




**Legacy Giving**

by Community Foundation of Singapore

# **Everyone Can Leave A Legacy**

**Leave a greater gift**



**Everyone can leave a legacy.  
A Greater Gift is the best way to benefit  
a cause or charity, while enhancing the  
lives of future generations.**

**At the Community Foundation of  
Singapore (CFS), we help givers  
make a deeper impact on the  
causes they care about.**

The Community Foundation of Singapore (CFS) is a registered charity with Institution of a Public Character (IPC) status. Founded in 2008 to encourage and enable philanthropy in Singapore, our purpose is to create meaningful change.

**Everyone has a passion.**

# What's yours?

**By leaving a legacy, you leave a lasting impact on the causes closest to your heart.**

People of all ages, from all walks of life can live and leave a legacy to support the community. In Singapore, more than half of respondents in a recent study agreed that legacy giving is a way to make a difference to the future.<sup>1</sup>

Talk to us to start your giving. Let these stories of giving inspire you to plan a Greater Gift today.

**Dipa**

**“Contributing to a better future for everyone, leaving no one behind, there can be no Greater Gift than that.”**

Witnessing migrant workers labouring without raingear, Dipa was inspired to step up and help them feel like part of the wider community.

Dipa's Greater Gift will be providing a safety net for the obstacles migrant workers may encounter, ensuring that their efforts and dreams to provide their families back home with a better future are fulfilled.



<sup>1</sup> CFS x NVPC Toluna survey, 2020.



## Hian

**“Innovation has a place in Singapore. We were built on it; it has to continue.”**

Entrepreneur and venture capitalist Hian believes that all enterprising minds in Singapore should have the chance to fulfil their vision, driving progress in Singapore and creating even more opportunities for others to follow suit.

Hian’s Greater Gift will give these dreamers access to support and funding that will help them bring their ideas to market. He believes that everyone runs out of energy one day – a legacy gift to charity ensures one’s life work can continue.

## Audrey and Beng Ti

**“We would love if our story inspires people to consider our communities, and begin thinking about how they, too, can make a difference, even after they’re gone.”**

When Audrey and Beng Ti’s son was diagnosed with a rare vision disorder, it opened their eyes to the struggles of children suffering from low vision. With the help of other parents and professionals, they created a support system for these children, with tools to navigate the world.

Audrey and Beng Ti’s Greater Gift will help these children integrate into mainstream school life and beyond, helping them live their lives to the fullest.



# Kris and Kang Ning

**"We all have our passions.  
Ours is music. What is yours?"**

From a young age, Kris had a deep passion for music. Through her work with CFS, she supports the development of the arts in Singapore and inspired her daughter Kang Ning, as well.

Kris's Greater Gift will give young talents a stage to showcase their talents, encouraging Singaporeans to rethink their relationship with music and the arts. Kang Ning hopes to continue her mother's legacy.



# Nadiah

**"Start where you are, use what  
you have, do what you can.  
Giving from our hearts, there's  
no Greater Gift than that."**

As someone who went to school with the help of financial assistance, Nadia knows how precious it is to be given an opportunity by someone who believes in you. She believes the same youth who find it challenging to stay in school, and out of trouble, also have the potential to do great things given the right support.

Nadia's Greater Gift will provide guidance, a lasting lifeline that at-risk youth can turn to in times of need.



# What is a Greater Gift?

**A Greater Gift is a planned future gift to a cause you're passionate about.**

After your family's needs are taken care of, a suitable sum can be set aside for charity in a manner decided by you.

## WHAT CAN I GIVE?

The simplest way to make a legacy gift is through your will or trust. You can donate to your existing or new donor-advised fund, or give an unrestricted gift directly to The Community Foundation of Singapore.



### Cash

You may designate a cash gift to the Community Foundation of Singapore.



### Insurance

You may nominate the Community Foundation of Singapore as a beneficiary of your policy.



### CPF Monies

You may nominate the Community Foundation of Singapore as the beneficiary of your CPF.



### Marketable Securities

Gifts of marketable securities include shares, bonds and unit trusts listed on major stock exchanges. You may include them in a bequest in your will or trust.



### Other Assets

You may wish to gift real estate or tangible property. Speak to us about the possibilities.

## HOW CAN I GIVE?

1

If you have a diverse range of charitable interests and would like to structure your grantmaking over time, CFS has the expertise to enable your giving intentions.

2

If you already have a particular cause in mind, CFS can work with you to enable your support just the way you planned.

3

You may also wish to make your legacy gift directly to a charity.

Unrestricted gifts are especially valuable and allow charities flexibility in applying your generosity to future needs.

## WHAT CAN MY LEGACY GIFT SUPPORT?

### **Give a Greater Gift for the greater good.**

We engage with a wide range of charities of varying sizes across sectors, to benefit diverse communities.

This way, you can realise your giving intentions and make a difference to the causes you care about – and with our expertise, CFS can help you focus your giving to help charities and the individuals they serve.

### **Make a plan that grows as you do.**

By taking the time to plan and consider a legacy gift, you can ensure you have ample opportunities to explore your giving intentions and set aside the sum you wish to give at a later date.

## WHAT COULD YOUR LEGACY GIVING LOOK LIKE?



### **Honouring a loved one**

Leave a Greater Gift in their honour, perhaps to a cause or charity that has made a difference to both of you.



### **Commemorate a milestone**

Birthdays, anniversaries, retirement, and other milestones – you can commemorate these defining moments with a Greater Gift.



### **Sharing a windfall**

Turn the good fortune of a financial windfall, such as an inheritance, into a lasting opportunity to grow your community.



### **Including giving in your estate or succession planning**

Including a Greater Gift to charity in your estate or succession plan allows you to pass on your philanthropic vision to your loved ones.



### **Remembering a life**

By making a Greater Gift in memory of a loved one, your tribute will make a difference to charities or communities in their name.



### **Leaving a personal legacy**

Once you have taken care of your family, you can leave a Greater Gift to shape the world beyond your lifetime.



### **Celebrating the sale of a business or other major asset**

Celebrate the success of your business and honour those who supported you with a Greater Gift.

# Planning a Greater Gift with CFS

**Whether giving to charity is a new idea or you have been supporting causes for many years, now is always a good time to start thinking about your legacy.**



## **START A CONVERSATION**

Start planning your Greater Gift today. With more than a decade of experience in donor advised fund establishment, philanthropy advisory and grantmaking, CFS can make your giving goals a reality. CFS collaborates with a diverse range of charities to deliver impactful programmes, ensuring that every grant that goes out from CFS effectively fulfils your giving intentions.

Our reputation for transparency and exemplary governance ensures your legacy gift will be in safe hands – for now, the future and beyond.



## **WHAT CFS CAN OFFER**

### **Carrying out your wishes**

If you choose to establish a donor-advised fund with us, we will honour your wishes and ensure that your fund is used prudently to help the community and directed to the charitable causes you care about most.

### **Investing your gift wisely**

Should you choose to establish an endowment fund, we will work with investment specialists to invest your fund so that the reach of your legacy will be extended over time.

### **Knowledge of community needs**

As the longest-serving community foundation in Singapore, CFS has a deep understanding of local issues and evolving needs.

### **Philanthropic advisory**

As experts in the philanthropic field, CFS can help guide your donor-advised fund to achieve your giving objectives.

### **Ensuring that your gift has an impact**

Whether you establish a donor-advised fund or make a direct donation, we will ensure your Greater Gift transforms your giving goals into future impact, by supporting the important work of charities in Singapore.



## If you wish to leave a Greater Gift with CFS, you can establish a named donor-advised fund (DAF) with us.\*



### WAYS TO GIVE

#### **Flow Through Fund**

Your donation is available for grantmaking to your preferred causes and charities over a period of time.

#### **Endowment Fund**

Your donation is held at CFS in perpetuity and invested.

Payout from the investment is directed to charitable causes of your choice.

Grants can be recommended to particular charities in support of your giving objectives. Alternatively, you can choose to delegate grantmaking authority to CFS. Our philanthropy advisors will steer your generosity to where it's needed, in line with your wishes.



### PLAN THE TIMING OF YOUR GREATER GIFT

Depending on when you want to give, you can plan your Greater Gift in the following ways:

#### **Give Now:**

Establish a donor-advised fund, such as an endowment fund, during your lifetime.

#### **Give Later:**

Instruct your executor or trustee to establish a donor-advised fund with assets in your will or trust, or nominations of insurance and CPF.

#### **Give Now; Give Later:**

Establish a donor-advised fund now, and add supplementary gifts from your will or trust, or nominations of insurance and CPF.

#### **Giving Directly to CFS:**

You may also leave a legacy gift of any amount directly to CFS as an unrestricted gift. CFS will use your direct gift to support the evolving future needs of the community.

\*CFS support fees apply.

## Reach Out

It is never too early to start planning your Greater Gift. Visit [legacygiving.sg](https://legacygiving.sg) for more information.

If you wish to continue giving to a specific charity, you can reach out directly to that charity and find out how a legacy gift can continue to support their important work.

If you would like to discuss your Greater Gift with CFS, email us at [legacy@cf.org.sg](mailto:legacy@cf.org.sg).



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Eu Tong Sen Street 6  
#04-88, Central Singapore 059817  
UEN: 200817758M

[www.cf.org.sg](https://www.cf.org.sg)

### Disclaimer

For legal and policy reasons, CFS may not be able to accept every legacy gift as specified. Talk to us so that we can help you plan your legacy gift and ensure that it goes towards the intended purpose. The content of this brochure is strictly for informational purposes only. It is not intended to be, nor should it be relied upon as, legal, financial, or other professional advice. You should consult a qualified professional before taking or omitting to take any action relating to anything discussed in this brochure. CFS shall also not be liable for any damage or loss, of any kind, resulting directly or indirectly from the use of this brochure. This includes, but is not limited to, any damage or loss suffered as a result of your reliance on the content of this brochure.