

YOUR LEGACY, THEIR FUTURE



MOUNT ROYAL
UNIVERSITY
1910



Mount Royal University: Fostering the Minds of Tomorrow

Mount Royal has been committed to providing the highest quality post-secondary education with a student-first mentality. We offer future-focused programs taught by passionate professors, giving students the freedom to explore their passions, expand their minds and confidently prepare for whatever comes next. Whether that's starting a dream job or pursuing graduate studies.

Mount Royal's welcoming, student focused atmosphere is matched with top-quality services and resources. Here, students are more than just a number and their success is always at the forefront. Our smaller class sizes and blend of classroom and experiential learning opportunities provide students with the personalized learning they deserve.

At Mount Royal, research is offered as part of the classroom experience, not as something a professor does down the hall. Our focus on academic excellence and teaching informed by scholarship helps foster inquisitive minds and a love of learning. Undergraduate students benefit from access to exceptional labs, simulation centres and work integrated learning opportunities early in their educational journey, preparing them for future success.

When you support Mount Royal students, you're making an investment in a better, brighter future for everyone in our community.

Celebrate your experiences, support the future

Planned giving is an act of proactive philanthropy. When you choose to include Mount Royal in your estate plans, you ensure a transformational undergraduate education resulting in generations of impact.

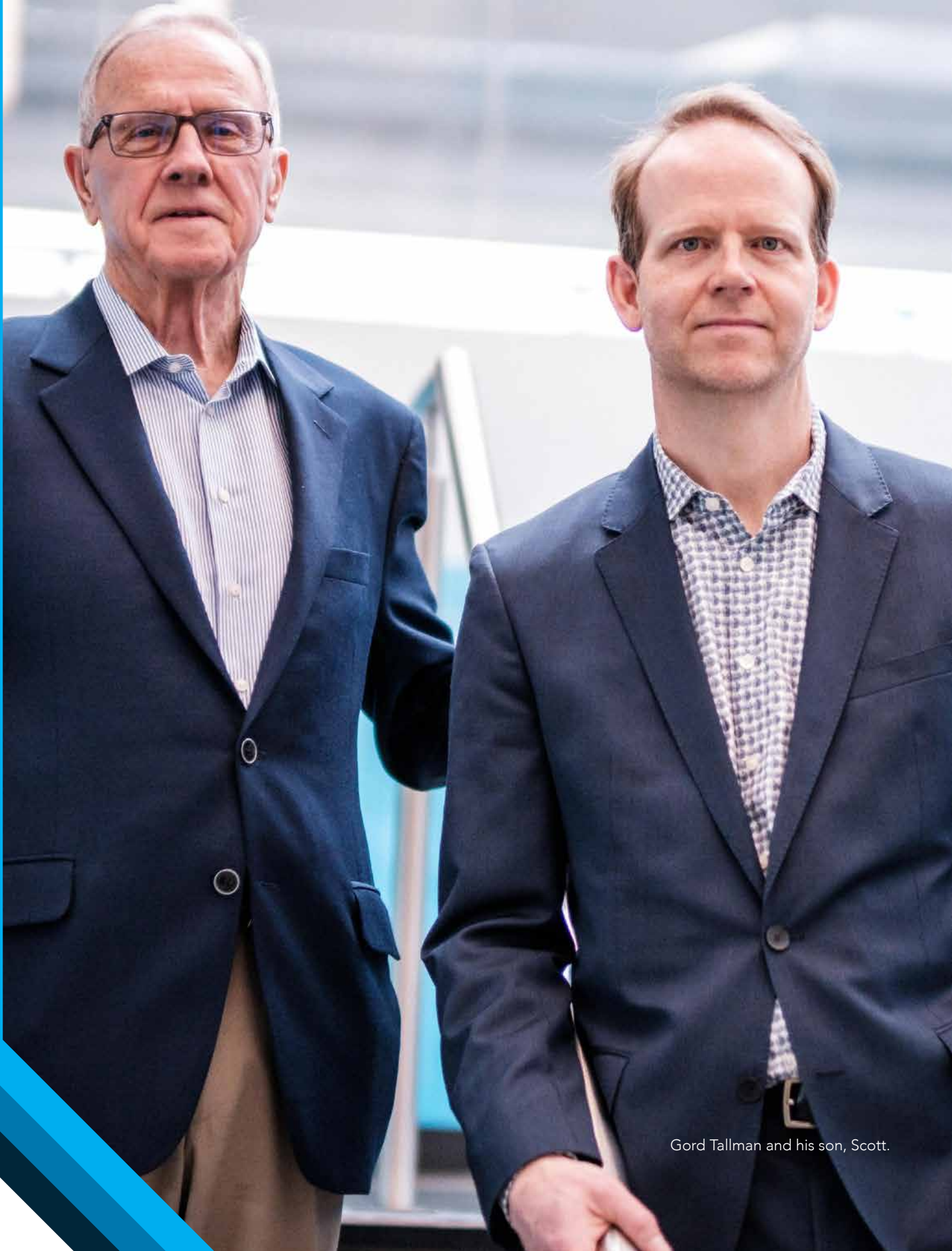




Where there's a will, there's a way

Leaving a gift in your will to Mount Royal can provide significant tax benefits for your estate, making it a thoughtful and inspiring way to support the leaders of tomorrow while also benefiting your estate and its beneficiaries. No matter the size, planned gifts have a direct and transformational impact on the Mount Royal community. Plus, how your gift is used is up to you. Your lasting legacy can support areas including:

- » scholarships and bursaries;
- » instructional chairs and professionals in residence;
- » specialized facilities, including buildings, classrooms, labs and study areas; and
- » areas of greatest need.



Gord Tallman and his son, Scott.

Gord Tallman

Gord Tallman is a former Senior Vice-president of RBC and former chair of the Enbridge Income Fund. Gord served as chair of the Mount Royal University Foundation and was co-chair of the Bright Minds, Bright Future campaign, 2001-03.

There's no better gift than the gift of education. That's why I have included in my estate plan an endowment to a Mount Royal University scholarship fund that our family set up in honour of my late son. We established the David G. Tallman Memorial Scholarship in his memory after David passed away in 2001. It is a fitting way to remember a young man who was a lifelong learner and who accomplished so much in his young life. The scholarship fund currently supports two deserving students annually. However, the planned endowment in my will could support as many as 18 additional students each year.

As well as honouring the memory of our son, the scholarship is meaningful to me because it is designated for single parents. I have personal experience with that struggle. My mother became a single parent after my father passed away. He was a veteran who served in the Second World War and died a few years after returning home. I was nine years old at the time. Our mother worked shifts in a hospital and studied at night to become a certified nursing assistant, all the while looking after my four siblings and me. We were fortunate to receive help from the church, the

community, and relatives but these days, not everybody has that kind of assistance. I know how difficult it is for single parents to afford school and childcare.

Since establishing the scholarship, I've had the opportunity to meet some of the recipients and have been impressed with the hard work and sacrifice they make to improve their lives through education. I met one single mom who worked three jobs to make ends meet while attending Mount Royal. One was working late nights putting up window displays in a mall, after which she'd attend class during the day. She told me that receiving the scholarship enabled her to cut back to one job giving her more time to study and more family time. It was my pleasure to know that we were helping her and other recipients with their education. I know that my son David would have been proud.

When I co-chaired a Mount Royal University fundraising campaign, I had a firsthand look at the impact gifts have on the lives of students and on their quality of education. It's my great pleasure to leave a legacy gift in my will that will help future generations of students.



Bob and Kerry Nelson

Bob and Kerry Nelson

Bob Nelson worked for a number of years in senior roles with Shell Canada, and joined United Farmers of Alberta (UFA) Co-operative, retiring as President and CEO in 2014. Bob served on the Mount Royal University Foundation board for six years, four as board chair.

While I was on the board of the Mount Royal University Foundation, I had the opportunity to meet a broad cross-section of people: University leadership, staff, faculty and students. What became very apparent was the unwavering commitment to the student learning experience. Mount Royal is unique, and has developed a brand that is the envy of many post-secondaries.

I think back to when I attended one of Canada's biggest institutions. I remember being one of hundreds of students in a lecture hall. It felt impersonal with very little rapport between faculty and students. It was heartening to hear from students about the connection Mount Royal has with its students and their strong relationships that had developed over time.

Students shared with us their individual circumstances and the impact that scholarships or bursaries had on them. Financial support enabled them to focus more clearly on their studies to ultimately succeed in their pursuits after graduation.

My wife Kerry and I appreciate the importance of Mount Royal. That's why our estate plan includes scholarships and bursaries for its students. We can't think of

a better place to invest in young people and their education. Our financial plan includes a charitable trust. It provides funds for annual gifts to Mount Royal as well as other causes that are important to us. It will eventually distribute funds from our estate to a variety of nonprofits that support health care, education, and youth.

During my time working on the Mount Royal University Foundation board, I saw the benefits from capital investments by donors for buildings and equipment as well as contributions that created scholarships. While we understand the importance of both, Kerry and I decided that helping individual students was the way we wanted to leave our legacy.

When you think about investing in the future, much of that future starts with education and the growth and development of future generations of young people. We don't think of it as a gift, we think of it as an investment. Mount Royal's distinctive approach to education provides individual students with the right tools to prepare them for a successful future, one that strengthens the entire community, and will do so for generations to come.

A legacy designed around what matters to you

A planned gift is a unique and lasting expression of you, your personal values and your commitment to advancing education. Whether you choose to support scholarships and bursaries to allow greater access to education, the innovation of campus spaces to help increase research and scholarship or another area you feel passionately about, your gift will have a profound impact on our students. We can support you in finding which areas at Mount Royal resonate with you and your personal philanthropic goals.

There are many ways you can leave a planned gift. Options to consider when reviewing your financial plans include:

- » **Bequests in wills***
- » **Gifts of registered retirement funds (RRSPs), registered retirement income funds (RRIFs) and tax free savings accounts (TFSAs)**
- » **Life insurance**
- » **Gift of Securities**
- » **Gifts of Property**
 - ◇ **Real Estate**
 - ◇ **Personal Property**

**Leaving a gift in your will is a big decision that requires careful thought and planning. We encourage you to speak to a financial advisor and estate lawyer to assist you in making the right decision for you.*

By including Mount Royal in your estate planning, benefits may include:

- » retaining your current income while planning for the future;
- » establishing a lasting legacy and recognition for your long-term support of Mount Royal; and
- » gaining the personal satisfaction that you are supporting future students in a significant way;
- » saving taxes on your estate.

Ways you can give

Real property

Real property, including residential and commercial real estate, developed and undeveloped land and farmland, can be donated to Mount Royal. Real property gifts can be used to either enhance current programs or they may be converted to cash with proceeds directed towards your specified University activities. They can be made either through the donor's estate or during their lifetime.**

Personal property

A gift of personal property, such as artwork, furniture, equipment and collections, can be utilized by Mount Royal in two ways: proceeds would be available for use by Mount Royal upon the sale of the property or Mount Royal would retain and use the property. These gifts are deemed to be a "gift-in-kind" and the gift receipt will be for fair market value as determined through an appraisal.**

Life insurance

A gift of life insurance is a smart option for making a substantial donation at a relatively low cost. The ways your life insurance policy may be contributed include:**

- » purchasing a new policy and naming Mount Royal as the owner and beneficiary. As the donor, you pay the premiums and receive an annual charitable tax receipt for the full value of the premiums; or
- » designating Mount Royal as the beneficiary and owner of an existing policy you no longer require. The tax receipt is issued for the current cash surrender value of the policy and for premiums paid after the date of transfer.

***Please note: information provided is of a general nature and is not intended to constitute advice to any particular person. Please consult your financial and/or legal advisor(s) before arranging and finalizing a planned gift. Mount Royal will keep all requests for information confidential. A request for information does not obligate the requestor to make a gift to Mount Royal.*

Ways you can give (continued)

Bequests

Leaving a bequest in your will to Mount Royal is a simple and meaningful way to support a transformation education for our future students. Your gift can include cash, securities, retirement funds, real estate or other property. Talk to your financial adviser about the options.

The most common types of bequests are:

Residual bequests: Designate all or part of your estate to Mount Royal. The advantage is that there is no need to update that part of your will, even as your estate adjusts in size.

Specific bequests: Designate a fixed dollar amount or a specific property to Mount Royal. The advantage is that the size of the gift remains fixed and is the first to be distributed.

Sample will clauses:

Unrestricted Bequest:

I direct [my Executor] to pay or transfer [the sum of dollar amount or gift of property or portion of the residue] to Mount Royal University Foundation, BN/Registration Number: 14062 1103 RR0001, 4825 Mount Royal Gate SW, Calgary, Alberta, T3E 6K6. This bequest is intended for the sole benefit of Mount Royal University. I declare that the receipt by the person who professes to be the Executive Director or other proper officer for the time being of Mount Royal University Foundation shall be a sufficient discharge of my Executor in regard to such request.

Restricted Bequest:

I direct [my Executor] to pay or transfer [the sum of dollar amount or gift of property or portion of the residue] to Mount Royal University Foundation, BN/Registration Number: 14062 1103 RR0001, 4825 Mount Royal Gate SW, Calgary, Alberta, T3E 6K6, for the purpose of [example: areas of greatest need; student awards]. The Mount Royal University Foundation may transfer the bequest to Mount Royal University to fulfil the above purpose. This bequest is intended for the sole benefit of Mount Royal University. I declare that the receipt by the person who professes to be the Executive Director or other proper officer for the time being of Mount Royal University Foundation shall be a sufficient discharge of my Executor in regard to such request.

*If, in the opinion of the Board of Governors of Mount Royal University (the "Board"), all or part of the beneficial disposition cannot be usefully applied to the purpose designated, then the Board, at its discretion, may use such disposition for any other purpose that, in the opinion of the Board, will most nearly accomplish the donor's purposes, wishes and intention. In any such alternative application, the support provided by this beneficial disposition shall be clearly identified with the name of [Donor's Name].***

Endowed Bequest:

I direct [my Executor] to pay or transfer [the sum of dollar amount or gift of property or portion of the residue] to Mount Royal University Foundation, BN/Registration Number: 14062 1103 RR0001, 4825 Mount Royal Gate SW, Calgary, Alberta, T3E 6K6, for the purpose of establishing an endowment to be known as the [your name or name of the person(s) who you wish the fund to be named after] Endowment Fund, at Mount Royal University for the purpose of [example: areas of greatest need; student awards]. The Mount Royal University Foundation may transfer the bequest to Mount Royal University to fulfil the above purpose. This bequest is intended for the sole benefit of Mount Royal University. I declare that the receipt by the person who professes to be the Executive Director or other proper officer for the time being of Mount Royal University Foundation shall be a sufficient discharge of my Executor in regard to such request.

*If, in the opinion of the Board of Governors of Mount Royal University (the "Board"), all or part of the beneficial disposition cannot be usefully applied to the purpose designated, then the Board, at its discretion, may use such disposition for any other purpose that, in the opinion of the Board, will most nearly accomplish the donor's purposes, wishes and intention. In any such alternative application, the support provided by this beneficial disposition shall be clearly identified with the name of [Donor's Name].***

***Mount Royal would welcome the opportunity to support you in finding a meaningful designation area for your bequest and the appropriate will wording to set up that bequest.*

Please consult your financial and/or legal advisor(s) before arranging a gift in your will. Mount Royal will keep all requests for information confidential. A request for information does not obligate the requestor to make a gift to Mount Royal University.



Registered Retirement Savings Plans (RRSPs), Registered Retirement Income Funds (RRIFs) and Tax-Free Saving Account (TFSA)

Many people use tax-deferred instruments such as RRSPs, RRIFs and TFSAs as part of their long-term retirement plan.

Once your needs and those of your loved ones have been taken care of, you can donate registered assets such as RRSPs or RRIFs to create a legacy that will benefit Mount Royal and effectively reduce the taxes payable by your estate.

Gift of securities

A gift of securities is a tax-effective opportunity to transform an asset of appreciated securities into an immediate impact for our students.

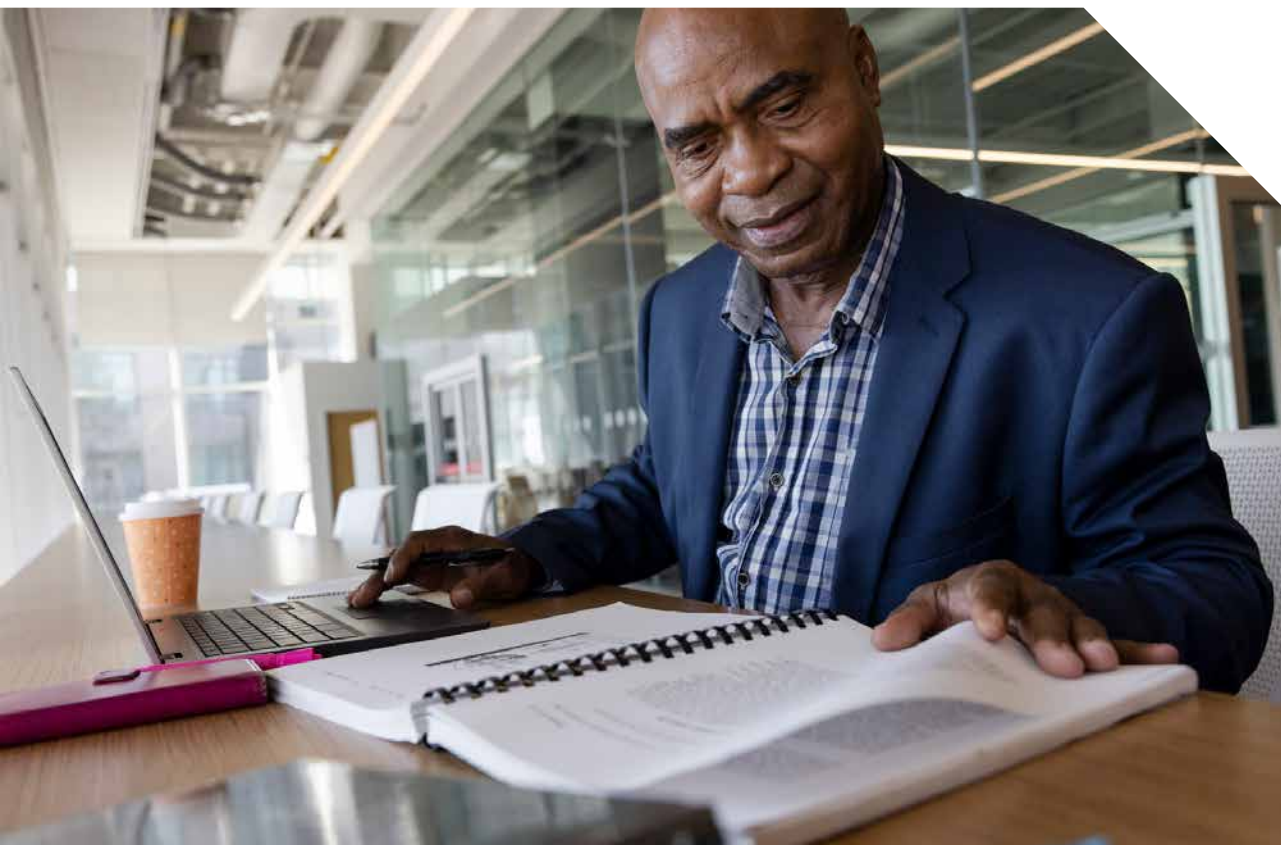
Publicly-traded securities include mutual funds, bonds, or stocks that are traded on Canadian or most U.S. stock exchanges.

When you donate securities directly to Mount Royal, rather than selling the stocks and donating the cash, you will eliminate 100% of the capital gains tax you otherwise owe. In addition, you will receive a valuable charitable tax receipt for the full market value of the securities.

We strongly encourage you to consult your financial and/or legal advisors before arranging a gift of RRSPs, RRIFs, TFSAs or securities.

Mount Royal's commitment to our planned giving donors:

- » We will guard your privacy; estate planning is a personal and confidential matter.
- » We know that your family and loved ones will come first in your estate planning.
- » You decide how you wish to be recognized for your giving, Mount Royal enjoys recognizing our donors but will always support your preference to remain anonymous.
- » We will support you in finding an investment area at Mount Royal that represents your values and philanthropic objectives.
- » We will invest and steward your gift to create the greatest impact, following the intentions and guidelines of your philanthropic wishes.
- » We will give your family or beneficiaries the opportunity to see your philanthropic investment's impact.
- » Letting us know you've taken the generous steps of remembering Mount Royal in your will is always up to you but we would love to be able to show our gratitude, confirm your wishes and keep you updated on Mount Royal.
- » At any time in the future we will respect your right to change your mind about a gift to Mount Royal in your estate planning.



1910 Legacy Society

Created as a way to thank and celebrate those who have included Mount Royal in their estate plans.

- » The 1910 Legacy Society consists of a group of like-minded supporters who believe in the transformative power of education and the potential of the next generation. Through a planned gift in their will to Mount Royal, 1910 Legacy Society members play a vital role in helping Mount Royal provide our students with an exceptional undergraduate education.
- » Through the 1910 Legacy Society, Mount Royal is given the opportunity to celebrate the generosity and commitment of our planned giving donors. We have created a customized experience, whether a member chooses to be recognized publicly or anonymously, that meets their individual needs.
- » It would be our pleasure to welcome you into the 1910 Legacy Society. If you have left a gift in your will to Mount Royal, please let us know. Informing us of your gift not only provides us with the privilege of thanking you but allows us to discuss and document your legacy objectives and ensure its future impact.

1910

LEGACY
SOCIETY

**Your experiences,
your impact and your life
are worth celebrating.**

**What do you want your
legacy to look like?**

For more information, please contact:

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Charitable Registration Number:

14062 1103 RR 0001



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