

CHARITABLE GIVING

Comprehensive Protection

Giving back is one of the most meaningful things you can do. With a little planning, you can give far more to the causes you care about than you might expect, while also reducing the tax you and your estate pay.

Nova Star Insurance Consultant helps you build a giving plan that uses life insurance and other tools to multiply your impact. We compare solutions from a wide range of Canadian carriers and work alongside your accountant.

What is Planned Charitable Giving?

Planned giving means deciding in advance how, when and what you will give, during your life or through your estate. Gifts to registered Canadian charities generally earn donation tax credits, and some ways of giving can make those credits go much further.

What Are Common Ways to Give?

Popular strategies for Canadians include:

- Life insurance gifts: create a large future gift for a modest annual cost
- Gifts of publicly traded securities: donating shares directly can eliminate the tax on their capital gains
- Donor-advised funds and private foundations: give now and recommend grants to charities over time

Two Ways to Give With Life Insurance

- **Donating a policy** makes the charity the owner, so the premiums you pay can generally earn donation receipts during your lifetime
- **Naming a charity as beneficiary** keeps you in control of the policy, and the gift can generally create a donation credit for your estate

The right approach depends on your income, your estate and the causes you support. Nova Star advisors will compare options with you and your accountant and help you put your plan in place.

Why Planned Giving Matters for Canadians

- A planned giving strategy:
- Turns modest premiums into a significant future gift
- Can reduce the tax you and your estate pay
- Leaves a lasting legacy for your community
- Keeps your family's inheritance intact
- Lets you give in a way that reflects your values

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*