



Protect Someone's Tomorrow with a Gift of Life Insurance to MedicAlert Foundation Canada

Make a Larger Impact—Without Affecting your Finances Today

You've supported MedicAlert Foundation Canada throughout your lifetime. A gift of life insurance allows you to extend that impact in a powerful way—often creating a much larger future gift than might otherwise be possible.

It's a practical and flexible option that helps you support MedicAlert's life-saving work while maintaining your financial security.

Why This Gift

Life insurance is one of the most efficient ways to make a significant future contribution. It may be a good option if you:

- Want to make a larger gift at a relatively low cost
- Prefer not to use current savings or assets
- Have an existing policy you no longer need
- Want a straightforward, direct way to support MedicAlert

Benefits to You



Simple

Easy to arrange with your insurance advisor



Impactful

Turn modest premiums into a significant future gift



Tax-Smart

Receive tax benefits now or through your estate



Efficient

Avoid probate, legal, and executor fees



Private

Not part of your Will and not publicly disclosed



Secure

Your gift is paid directly to MedicAlert as intended



Flexible

Multiple ways to structure your gift based on your goals



Recognized

We can honour your gift during your lifetime, if you choose

How It Works

A gift of life insurance allows you to name MedicAlert as a beneficiary—or owner—of a policy.

When the policy is paid out:

- MedicAlert receives the proceeds directly
- A charitable tax receipt is issued (either during your lifetime or to your estate, depending on how the gift is structured)
- Your gift supports MedicAlert's work for years to come

During your lifetime, donation credits can be applied up to 75% of your net income, increasing to 100% in the year of death. Any excess may be carried back or forward through your estate.

How to Start

1. Speak with your insurance advisor or financial planner
2. Choose the option that aligns with your financial goals
3. Consider informing MedicAlert of your plans so we can recognize your generosity

We strongly recommend seeking professional advice to ensure your plans reflect your financial and personal circumstances.

Important Considerations

Different options carry different tax implications and levels of flexibility. In some cases, retaining ownership of a policy may offer advantages.

Your advisor can help you determine the best approach for your situation.

Ways to Give

There are several ways to structure a life insurance gift:

Transfer an existing policy

You can transfer ownership and beneficiary designation of a permanent policy you no longer need.

- You receive a tax receipt for the value of the policy
- Ongoing premium payments may also qualify for tax receipts
- This option is irrevocable

Purchase a new policy

You can take out a new policy and name MedicAlert as owner and beneficiary.

- You receive tax receipts for premium payments
- This option is also irrevocable

Name MedicAlert as beneficiary

You retain ownership of your policy and name MedicAlert as beneficiary.

- You can change the designation at any time
- Your estate receives a tax receipt for the full value of the proceeds

Use an employer benefit plan

If you have life insurance through your workplace, you can name MedicAlert as a beneficiary—an easy way to make a meaningful gift.

Let's Continue the Conversation

If you are considering a gift of life insurance, we would be pleased to speak with you.

You can also let us know if you've already included MedicAlert in your plans so we can thank you and ensure your wishes are understood.

Call: 1-800-668-1507

Email: legacygiving@medicalert.ca

Visit: medicalert.ca/planned-giving

Your gift helps ensure that MedicAlert can continue to protect Canadians in their most vulnerable moments—today, tomorrow, and for generations to come.

