

Stella's Circle

Hope Lives Here

PLAN YOUR GIFT



GIFTS OF RRSP/RRIF FUNDS

you can leave a lasting impact

Registered Charitable Information:

Stella's Circle Foundation Inc.

142 Military Road, St. John's, NL A1C 2E6

Charitable Registration #: 842184871RR0001

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Gifts of RRSP/RRIF Funds

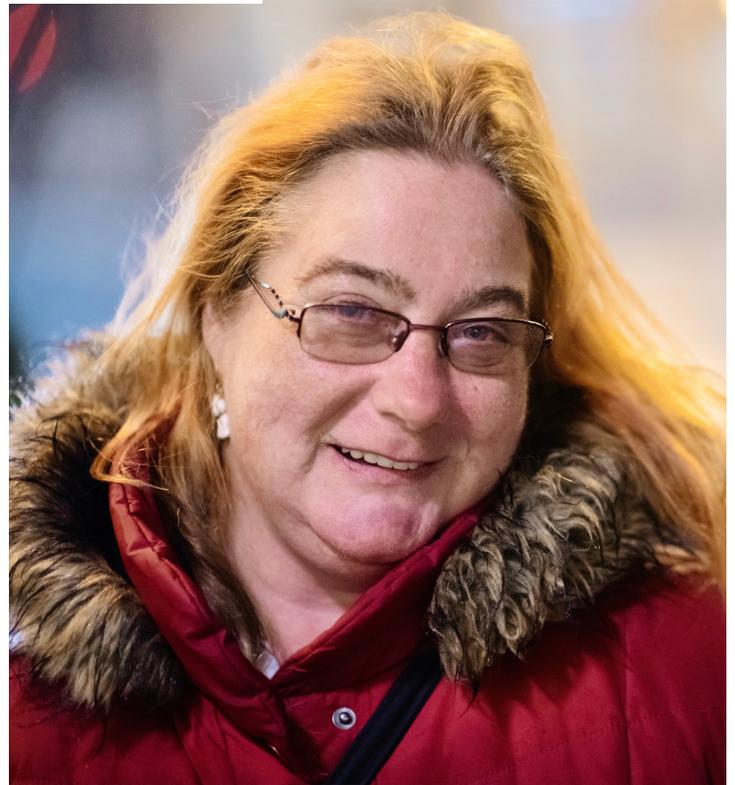
Retirement funds are an excellent way to grow wealth during your lifetime, but not always an effective way to transfer wealth to the next generation. While contributions to these funds are free from taxation when the contributions are made, at death the total value of these assets must be reported as income and are fully taxable to the owner's estate if there isn't a qualifying beneficiary.

Whether you are enrolled in an RRSP or have already converted your RRSP to an RRIF, you can name the Stella's Circle Foundation as the beneficiary of all or a portion of any retirement funds remaining.

The advantages of donating RRSPs and RRIFs

- The tax credit your estate received as a result of the donation will offset the tax on the proceeds.
- Gifts of RRSPs and RRIFs fall outside your estate and are not subject to probate fees.
- You have the satisfaction of providing a future gift while retaining ownership and use of the fund during your lifetime.

It is a very easy gift to make. Changing your beneficiary is simple as visiting your RRSP/RRIF administrator.



"I will always consider myself lucky to have had Stella's Circle through some of the hardest times of my life."

If you have named Stella's Circle as a beneficiary, we hope you will let us know so we have the opportunity to thank you for your gift. We value your commitment to Stella's Circle and we would like to keep you updated on the activities of the organization.

When changing the beneficiary designation, the following charitable information will need to be provided to your RRSP/RRIF administrator:

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Contact for Stella's Circle:

Cathy White, Donor Relations

Stella's Circle

142 Military Road | St. John's, NL A1C 2E6

P: 709-738-7730 | E: c.white@StellasCircle.ca

StellasCircle.ca

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Overview of Stella's Circle

Stella's Circle provides services to 1000 adults annually who face many barriers to fully participating in their community. These barriers include mental illness, addictions, trauma, poverty, homelessness, low literacy, criminal justice involvement, and long periods of unemployment.

Our mission is transforming lives through Real Homes, Real Help and Real Work. We value respect, wisdom, connectedness, innovation, and courage.

Stella's Circle Foundation Inc. is a charitable organization with a mission to raise funds for the programs and services of Stella's Circle.

"I can never say how thankful I am that I found Stella's Circle. I feel like it gave me my life back."

Real Homes: emergency shelter as well as supportive & affordable housing and housing services to help people find a home;

Real Help: residential, community & correctional-based counselling services to support people through life's challenges;

Real Work: education, training & employment opportunities to help people with minimal or broken employment histories enter the work force.



Paul lived on the streets for 9 years. Then he found Stella's Circle, where he was given stable housing and a job. Today, he's a server at the Hungry Heart Cafe, a job he's held for 12 years, and lives independently. Your gift helps transform the lives of marginalized adults living in our community.

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