



Your Story Our Story

Yesterday, today, and
for the days to come

YOUTH UNLIMITED
TORONTO YFC

Why would I want to read this booklet?

1. It will help you to think about your story and the **legacy you want to leave behind**. Especially with your financial assets.
2. It will let you know about a **free and high-quality service** that you can trust and will help you optimize your estate-plan.
3. Given yours and our mutual desire to have a lasting, tangible impact on both today's and future generations of young people throughout the Greater Toronto Area, this booklet will show you how you can **build a lasting partnership** with Youth Unlimited through legacy giving.

And, of course, our hope is that this booklet is an enjoyable and engaging read.

Our Story...

Thank you for wanting to take a look at this booklet on legacy giving!

As you read it, it's important for you to know that at Youth Unlimited we're very committed to partnerships – to working together with anyone who cares about young people and the future of our city.

We still hold onto that old-fashioned notion that our greatest hope for the future is seeing our youth of today experience God's transformative love and power. Given the right supports and equipping, our young people are our best chance to a better tomorrow.

If that's something that resonates with you, we'd love for you to consider becoming a YU Vision Partner. We believe that as partners we have a real opportunity to intertwine our stories and bring our legacies together in a way that will more effectively impact this and future generations.

We truly believe partnership is at the heart of achieving our vision of *transformed youth transforming our city*. We want to roll up our sleeves and work shoulder-to-shoulder with you to bring about the transformation we both so desire. For our part, we can bring you formative resources and opportunities for strategic input and missional service. For your part, you can help us by volunteering, educating yourself through our training events, advocating for us by holding small fundraising events and legacy giving.

It is to **legacy giving** that we turn your attention in this booklet.

As you will see for yourself, your help through a legacy gift is a key to our long-term sustainability and, more importantly, to our mutual desire to tell a story that builds a better future for our own, and others' children – especially for those who most need it.

Happy reading!



Scott Moore

Executive Director



Snapshot of our Impact in 2020...

Last year, YU had 59 active initiatives reaching a total of 3592 youth, 1260 regularly.

Our impact included helping 7 young women exit the sex-trade, 6 youth off the streets and 53 youth navigate the criminal justice system.

We partner with 152 churches and other local organizations and 3035 financial supporters.

Learn more at impact.yugta.ca

Your Story...

Sooner or later – as for all of us – you will have to start planning for your future. It could be for your education, career, retirement or for some other important life transition or milestone.

Everyone's story is unique in this regard. While we don't know the entirety of your story, the fact that you are thinking about your legacy tells us that most likely you are generous and that you value relationships and family, above all. As well, you probably care about where you live and the people who live there. Finally, you want to wisely steward what's been given to you and ultimately make a transformational impact in all that you do.

At this point in your life, it's likely you've worked hard to achieve some significant milestones in your career, family life, and the communities that matter to you – whether it be your church or your neighbourhood.

Perhaps now you're beginning to wonder how your story will continue to unfold at this stage of your life, and beyond. Indeed, what legacy will you leave behind? How should you continue to steward who you are and all that you have – especially your financial assets?



At Youth Unlimited, we
think seriously about
our legacy too – of
how we will sustain
our critical work among
young people like Jodie
well into the future.

*Read Jodie & Karen's Story
on the next page...*

The Story of Jodie & Karen...

When our Light Patrol team first met Jodie, she was living on the streets of Toronto. She'd been living on the streets for 3 years, since the tender age of 15. In those 3 years, she had become addicted to heroin. What brought her to the streets was a tragic history of parental abuse and abandonment, and self-mutilation since the age of 11. Even further, she had to grapple with the traumatic experiences of moving in and out of foster homes, psych wards, detoxes, and even a rehab facility.

Since that first meeting, our Light Patrol team, especially Karen, has faithfully stood by Jodie's side as her life has taken many wild twists and turns, often leaving Karen to wonder if Jodie would ever experience the transformation we so desired for her. Despite these doubts, Karen persevered, and, in time, as Jodie herself reports, "Everything changed. Meeting Light Patrol instilled some sense of hope that I could



Jodie (left) with Youth Unlimited's Karen Joseph, celebrating Jodie's graduation from Freedom Academy

get clean. I had already been through so many programs, but somehow I realized you believed in me and maybe I could try again. You stuck with me through it all. I somehow had a sense that you weren't going to give up ... While I didn't know what it was; I'd been given hope... And hope changes everything.”

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Today at the age of 34, Jodie has made a remarkable turnaround since her days on the streets of Toronto. She’s a wife, and a mom of 4 children. She’s been a foster parent for 5 years and is now a Registered Social Worker and Psychotherapist. She’s certified in Neurofeedback and Play Therapy. As she puts it, “I have a heart for helping the people that others often are not sure how to help – the marginalized and hurting. My faith is everything to me. It’s what keeps me alive, literally.”

Seventeen years after that first meeting, Karen and Jodie often talk and are the best of friends. To this day, Karen remains an important mentor and support to Jodie.

Your Story – Our Story

When you think about your story – not just right now but more specifically the legacy you will leave behind, most likely you want it to line up with your most cherished values and your heart. You also want to make sure it adequately takes care of your family and loved ones long after you have departed. As you begin to align your story with what is most dear to you, you can be confident that your impact will unfold in meaningful and transformative ways – both for you and for those who will be shaped by you.

At Youth Unlimited we also want our legacy to line up with our faith, values and vision, and for our work to be sustainable long-term. Our desire is to continue to play a part in shaping the lives of precious young people like Jodie throughout the GTA for generations to come.

As you ponder your values, hopes, and desires, there may well be an opportunity here for us to fuse our stories and bring our legacies together in a partnership that will impact this and future generations.

May we gently suggest that a good way to do this is through **a legacy gift**.

What is a Legacy Gift?

A legacy gift is a planned future donation to a registered charity like Youth Unlimited through a will or trust or some other form of designation.

What are the different ways of giving a legacy gift?

Your legacy gift can be:

- **A Bequest in a will**
- **Life insurance gift**
 - Donation of an existing policy
 - Donation of a new policy
 - Donation of the proceeds (partial/full) of a policy
- **Gift Annuities**
- **Stock and other securities**
- **Gifts from property-holdings**
- **Allocation of Retirement Plans (RRSPs & RRIFs)**



What are the benefits of a Legacy Gift?

Legacy gifts are easy to plan and arrange. They also yield significant benefits for you.

These benefits include:

- **Tax Savings:** RRSPs, insurance, vacation properties, stocks, and investments may have tax implications at the end of life. Depending on the details of your own financial situation, a legacy gift can help offset the taxes owed on these financial assets.
- **Good Stewardship:** Greater flexibility and control over your personal finances and estate planning needs ensure the optimal desired impact of your financial assets.
- **Peace of Mind:** The assurance that you're building a better future for our youth including your own children, grandchildren and future great-grandchildren through your partnership with Youth Unlimited.
- **Sustainability:** It goes beyond your current giving and helps you to know you can sustain Youth Unlimited's impact into the future.

A free service just for you

In view of these benefits, take the next step and create or update your estate plan. Estate planning is for everyone. It helps you consider the options available to you in your will for your family, heirs, and charities you love. To do this, **please take advantage** of our partnership with ADVISORS with Purpose (AwP), which is part of the family of ministries of Financial Discipleship Canada – a registered charity. AwP is an estate-planning ministry that can help you create a plan for your will that aligns with your faith, values, and heart.

All AwP advisors are faith-based Professional Estate Specialists that hold financial professional designations. Since 2010, AwP has been providing its services through a network of over 30 charities and church partners to their supporters.

Their service is free-of-charge and completely confidential. Be assured that Youth Unlimited has no access to the arrangements you may make on your will with the help of AwP. As well, there is no obligation and no one will try to sell you anything.

What should you do now?

If you would like to take the next step to begin considering or updating your estate plan...

Set up a free phone appointment with an AwP Estate Specialist today by sending an email to :
plan@advisorswithpurpose.ca

If you would like to learn more about what estate planning is, please join one of the webinars hosted by AwP.

For details, visit our website
at: **legacy.yugta.ca**

Hear more about what's it like to work with AwP...

John Tompkins has served as a Board member of Youth Unlimited for the past 16 years. He retired recently as a senior vice-president with a human resource and financial services organization. For the majority of his career, John was a consultant advising large corporations on the design, financing and operation of their employee benefits programs.

Although John has good working knowledge of financial matters, retirement and benefit programs and taxation, he found the support, knowledge, detail and creativity of the team from AwP to be extremely beneficial in guiding his estate planning, particularly in determining how to leave a legacy in his will for charities such as YU that are important to him.

In an interview with John, we asked him to elaborate on these benefits and his overall experience dealing with AwP:



YU: *Did you have a will set-up prior to connecting with AwP? Were you happy with it?*

JT: Yes, but it was 15 years old and with my recent retirement was definitely in need of an update!

YU: *What was your experience like with AwP?*

JT: Excellent! An advisor who was quite flexible in arranging meeting times promptly contacted us. Although the entire process was conducted via several telephone meetings and through internet document exchange, my wife and I felt we developed a trusting, friendly relationship with our assigned advisor. While AwP provided additional educational materials for us to read to guide us in our discussions, the solutions suggested were specific to our situation and not just generic cookie-cutter approaches.

YU: *What did you learn in this process?*

JT: Although I have a background in financial services, it was reassuring to have my current understandings validated. Additionally, my wife, who is not as familiar with financial matters, found she was clearly communicated to and all her questions were addressed throughout. AwP was able to guide us by running very specific financial scenarios to illustrate the advantages and implications of the various estate-planning strategies they suggested after reviewing our financial summaries. Perhaps the biggest learning that AwP introduced us to is the concept of “a child named Charity” to aid in our financial and charitable giving planning — an approach we ultimately applied to our wills.

YU: *What changes were you prompted to make in your will after going through AwP’s estate planning process?*

JT: While we made the necessary technical updates required for a 15 year-old will (guardians, etc.), the biggest change was to deliberately incorporate tax-saving elements by explicitly structuring our charitable giving. To obtain flexibility during our lifetime and simplify matters for our Executors, we designated a bequest to a charitable foundation. That way, we can designate the proportions we want to YU and other charitable organizations within the Foundation and have the flexibility to change them over time without having to update the will itself. For our Executors, it means simply having to deal with one “master” donation. AwP provided guidance and information in the selection of the charitable foundation we used.

YU: Where are you in the process of solidifying your will?

JT: We have completed updating our wills. AwP was able to provide us with a list of potential lawyers in our area should we need one, however, we chose our own lawyer through personal connections. Our lawyer was quite familiar with the concepts and technicality of what we wanted to implement from our work with AwP, and was able to easily guide us through the process.

YU: Would you recommend using AwP to a friend?

JT: Absolutely! The service is free but the value is exceptional and more than met our expectations in terms of both the process and the outcome.

Your Unfolding Story...

Peter Drucker, the famous management guru, would love to ask his business clients, “What do you want to be remembered for?”

Put another way: **What story do you want to be told about you?**

As you consider your values and heart that will shape your unfolding story, our hope is that your consideration of a legacy gift – **no matter how large or small** – will intertwine our stories to transform generations of young people in the days to come – including your children, grandchildren, and beyond.

No matter what, know that our relationship with you matters most and we are **so grateful** to have you partnering with Youth Unlimited.



For more information on Legacy Giving or if you have any
questions, please contact:

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