432
l_hough@ducks.ca

How You Can Leave Your Legacy

WETLAND CONSERVATION IS ONE OF THE BEST THINGS WE CAN DO FOR OUR PLANET

Honour your passion for nature through the ultimate gift

THIS SECTION OFFERS USEFUL INFORMATION, including benefits and tips for some of the easiest, preferred and flexible options for you to leave your legacy that best suits your unique needs, as well as the needs of your estate. Thank you for believing in the importance of conservation and considering a planned gift that can be made now or later in life as:

- * a living legacy, where you can see the benefits and impact of your gift in your lifetime; or
- * a gift that would come to DUC in the future through your estate.

A planned gift offers a meaningful and lasting way to leave your conservation footprint. By pledging your gift, you are leaving your indelible mark on this planet based on the values and beliefs that ignite your passion for what matters to you. This may include protecting natural areas like Canada's wetlands for the benefit of water, wildlife and all of us. You can create a tradition that will be an impressive example for your family and future generations to follow.

Whether you are considering a donation to DUC through a will bequest, life insurance or RRSP/RRIF proceeds, or the sale of publicly traded securities or property you own, you can decide on a legacy gift that is right for you and your specific needs.

If you have questions or want more information, contact our planned giving managers. Or, connect with your personal legal, financial or tax advisor to help you choose a giving option tailored to the unique needs of you and your family.

Please contact Lucy Hough or Janice O'Dette in confidence by calling toll-free at **1-877-477-8077** or by email to plannedgiving@ducks.ca

Our charitable information for tax purposes

LEGAL NAME
Ducks Unlimited Canada

REGISTRATION NUMBER
11888 8957 RR0001

ADDRESS
PO Box 1160,
Stonewall, Manitoba
R0C 2Z0



"She (Janice O'Dette) guided me in such a gentle, caring and positive way, there was no question in my mind that I'd made the right decision. **That support during the process is so critical.**"

— **DIANA BARR**
LEGACY DONOR — LONDON, ONTARIO



How You Can Leave Your Legacy

GIFTS IN YOUR WILL

The cornerstone of any estate plan is your will, and the easiest and most popular type of planned gift is pledging a gift in your will. Also known as a charitable bequest, a gift made in your will can include these two types:

- * **Specific bequest** – a gift of a particular piece of property (for example “my heart-shaped diamond pendant” or “my shares in XYZ company”) or of a stated sum of money.
- * **Residual bequest** – also known as a residuary gift, is a gift of all or a fraction of whatever remains (the “residue”) after all debts, taxes, administrative expenses, and specific bequests have been paid.

Benefits to you

- * You have use of the asset during your lifetime.
- * A bequest is a tax-effective way to help DUC conserve nature, as it reduces taxes owed by your estate.
- * You can change or remove your gift in a will if your financial circumstances change.
- * A residuary gift does not affect gifts you leave your family and others. We lead busy lives with work and family commitments. If you're unsure of the current value of your estate, this is a great way to make a commitment that is important to you now.

- * Your estate will receive a donation receipt for use with the final income tax return to reduce taxes paid by your estate.

Benefits to DUC

- * Gifting even a small percentage of your estate makes a difference in DUC's ability to deliver long-term, sustainable conservation and management of wetlands and other natural areas.
- * DUC can use the funds for the most urgent needs of the time, unless specified in your will.
- * While it may be years before DUC receives your bequest, your gift will help us determine our long-term conservation plans.

Who

- * An adult of any age and stage in their life.
- * For anyone with an existing will or is considering a will, you may want to include a bequest. You should consult your lawyer who can complete a legal will, and include a charitable bequest as part of your estate planning (your lawyer will charge a fee).
- * A residuary gift is a particularly attractive option for DUC supporters who don't know the current value of their estate because they're busy helping their children pay for school or lending a hand to their parents.

What to consider

If you already have a will, you do not need to rewrite it to include a bequest. Ask your legal advisor about easily adding a codicil or amendment to your will (see sample will wording on page 50). To be effective, the amendment must be properly signed and witnessed according to legal requirements.

If you have been thinking of revising your will, this would be a good time to consider adding a gift in your will. Types of will bequests that DUC is privileged to receive include specific, residual or contingent bequests:

- * A **specific bequest** is a stated amount to be donated to DUC.
- * A **residual bequest** is a share or percentage of your estate.



Our sincere appreciation if you have chosen to include DUC in your will. You may have not notified us yet, so please let us know. We want to thank you personally and acknowledge your pledge, including ensuring that you experience the unique benefits as a member of our **Feather Society** (page 42).



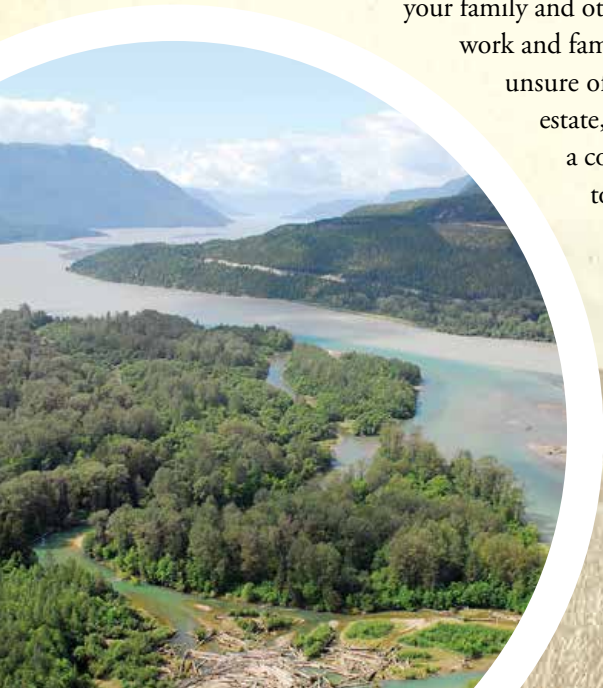
Example scenario: Will bequest of cash*

Margaret has left a \$300,000 cash bequest to DUC. Margaret's total net income reported on the final tax return was \$200,000, and her net income the preceding year was \$150,000. Her will provided for no other charitable bequests, and she had completed no charitable gifts during the final two years of her life.

Margaret's will bequest	\$300,000
Amount creditable on her final return	\$200,000* (100% x \$200,000)
Amount of carryback	\$100,000
Amount creditable on tax return of preceding year	\$100,000 (within the allowable limit of 100% x \$150,000)
Total amount creditable	\$300,000

* Source: Planned Giving For Canadians 2018

As a result of the charitable bequest, the income tax on her final return was reduced or eliminated, and income tax on the amended return for the preceding year was substantially reduced.



How You Can Leave Your Legacy

GIFTS OF LIFE INSURANCE

Life insurance is another popular planned giving option, as it provides flexibility in planning your estate. Life insurance gifts can be donated at little cost, while providing a substantial contribution. Tax savings are dependent on the life insurance option. There are two ways to provide a gift of life insurance:

Option 1 – Ownership of the life insurance policy is irrevocably transferred to DUC and can be redeemed for its cash value as a living legacy gift, or DUC can hold the policy until the passing of the insured, if you, the donor, wish to continue paying the premiums for which you would receive an annual charitable tax receipt.

DUC gratefully accepts new, paid-up or existing individual or joint life insurance policies, as well as group policies when DUC is designated as the owner and irrevocable beneficiary.

Option 2 – DUC is not the owner of the policy (the one who is responsible for paying the premiums), but is named as registered beneficiary to receive proceeds of the policy after the passing of the person who was insured.

Benefits to you

* **(Option 1)** If DUC is the irrevocable owner, the insurance gift does not need to be included in your will, the gift is made in complete confidentiality direct from insurance provider to DUC. Unlike bequests in a will where the public has access to the records of the assets of the estate and the contents of the will.

* **(Option 1)** In most cases, you will receive a tax receipt for the value of the policy and for each premium paid.

* **(Option 1)** You will receive annual tax receipts for premiums that you pay after the transfer to keep the policy in force.

* **(Option 1)** If the full ownership of the life insurance policy is irrevocably transferred to DUC and DUC is the designated beneficiary of the policy, you would receive an immediate tax receipt for the cash value of the donated policy. **Note:** You cannot get the policy back if you experience a change in your financial situation in the future.

* **(Option 2)** You can provide a future gift while retaining full control of your policy.

* **(Option 2)** Your modest premium payments can result in a larger gift in the future.

* **(Option 2)** Upon receipt of the insurance proceeds, DUC will issue a tax receipt for the proceeds to your estate. The receipt may be used by the estate to offset taxes owed.

Benefits to DUC

* DUC will receive the insurance proceeds after the passing of the donor unless there is a change in the beneficiary. **Note:** Proceeds are not subject to probate fees. **Note:** The beneficiary can not be changed once the policy ownership is transferred irrevocably to DUC.

* Insurance proceeds are received more quickly than the process for receiving gifts from estates. DUC can put your gift to work immediately for the greatest impact on conservation, including wetlands.

Who

* This type of gift is usually very flexible for anyone who has an older policy that is no longer needed, or who wants to make a large gift but have limited resources.

* This option may work if you are experiencing a change in your current needs or family situation. For example, if your children have grown or your mortgage is paid, you may have a policy that is no longer required to protect your family.

* If you would like to make a large donation, but cannot afford a one-time contribution, this type of gift may also suit your needs.

What to consider

Your insurer would provide papers for you as the policy owner to sign, transferring ownership of the policy to DUC and also making DUC the registered beneficiary of the policy.

As there are many types of insurance policies—all with different tax implications and benefits—you should discuss these options with your personal financial, insurance or tax advisor. The owner of the policy has the right to change the beneficiary at any time.

Sometimes a policy will be purchased specifically for the purpose of making a gift. In this case, DUC may be named as owner on the application form.



How You Can Leave Your Legacy

GIFTS OF PUBLICLY TRADED SECURITIES

Publicly traded securities include stocks, bonds and mutual fund units containing stocks listed on approved stock exchanges. They make excellent charitable gifts. You can gift publicly traded securities outright to see the impact of your donation in your lifetime.

Benefits to you

Publicly traded securities can offer immediate tax benefits when gifted directly to DUC. By gifting the stock directly, you can avoid paying income tax and receive a tax credit for the full amount of the donation.

Tax tip: If you gift your shares to a charity, you would avoid paying capital gains tax that would apply if you had sold your shares. You will receive a tax receipt for the fully appreciated value of the donation and will not pay any capital gains tax. More information is available on the Canada Revenue Agency website at www.canada.ca/en/revenue-agency

Example of Tax Savings When Donating Shares Directly to DUC

Fair market value	\$10,000
Cost	\$2,000
Capital gain	\$8,000
Taxable gain (0)	(0%)
Tax on gain	\$0
Tax credit (at 25%)	\$2,500
Tax savings	\$2,500

Note: If the shares were sold without donating the proceeds, capital gains tax (50%) would be \$2,000. (Visit the CRA website for the most current rates and other information.)

Benefits to DUC

- * This is generally easy and low cost to implement.
- * These gifts can be converted to cash to be used quickly by DUC where the need is most urgent.
- * DUC is a registered charity and would not be taxed on the capital gain.

Who

- * Owners of publicly traded securities, such as stocks, bonds and mutual fund units who are in a financial position to be able to give the shares and the interest or dividends earned.

What to consider

DUC will sell marketable securities upon receipt and will issue a tax receipt for the value of the securities on the day they are sold. If your securities have appreciated in value, your tax savings may be more than the original cost of the securities. The value of the tax receipt is based on the fair market value the day the shares are received in DUC's account.

Our DUC planned giving managers can send you our Securities Transfer Form, to be completed by you and your broker, to help make the transfer with ease. Download the form at ducks.ca/leave-a-legacy/publicly-traded-securities

GIFTS OF LAND

Your land may be your legacy in more ways than one. You've cared for it and now you want to pass it along and feel secure that it will be conserved in its natural state for future generations. DUC is eligible to receive ecological gifts of land as defined by Environment Canada under the Ecological Gifts Program. This eliminates the capital gains when ecologically sensitive land, or easements, covenants, or servitudes on such land, are donated to DUC.

Proceeds are available to donate as soon as your property is sold. Sometimes the property can be retained and used for conservation purposes.

For more information on how you can donate your land, see page 40.

How You Can Leave Your Legacy

GIFTS IN KIND

DUC accepts gifts in kind that are tangible property, excluding certified cultural property. This may include artwork and art collections. For more information on the items that can be considered for a gift in kind, please contact Janice O'Dette or Lucy Hough in confidence by calling toll-free at **1-877-477-8077** or by email at plannedgiving@ducks.ca

Benefits to you

- * For all gifts in kind including tangible property, DUC will issue a tax receipt that shows the fair market value of the item contributed.
- * You can see the impact of your gift as it is put to work immediately or in the near future.
- * The donor receives an immediate tax receipt for the fair market value of the gift, as determined by a qualified appraisal.
- * 50% of any capital gain is taxable, but the charitable donation tax credit will exceed the tax on the gain, resulting in net tax savings.

Benefits to DUC

- * Your gift can be retained or sold and the proceeds used for current and urgent needs.
- * DUC is not taxed on any capital gain when it sells the object.

Who

Adults of any age may want to consider this option.

What to consider

Tax receipting: If you donate a gift in kind, you are entitled to receive an official receipt that reflects the fair market value of the gift. You must have owned the property for a minimum of three years before donating.

Tangible personal property may be donated to DUC through signature of a legal document and delivery of the object. In most cases, DUC will need to have opinions concerning the origins of the object, its history and chain of title/ownership. DUC will require an appraisal of the item as well.

RRSPS & RRIFs

Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs) can be used to make a planned gift to create your conservation legacy without sacrificing your retirement lifestyle. This gift is easy to arrange. If not needed for retirement purposes, a donation of all or part of your RRSP or RRIF to DUC can be done now or upon your passing.

Benefits to you

- * By giving a portion of the remaining assets in your RRSP or RRIF to DUC, you can eliminate most or all of these taxes that your estate would have to pay. In your estate all of the assets in your RRSP or RRIF will be taxed as income on your final tax return. This can result in the loss of nearly half of these assets to taxation.
- * You would retain full access to retirement funds while you are living.
- * Your estate will receive a tax receipt to be applied against tax on the distribution of retirement funds.
- * Your gift is not subject to probate and other estate settlement fees and is less susceptible to will challenges. This benefit applies only if DUC is the designated beneficiary and the RRSP or RRIF is not bequeathed in your will.

Benefits to DUC

- * DUC receives your gift in the future if the beneficiary designation is not changed.
- * Your gift from a RRSP or RRIF may be substantial, especially if you have made minimal amount withdrawals.



- * A direct designation gift will often arrive more quickly than gifts from estates and DUC can put your gift to work immediately where the need is most urgent.
- * Because the charitable tax credit offsets any tax on the distribution, your gift would not have tax implications for DUC.

Who

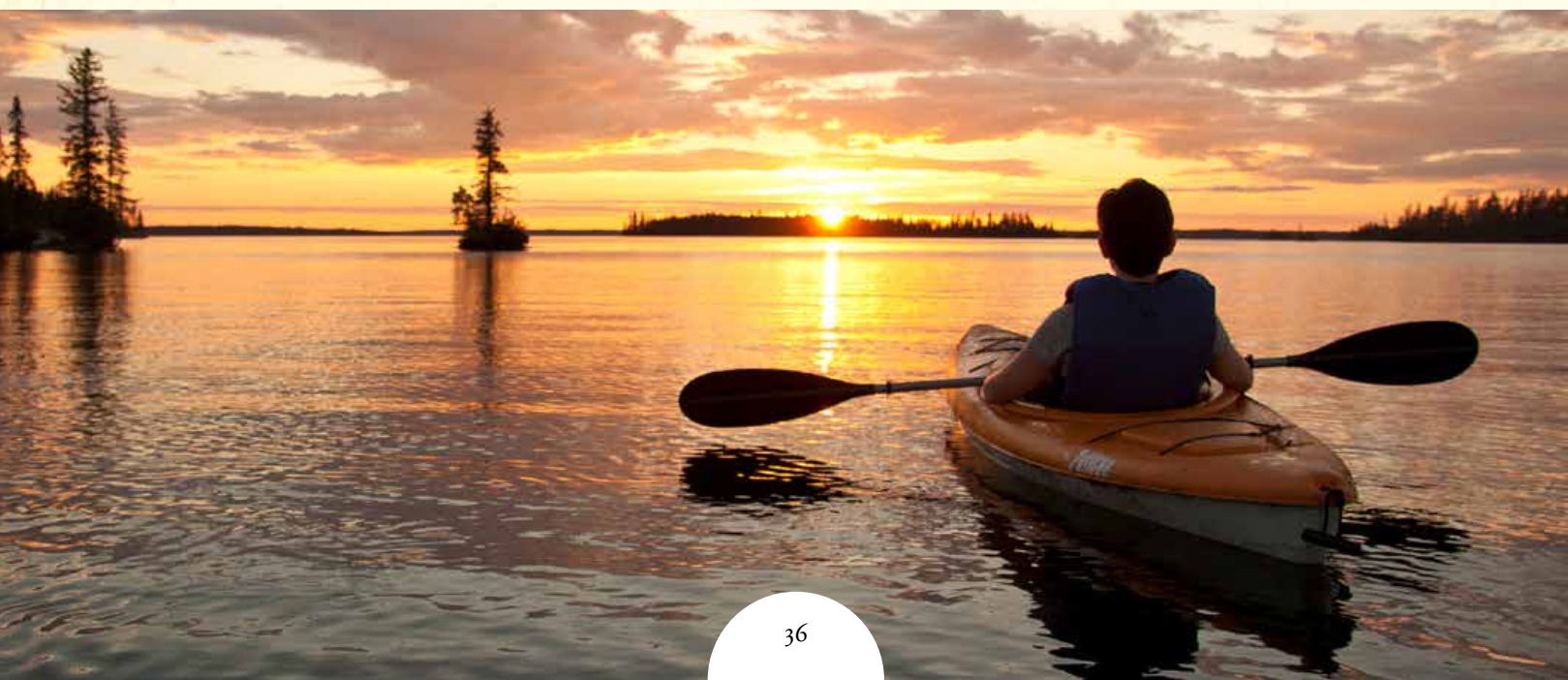
Anyone who owns an RRSP or RRIF, but especially single people, and surviving spouses who have made other provisions for their heirs.

What to consider

You would need to get the appropriate beneficiary designation form from your plan administrator and designate DUC as a beneficiary of all or a percentage of the account.

Planning opportunities also arise as your life milestones are reached, including the age of 71 when your RRSPs must be converted.

You should ensure you have a qualified beneficiary for your RRSP before you die to avoid having the value of the RRSP taxed as ordinary income after your death. It's important to get your beneficiary designations up to date and make sure this and other designations are included in your will.



OTHER WAYS YOU CAN LEAVE YOUR LEGACY

A DUC planned giving manager can talk with you about other options to consider including:

Gifts of cash

Cash is the simplest and most common form of gift. Your gift is complete when a cheque is hand-delivered or mailed to DUC. You can see how your gift will be used immediately by DUC where the need is most urgent, and you would receive a tax receipt for the face amount. You may want to make this gift a living legacy, or as an outright donation to DUC's ongoing fundraising campaign. **No gift is too small to make a huge impact.**

Wealth replacement strategies

Wealth replacement is a simple option that provides a powerful solution to gift to charity without diminishing the value of what you will leave your family.

You can donate assets like cash, securities or property without it affecting the value of what you leave your family.

You will receive a tax credit for your donation. With the money saved on taxes, you can replace the value of your charitable gift by purchasing wealth replacement insurance. The tax savings realized from the donation are usually sufficient to purchase the

wealth replacement insurance in an amount equal to or greater than the value of your donation to DUC.

There are many ways to leave a legacy that suits your unique needs. For more information, contact Janice O'Dette or Lucy Hough by calling toll-free at **1-877-477-8077** or by email at **plannedgiving@ducks.ca**



Our planned giving managers have Canadians covered—from coast to coast to coast.

DUC strives for the ethical stewardship of our supporters' contributions, and do so with a commitment to transparency. We publish our annual reports and financial statements, all available online at **ducks.ca**. Our annual reports celebrate inspiring conservation stories from the year and show how your support makes it possible.

* Information contained in this guide is intended as a general overview and does not constitute legal or tax advice. The accuracy of the information cannot be guaranteed as applicable federal and provincial laws, Canada Revenue Agency (www.canada.ca) rules and regulations, administrative practices and the like, change from time to time. The most current copy of this guide is available online at ducks.ca/leave-a-legacy

Professional advisors should conduct their own research before advising clients regarding potential charitable gifts. Ducks Unlimited Canada (DUC) advises that as a potential donor, you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations. The gift planning options summarized in the guide do not include all possible types of planned giving arrangements, but rather offer a concise overview.

Our DUC planned giving managers are available to answer any questions you or your lawyer/advisor may have. Please contact us in confidence by calling toll-free at **1-877-477-8077** or by email to **plannedgiving@ducks.ca**



Making a Gift of Land

INVESTING IN OUR PLANET INCLUDES A COMMITMENT TO DO OUR PART TO BE STEWARDS OF THE LAND



YOUR CONSERVATION LEGACY MAY include making a gift of land or certain rights to the land, such as covenants or easements, to help DUC lessen impacts of wetland loss and steward the resources we all share.

There may be tax savings and considerations including capital gains tax, when donating land or other partial interests in land to DUC. You can talk to DUC's planned giving managers, or consult your lawyer and financial and tax advisors about whether creating your legacy through a gift of land would best suit your personal needs and financial circumstances.

Investing in our planet includes a commitment to do our part to be stewards of the land—to leave the planet better than we found it—for nature, wetlands and future generations to experience. Natural spaces in Canada and around the world depend on us.

Working with partners to protect habitat

DUC cannot accomplish our work without the help of our conservation community that includes landowners. Our resources and programs help restore and protect Canada's land and water, and can become an integral part of a landowner's long-term management plan.

DUC offers specialized resources for different regions of the country, based on conservation needs and landowner priorities. Learn about programs and information available for your area on our website at ducks.ca/resources/landowners

For more about how DUC works with landowners and other partners, see "Trust Your Legacy to DUC" (pages 14-17).

** This information is general in nature and not intended to be a substitute for professional advice. DUC advises that you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations.*

ECOLOGICAL GIFTS PROGRAM

The Government of Canada's Ecological Gifts Program (EGP), administered by Environment and Climate Change Canada, provides a way for Canadians with ecologically sensitive land to protect nature and leave a legacy for future generations. Owners of ecologically sensitive private land have the option of making a certified ecological gift (ecogift) to a designated charitable organization like DUC and receiving significant tax savings.

Each donation of land or a partial interest in land must be certified as ecologically sensitive according to specific national and provincial criteria, before it can be included under the EGP.

Private and corporate landowners who donate property through this program receive special income tax benefits. The program may offer significant tax benefits to landowners who donate land or a partial interest in land to a qualified recipient, like DUC. Recipients ensure that the land's biodiversity and environmental heritage are conserved in perpetuity.

For information, including tax benefits and how land can qualify for this program, visit the Government of Canada website at www.canada.ca

DUC's planned giving managers can help to determine if this program is right for you. Contact Janice O'Dette or Lucy Hough by calling toll-free at **1-877-477-8077** or by email at plannedgiving@ducks.ca

Be part of a DUC tradition



A PLANNED GIFT TO DUC IS IMPACTFUL and significant, ensuring that we can maintain a continued focus on wetland conservation for wildlife and the people that use the spaces we safeguard. By helping us to fulfil our mission for the long term, **Feather Society** members join this caring group of donors when they make a planned gift to DUC. Our members are of all ages and from all walks of life: wildlife enthusiasts, anglers, hikers, photographers and cottagers. They're citizens concerned about our changing environment and longtime landowners who want to safeguard a special natural place. They're parents and grandparents looking to ensure the next generation has the same opportunities as they did to enjoy and learn from nature. And they're DUC ambassadors.

stories, because understanding the motivation for their gifts truly inspires us all. A growing number of Feather Society members are dispelling common myths about estate planning:

- * **You don't have to be wealthy to leave a legacy.**
- * **You don't have to be in your "golden years" to begin making plans for the people and causes that mean the most to you.**
- * **Getting your affairs in order doesn't have to be complicated or an uncomfortable conversation.**

Legacy gifts are simple and powerful examples of giving from the heart.

Celebrating our planned giving donors

As a member of the Feather Society, we consider it a privilege to celebrate your planned gift according to your wishes, which may include remaining anonymous. Our honoured members who choose to be recognized wear a uniquely handcrafted pin or pendant and are acknowledged in DUC's annual report. Also, to stay connected with DUC, you and your fellow Feather Society members receive personal correspondence, as well as invitations to activities at places like our Wetland Centres of Excellence, a DUC project, a special event and interpretive centre tours.

Visit ducks.ca/leave-a-legacy to learn more about DUC's Feather Society, our easy, flexible and effective planned giving options, and to connect with our planned giving managers.

A LASTING LEGACY

Shaughn and Sharon Clements live in New Westminster, B.C. Here in the Lower Mainland, dense forest, fields and lush marshes colour the landscape.

Restoring and protecting these natural ecosystems and the wildlife that depend on them will be their legacy. That's why they've made generous bequests to DUC in their wills. After research to determine what charitable organization they wanted to support, Shaughn and Sharon found a fit with DUC. Their planned gift will support DUC graduate student fellowships, ensuring a strong future for wetland and waterfowl research.

Many of our Feather Society members have allowed DUC to share their unique life and legacy giving



TAKING TIME TO GIVE

Planned gifts help us feather our nest for the future

Mike and Yvonne Fuller raised a family in the Royal Canadian Navy. At one point, they were posted to Ottawa with their two sons, Martin and Matthew. When Mike retired from duty, the family settled east of the national capital in the Hammond area. Their boys have grown to adulthood here, playing hockey, fishing and hunting.

Yvonne had been the caretaker through her mother's decline with illness and it turned the Fullers' thoughts to life planning for the next generation. The couple had done some estate planning when their children were young. Now in their mid-50s, they realized it was time to revisit their wills to ensure they captured the evolving circumstances of their lives.

"My mother left creating a will to the very last minute and it really opened our eyes that we have to get this done so our boys don't have to worry," says Yvonne.

While updating their wills, their lawyer asked if they wanted to donate to any charities. Mike and Yvonne care deeply about the natural world. Mike thought of DUC; he is concerned about the loss of forests in eastern Ontario and was impressed by DUC's work in land restoration.

"We live on a beautiful flyway site," Mike says. "We're a few kilometres from significant woodlands and wetlands, Larose Forest connecting to Alfred Bog. In spring and fall, it's just noisy here with migrating birds flying over."

A registered holistic nutritionist and trained yoga instructor, Yvonne is committed to healthy living. She loves plants and animals and studied as a community herbalist where

she learned about the importance of forest and wetland plants used in medicines.

Advice is at hand for legacy planning



"My mother left creating a will to the last minute and it really opened our eyes that we have to get this done so our boys don't have to worry."

— **YVONNE FULLER**
HAMMOND, ONTARIO

The Fullers talked with Janice O'Dette, DUC's Eastern Region planned giving manager. She told them about DUC's planned giving program, including the Feather Society which celebrates DUC's planned giving donors. Janice helped the Fullers choose a residuary bequest as their best option. She helped with the pledge form and suggested wording for their wills, all of which was vetted by the Fullers' legal advisor.

"After reviewing all the planned giving options with DUC, Mike felt a residuary bequest of a percent of his estate is a good option to ensure his family is cared for," says Janice.

A residuary bequest commits a percentage of an estate, which only kicks in after all other commitments are discharged, such as debts, taxes and specific-amount bequests to family or other recipients — a "no surprises" option that ensures all other obligations are paid out before the gift.

"We protect ourselves by setting it up this way," says Mike. Donors like Mike and Yvonne Fuller are confident that they made the right planning choice. Planned gifts give DUC confidence too, helping us feather our nest for the future of Ontario's wetlands.

Your Questions Answered

WE HOPE THIS SECTION ANSWERS SOME OF THE QUESTIONS you may have. If you have any questions about DUC and our programs, including our planned giving program, please call Janice O'Dette or Lucy Hough toll-free at **1-877-477-8077**.

Wills & estate planning

Q Why should I make a will?

A Having a will speeds up the process of distributing your property after your death and will save expenses. Also, a will allows you to:

- * name an executor
- * state how you want your property distributed
- * state how to pay debts and taxes
- * settle any other business affairs to your estate
- * name a guardian for your children
- * provide for your favourite charities
- * set up trust funds

Q What if I die without a will?

A If you die without a will and you are married, your estate, including all of your assets, will not simply transfer to your spouse as many people think. Depending on the size of your estate, only a portion may be given to your spouse and the remainder may be divided among your children and your spouse. If you are not married, your estate usually goes to your parents or is divided among your brothers and sisters. Without a will, the court will appoint an administrator to distribute your assets. By completing your will, you are protecting yourself and your family from this happening.

Q When should I update my will and estate plan?

A About every two or three years, or sooner if:

- * you move to another province or out of the country
- * you have new children or grandchildren to consider
- * there is a death or incapacity of your spouse, executor or designated guardian for your children
- * your estate value changes considerably
- * you get married, divorced or remarried
- * you wish to change your charitable giving plan

Q Does a will distribute all of my property?

A Certain assets pass outside of the will. For example, assets owned jointly by two persons with rights of survivorship will pass directly to the surviving owner. Life insurance, RRSPs, RRIFs, tax-free savings accounts and pension plan proceeds go directly to the designated beneficiary.

Q Can I change my will after it has been signed?

A Yes. To change your will, your attorney can help prepare a codicil, which is an amendment to your will. If many changes are desired, your attorney may draft a new will. A codicil to your will must be signed and witnessed following the same formalities used in the initial signing of the will. Never cross out a sentence or words or make notes on your will. Handwritten notes may or may not be legally valid. You should always speak to a lawyer when you are making changes to a will.

Q Does getting married revoke my will?

A Yes, any marriage cancels an existing will. When you marry or remarry, you need to redo your will.

Q What is probate?

A Probate is the court-supervised legal procedure that determines the validity of your will. The probate court authorizes the gathering and inventory of your estate assets, payment of debts, taxes and administrative costs, and the distribution of your remaining assets to your beneficiaries or as determined by law if you do not have a will. Probate of a smaller estate after one's death may be a simple process and not costly. Probate of larger estates can involve significant time and costs. With proper planning, needless expenses can be reduced.

Q What is a will "contest"?

A A will contest occurs when a relative seeks to have the will declared invalid by filing a lawsuit. Some of the reasons that wills are contested include claims that the person was not of sound mind when the will was created or did not understand what was being done, or that the person was under coercion or undue influence.

Q How can I leave a charitable bequest in my will?

A It can be as easy as stating in your will the amount or percentage value of your estate that you want to go to a charity. A charity may also be named as a beneficiary on life insurance and other retirement plans by listing the

charity on a change of beneficiary form provided by the company. You can also list charities as a full or partial beneficiary of a bank or brokerage account. Real estate can also be transferred to a charity.

Planned giving

Q How will DUC be there in the future to use my planned gift?

A Ducks Unlimited Canada has a proven track record of success since 1938 which includes: 11,023 habitat projects under our care; 6.4 million acres conserved; and 177.2 million acres influenced. DUC invests in scientific research and provides hands-on conservation work to support the future of conservation in Canada. No other conservation organization in North America invests more in scientific research than DUC. We restore and protect wetlands and uplands, while safeguarding their valuable wetland functions and natural ecosystems. DUC is the only conservation organization that restores wetlands.

Q What is a planned gift?

A Generally a planned gift, also known as a legacy gift, is a donation of any size made with consideration about the benefit to a charity, as well as the financial implications to the donor and their loved ones. Planned gifts are an essential part of DUC's long-term sustainability.

Q What is a living legacy?

A A living legacy is a planned gift you can give to DUC within your lifetime. This way, you and your loved ones can see the benefits and impact of your gift and connect with the important, ongoing conservation work that matters to you. A living legacy is not included in your estate, and so it is not subject to tax on your estate. Also, there may be additional tax advantages for the donor.

Q What is a gift that is made after your death?

A It's a decision you make now about a planned gift that would come to DUC in the future through your estate. Types of this gift include will bequests and life insurance policies where the designated beneficiary is a charity.

Q What is a charitable bequest? Is it different from leaving a gift in your will?

A A charitable bequest is a gift made in your will. The easiest and most popular type of planned gift is pledging a gift in your will. While they mean the same, a bequest in your will can be made in different ways, such as through a gift of artwork, leaving a lump sum of money or through a percentage of your estate (also called a residuary bequest).

Q Once I make a planned gift in my will, can I still change my mind?

A Yes, you can definitely change your mind. Personal circumstances can change and we understand this. Also, you can alter or revise your will through your lawyer at any time.

Q What is fair market value (FMV)?

A Fair market value is normally the highest price, expressed in dollars, that property would bring in an open and unrestricted market, between a willing buyer and a willing seller who are both knowledgeable, informed, and prudent, and who are acting independently of each other.¹

Q What is DUC's correct legal name, address and charitable registration number?


A Our legal name is: Ducks Unlimited Canada
Our charitable registration number is 11888 8957 RROO01
Address: PO Box 1160, Stonewall, Manitoba, R0C 2Z0

Q What is DUC's mission?

A DUC's mission is to conserve, restore and manage wetlands and associated habitats for North America's waterfowl. These habitats also benefit other wildlife, people and our environment.

Q How does DUC invest a large gift it receives from a donor?

A DUC can invest large gifts into its planned giving fund used to finance DUC's future habitat operations. This ensures your gift will be used where the need is urgent and the impact is greatest.

 *This information is general in nature and not intended to be a substitute for professional advice. DUC advises that you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations.*

¹ Canada Revenue Agency



Your Story Lives On

WHEN DUCKS UNLIMITED CANADA'S PLANNED giving managers talk with our many caring legacy donors, people proudly share their life stories that give insight to their reasons that inspired them to consider a legacy gift.

Some donors said they were amazed by how their community and peoples' lives were transformed because of a DUC conservation project; others feared the beloved places and experiences in nature they enjoy with loved ones may disappear; and for many, it was equally important and heart-warming that they leave their legacy for future generations.

One profound thing we all share is our connection to nature and our desire to protect it. How do you want to leave your mark on this world? How can you make sure your loved ones continue to experience treasured memories—summers spent canoeing on clear lakes; hiking through deep forests; sharing songs around campfires; or watching a deer and her fawn appear in a sunny meadow?

Your gift to DUC, big or small, can make a lasting impact on Canada's natural places, on wildlife, people, and our world.

We can help you honour your conservation wishes and carry on traditions for your loved ones. Call one of DUC's trusted planned giving managers to discuss your legacy giving needs.

Thank you for considering a planned gift to DUC. So many caring conservation champions like you are making all the difference in this world. The conservation spirit lives in you.

Helpful Tools & Links

THIS SECTION WILL HELP YOU PLAN YOUR LEGACY according to your specific wishes and in honour of your life story. This information and sample documents for download, as well as links to helpful resources, are also available online at ducks.ca/leave-a-legacy

If you or your advisors have any questions, or need more information, please contact one of our planned giving managers in confidence; they will be happy to serve your unique gift planning needs. Or call toll-free anytime at **1-877-477-8077**.

Janice O'Dette

Planned Giving Manager – Eastern Canada
514-695-POND (7663) j_odette@ducks.ca

Lucy Hough

Planned Giving Manager – Western Canada
250-813-2432 l_hough@ducks.ca

Estate planning guide

Just starting to make plans? Contact us at the information listed above for your free copy of DUC's estate planning guide. This guide has useful checklists and step-by-step information to help plan your legacy that is best suited to your individual personal and financial needs.

Sample wording for will bequests

The following are a few of the many samples of will bequest wording. This information is general in nature and not intended to be a substitute for professional advice. DUC advises that you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations, including adding a bequest to your will.

Specific or Residuary Bequest

"I give the sum of _____ dollars (or a % of the estate residue) to Ducks Unlimited Canada to be used for its highest conservation priorities."

Land Bequest

"I give the property located at (or described as) _____ free and clear of all encumbrances to Ducks Unlimited Canada to be used for its highest conservation priorities."

Other Property Bequest

"I give the property described as _____ free and clear of all encumbrances to Ducks Unlimited Canada to be used for its highest conservation priorities."

Our legal name

Legal name: Ducks Unlimited Canada
Registration number: 11888 8957 RR0001
Address: PO Box 1160, Stonewall, Manitoba, ROC 2Z0

Helpful forms

Refer to these forms to assist with your estate planning to consider or make a planned gift to DUC. Please work with your lawyer or advisor to complete these forms. Simply remove the form to copy and print or scan, then submit the completed form by email, mail or fax (instructions are included on the form).

Pledge Form – If you're thinking about indicating your intention or have decided to make a planned gift to DUC, refer to the "My Planned Gift to Conservation" pledge form (right). This form includes information on how to notify us about your intention to leave a conservation planned gift to DUC.

Transfer of Securities Form – By gifting shares of publicly traded securities directly to DUC, you can avoid capital gains tax and receive a tax credit for the donation. If you're interested in making a planned gift through a transfer of securities to DUC, work with your broker to complete the "Transfer of Securities" form (page 53). For more information on this option, see page 34. For information on how to submit, refer to the instructions at the top of the form. You can also complete the form online at ducks.ca/leave-a-legacy/publicly-traded-securities



MY PLANNED GIFT TO CONSERVATION

I am pleased to include Ducks Unlimited Canada (DUC) in my estate plans with the following commitment:

- Will bequest in the lump sum amount of \$ _____
- Will bequest as a percentage of the residue of my estate in the amount of _____ % estimated current value \$ _____
Life insurance policy with a value of \$ _____ Please check one: DUC as owner of policy DUC as beneficiary
- Securities in the form of _____ shares of _____
with an estimated value of \$ _____
- Gift of real estate, land or conservation easement with an estimated value of \$ _____
- Property address and property identification number if available: _____
Other (please describe): _____
- I have attached a copy of my plans for your files which indicates my intention. (copy any sections of documents in which Ducks Unlimited Canada has been indicated as a beneficiary)

This pledge is made by (full name): _____

Date of birth (dd/mm/yy): _____

Address: _____

City: _____ Province/State: _____

Postal code/zip: _____ Telephone (home): _____

E-mail address: _____ Telephone (business): _____

Spouse's name: _____ Spouse's date of birth (dd/mm/yy): _____

Would you like your pledge to be Anonymous?

- Completely Anonymous** – in name or gift, no recognition, no communications on any communications platform (stories in publications, annual reports, website, social media, etc.) and no listing in the Feather Society other than "Anonymous".
- Gift Anonymous** – name(s) included in the Feather Society and annual report without gift level recognition, no recognition, no communications on any other communications platform (eg: stories in publications, website, social media, etc.) for the gift in question.
- Not Anonymous**

How your gift will be recognized: Please provide your name(s) for recognition purposes _____

Date: _____ Signature: _____

Your gift will be used by Ducks Unlimited Canada for conservation areas of greatest need including on-the-ground habitat programs, scientific research, education and policy efforts. Should you wish to designate this pledge specifically to one of our programs this can be arranged through your Regional Planned Giving Manager.

If you require additional information, please contact us. Please complete and return this form to:

Eastern Canada - MB, NU, ON, QC, and ATL (NB, NS, PE and NL)
JANICE O'DETTE, PLANNED GIVING MANAGER
Ducks Unlimited Canada
Cell 514.209.0901
Office 514.695.POND (7663)
Toll Free 1.877.477.8077
Fax 204.467.9426
Email j_odette@ducks.ca

Western Canada - BC, AB, SK, YT and NT
LUCY HOUGH, PLANNED GIVING MANAGER
Ducks Unlimited Canada
Cell 250.813.2432
Toll Free 1.877.477.8077
Fax 204.467.9426
Email l_hough@ducks.ca

Mail:
Ducks Unlimited Canada
PO Box 1160
Stonewall, Manitoba ROC 2Z0

Ducks Unlimited Canada Donor Bill of Rights

To be acknowledged appropriately – we will respect how you wish to receive the appropriate acknowledgment and recognition, which may include your wish to remain anonymous.



LETTER OF RELEASE FOR A SECURITIES TRANSFER TO DUCKS UNLIMITED CANADA

Thank you for initiating a transfer of securities to Ducks Unlimited Canada (DUC).

1. Please complete this form and send a copy to your broker.
2. Please also ensure that a copy is sent to DUC so we can steward your gift as per your wishes and ensure a tax receipt is sent for income tax purposes. Send to: **Jackie Howerter or Carly Archer by mail at: Ducks Unlimited Canada, PO Box 1160, Stonewall Manitoba, R0C 2Z0 or by email at j_howerter@ducks.ca or c_archer@ducks.ca.**

YOUR DONOR INFORMATION

Name: _____
Address: _____
City: _____ Prov./State: _____ Postal/Zip: _____
Phone: _____ Email: _____

INFORMATION ABOUT YOUR BROKER AND SECURITIES

Name: _____
Financial Institution: _____
Address: _____
City: _____ Prov./State: _____ Postal/Zip: _____
Phone: _____ Email: _____

Please accept this form as your instruction to transfer the following securities to RBC Dominion Securities Inc. (FINS T002, DTC 5002, CUID-DOMA, Dealer 9190, Euroclear #90065) in order to credit the DUC Account #781-21844-19.

Number of shares for transfer	Name of Securities/Description	Unit Price	Market Symbol
From _____ to Ducks Unlimited Canada at the			
my account number/name			
brokerage listed below. It is important that this transaction be completed on _____.			
_____ Donor Signature			_____ Date

GIFT OPTIONS

I would like this donation used as a payment towards my existing DUC pledge number _____.

Your DUC Development Manager/Planned Giving Manager will be in touch regarding your preferences for tax receipting and privacy options.

As per Canada Revenue Agency, the unit price/share will be based on the closing price on the date DUC's broker, RBC Dominion Securities receives the securities unless a more reliable measure of fair value is provided by the donor. All transfers of securities to Ducks Unlimited Canada are subject to review, approval and acceptance by DUC.

RECEIVING INSTITUTION INFORMATION

RBC Dominion Securities Inc.
Account Transfer Department
277 Front Street, West, 8th Floor
Toronto, Ontario M5V 2X4
Rep Code: N2C

DUC BROKER CONTACT INFORMATION:

Ryan Downey
The Ryan Downey Wealth Management Group
RBC Dominion Securities Inc.
Ryan.downey@rbc.com
Phone: 204-982-3495 or 1-800-463-9775
Fax: 204-982-2649

Website resource links

Canada Revenue Agency – check for the most current rates and other Canadian tax information and applicable legislation: www.canada.ca/en/revenue-agency

Ducks Unlimited Canada – find helpful information and download the most current PDF of this guide. You can also download or order a free copy of our Estate Planning Guide, as well as other sample forms: ducks.ca/leave-a-legacy

Federal and provincial tax credit rates for filing a 2018 income tax return

	2017 rates for eligible amount up to \$200	2017 rates for eligible amount over \$200
Federal	15.00%	29.00%*
Alberta	10.00%	21.00%
British Columbia	5.06%	16.80%
Manitoba	10.80%	17.40%
New Brunswick	9.68%	17.95%
Newfoundland & Labrador	8.70%	18.30%
Nova Scotia	8.79%	21.00%
Northwest Territories	5.90%	14.05%
Nunavut	4.00%	11.50%
Ontario	5.05%	11.16%
Prince Edward Island	9.80%	16.70%
Quebec	20.00%	24.00%**
Saskatchewan	11.00%	15.00%
Yukon	6.40%	12.80%

* A tax credit rate of 33% now applies to donations made after 2015 that are above the first \$200, when an individual's taxable income exceeds the top personal tax bracket (over \$205,843 for 2018). Otherwise, the rate of 29% applies to donations over \$200.

** Quebec's tax credit is 20% on the first \$200 of eligible gifts. If the individual taxpayer's income exceeds \$104,766 for 2018, he or she may be eligible for a 25.75% donation credit on the lesser of: (1) eligible gifts made in excess of \$200 and (2) his or her income in excess of \$104,766. All other donations that do not fall into either the 20% or 25.75% category will receive a 24% tax credit on donations.

Source: Planned Giving For Canadians 2018

Note: Accuracy of the information in this chart cannot be guaranteed as applicable federal and provincial laws, Canada Revenue Agency (www.canada.ca) rules and regulations, administrative practices and the like, change from time to time.

Disclaimer

Information in this guide is intended as a general overview and does not constitute legal or tax advice. The accuracy of the information cannot be guaranteed as applicable federal and provincial laws, Canada Revenue Agency rules and regulations, administrative practices and the like, change from time to time. The most

current version of this guide is available at ducks.ca/leave-a-legacy

Professional advisors should conduct their own research before advising their clients regarding potential charitable gifts. DUC advises that as a potential donor, you should consult with your personal legal and tax advisors before making a decision about your estate and any charitable donations.

The gift planning options summarized in the guide do not include all possible types of planned giving arrangements, but rather offer a concise overview.

DUC's planned giving professionals are available to answer any questions you or your lawyer and advisor may have. Please contact us toll-free at **1-877-477-8077** or by email at plannedgiving@ducks.ca

Join us.



1-877-477-8077

plannedgiving@ducks.ca

ducks.ca