

**04/16/10 - Can my charitable bequest penalize my heir(s)?**

**After providing for the well-being of your family and loved ones, you can bequeath an amount or percentage of your assets to one or many charitable organizations.**

**Certain charitable bequests will significantly reduce the fiscal burden associated to your estate. Often, the enjoyment of the assets goes to the spouse first; then is distributed to family, loved ones and charities.**

**It is also possible to take out a life insurance policy to replace the part of the estate donated to a charitable organization. The tax credits awarded with the receipt reduces the financial impact of the donation, but does not void it.**