



Celebrating Your Legacy

A resource for donors to explore impactful giving options

Your legacy, *forever.*





What is a Community Foundation?

Community foundations can be found around the world.

There are more than 200 in Canada and we are one of seven community foundations in Saskatchewan.

Most community foundations help people create funds and give grants to charities, but that's just one part of what we do. Community foundations are rooted in local communities and driven to create sustainable impact.

- We make charitable giving easy and accessible for all
- We help donors match their interests with community needs
- We work to build stronger and more sustainable communities



The Saskatchewan Community Foundation (*formerly the South Saskatchewan Community Foundation*) is based in Regina, but we work with donors and support charities throughout the province, from Estevan all the way to Stony Rapids.

In this booklet, you will learn about our different giving options for donors, namely Legacy (Endowed) Funds and Flow-Through Funds. By learning more about these opportunities and our organization, we hope you'll discover that we have a fund just right for you.

Did you know? Aside from working with donors, the Saskatchewan Community Foundation also:

- Works with charities to build capacity and sustainability
- Works with villages, towns, and cities to support financial management through the SUMAInvest program
- Researches community needs and engages stakeholders to produce the Vital Signs report

... and so much more




Why Give with Us?

There's not just one reason, but many.

The Saskatchewan Community Foundation holds more than 300 funds and we grant out millions to charities and communities each year. Thanks to the trust of our generous fund holders and donors, **we are one of the largest non-governmental funders of charities and communities in Saskatchewan.**

Here are just some of the reasons people like working with us:



Receive one **tax receipt** then grant to multiple charities




Legacy Funds **grow** and **give** every year, even after you're gone

Start a *memorial fund* to honour the legacy of a loved one



Make **immediate impact** and *streamline giving* with a Flow-Through Fund



We are experts on **unique donations** like stocks, mutual funds, and farmland




You can talk to a **real person** here in SK

We are **local** charity experts




Start a fund with as little as **\$100**

Give today or plan for future giving **in your Will**



We can help you create a **scholarship**

We're as old as the moon landing (1969!)



You can donate **anonymously**

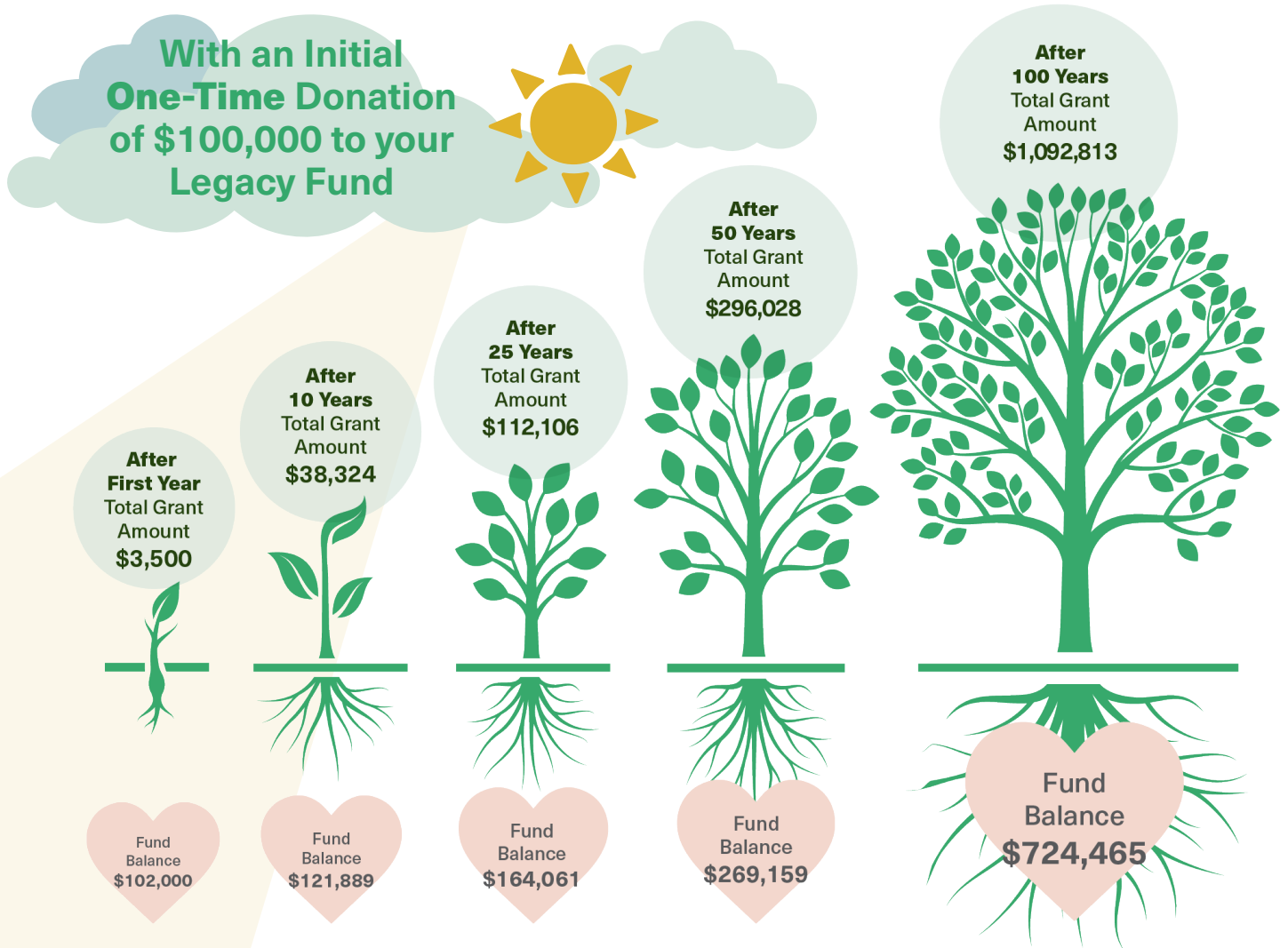


Legacy Funds

Legacy (Endowed) Funds are a sustainable, long-term source of funding for your charitable giving and the funds continue to grow over time.

Donations and contributions to your Legacy Fund are forever protected by the Community Foundation and responsibly invested as part of our larger asset portfolio. Investment earnings help grow your fund over time and each year, a portion is granted to the charities you recommend.

When you set up your fund, an advisor will work with you to capture your charitable wishes. For example, you may want to give to the same cause, charity, or community forever. We can make that happen. Or, you may choose to pick a different charity or charities each year.



*Example uses a 3.5% disbursement rate and assumes only a one-time donation. Rate of returns and all fees are based on actual 15 year data as of 2024.



Built to *Grow*, Built to *Give*

Funds can start granting once they reach \$10,000 and have had enough time to grow as part of the investment portfolio. We use the earnings for both granting to charities and the associated fees.

Legacy Funds turn what would otherwise be one-time donations into "forever funds" that continue to grow and give. Funds can be designated to support certain charities, or you can make granting recommendations each year.

How do I start a fund?

For most people, it usually starts with a coffee.

Many people like to meet with us to ask questions and talk about the different types of funds. Sometimes they'll bring along a friend or a trusted advisor.

When it's time to create a fund, it can usually be completed over a lunch hour or whenever is convenient for you.



A new type of family heirloom

Much like a set of cherished baseball cards, family photos, or a piece of jewelry, your legacy fund at the Community Foundation can be passed down to family and loved ones. It's a beautiful way to create and share a legacy of giving.

We have one fund that has now been passed down to the third generation, with the grandchildren carrying on the legacy created by their grandparents.



Request a free Legacy Planner

Our Legacy Planner is a fillable guide that is a compliment to your Will. It contains all the information someone would need after you pass, from where you hold RRSPs to your pet's veterinarian.

Our goal is to make life easier for your loved ones the day they need your personal information. This is not only a gift to you, but the people you care about.





Flow-Through Funds

Many people love the immediacy and flexibility of a Flow-Through Fund.

In fact, donors often opt to have both a Legacy Fund and a Flow-Through Fund.

A Flow-Through Fund, also known as a non-endowed fund, is like a "charitable chequing account." You receive a tax receipt at the time of your donation, then grant out funds anytime to the charities and causes of your choice.

There are two types of Flow-Through Funds available for donors:

	No-Fee Fund No admin fee on donations Funds excluded from Investment Portfolio		Flex Fund 2% Fee on Donations Funds included in Investment Portfolio
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Flow-Through Funds are perfect for facilitating stock donations - one of the most tax efficient ways to give. Make one transfer of securities, receive one tax receipt, then grant out to multiple charities from your fund.



Fund Type	Fee Structure
Legacy (Endowed) Funds	Fund Balances under \$1M = 1.5% Fund Balances \$1M to \$5M = 1.25% Fund Balances over \$5M = 1.0%
No-Fee Flow-Through Funds	No Admin Fee <i>(for standard fund services)</i>
Flex Flow-Through Funds	Upfront 2% on Donations

In addition to the Community Foundation's charitable cost recovery fees outlined above, the professional investment management fees are shared by all funds included in the investment portfolio on a cost-recovery basis (historically between 0.4% - 0.6%)



Join Our *Legacy Circle*

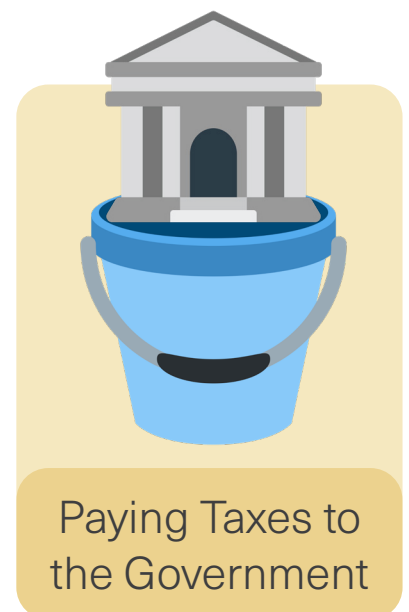
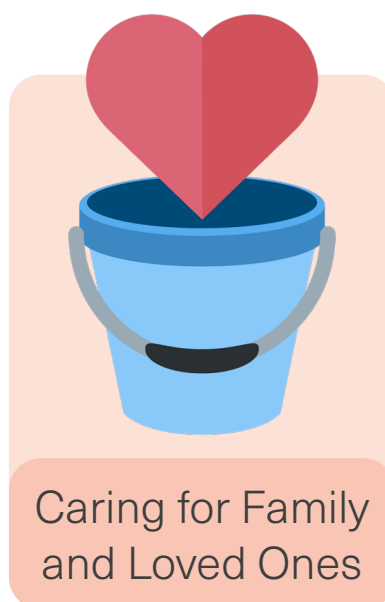
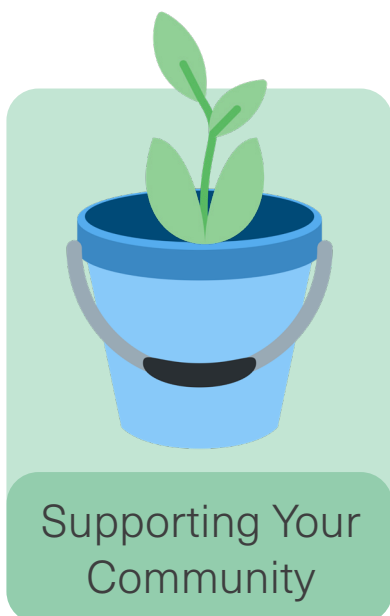
Become part of a group united by a shared passion for community impact.

When you commit to leaving a deferred gift to the Community Foundation — such as through your Will or with a life insurance policy — we invite you to join our Legacy Circle to benefit from **exclusive events, personalized engagement, and special recognition** as you create your legacy.

Contact us at legacy@saskfoundation.ca to start a conversation about making a planned gift.

With strategic planning, your legacy gift to the Community Foundation can make a lasting impact in the community while maximizing support for your loved ones by offsetting the tax burden on your estate through charitable giving.

When you pass away, there are three possible 'buckets' for the division of your assets and you can only ever eliminate one of the three:



A Foundation for *Everyone*

We make charitable giving easy and accessible for all.

Start a fund at the Saskatchewan Community Foundation with as little as \$100 and the commitment to grow it over time or with an estate gift. We help people give to the causes, communities, and charities they care about.

Thanks to local philanthropists from all walks of life, we've been able to grant more than \$90 million to help build a stronger Saskatchewan in our 56-year history.

"Creating a memorial fund is one way to continue the legacy of a special individual. The Community Foundation made it possible for my family to create a public memorial Legacy Fund for my husband when he passed and they made it easy and stress-free during a very emotional time. It provides comfort for our family to know that his legacy will forever live on and help others."

Donna Ziegler, CEO



"I have always wanted to leave this world a better place than I found it and the Community Foundation shares my hopes and dreams for community impact. I believe in the work we are doing and started a Fund to build a family legacy with my spouse and kids. It makes me proud seeing my kids involved and knowing that our actions today will forever make a positive impact in our community."

Adam Hicks, Director of Finance & Strategic Operations



"Our Legacy Circle offers a meaningful way to leave a gift for future generations and keep your name alive in the community. I love having the opportunity to sit down with people, hear their stories from a life well-lived, and talk about the legacy they want to leave behind. It is inspiring to be leading a community of individuals that are committed to community impact and giving back."

Jenna Peoples, Legacy Giving Advisor



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Printed February 2026 (v3)