

Planned Giving

Leave a legacy to your community through your local hospital

Bequests through a Will

Planned Giving is an excellent way to provide lasting funding for Huntsville Hospital, while creating a permanent living legacy that will have a positive impact on health care in our community.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Huntsville Hospital. Bequeath a donation of property, assets and/or cash and a tax receipt will be issued to your estate for the market value of the bequest.

A bequest can include the donation of:

- property
- assets
- cash gift

Bequests can be specified amounts, percentages of an estate, or the residue after other commitments have been met.

Sample language to include in your Will:

1. To pay the sum of \$ to Huntsville Hospital Foundation for the general purposes of the Foundation.
2. To deliver % of the residue of my estate to the Huntsville Hospital Foundation for the general purposes of the Foundation.

Often, charitable bequests will have a specific designation to support Muskoka Algonquin Healthcare, Huntsville Hospital highest priority needs.

For more information or other ways to advantageously introduce charitable giving into your financial planning, please contact;

*Katherine Craine, Executive Director CFRE
katherine.craine@mahc.ca | 705-789-2311 ext 2492*

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Gifts of Charitable Remainder Trust

Planned gifts provide a source of stable future funding, which ensures that Huntsville Hospital remains a strong and vibrant part of its community.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Huntsville Hospital.

Donate all or portions of your remaining trust assets to ensure that your gift is not subject to probate, estate taxes or possible challenges to your will. Entering into a trust agreement with the Foundation today provides income to you or your beneficiaries now and until the termination of the trust, and provides an immediate tax benefit.

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Gifts of Endowment Funds

Contributions to Huntsville Hospital are investments in the health care of generations to come. Planned gifts allow us to purchase equipment, train staff, fund capital projects and support the future needs of our health-care system.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Huntsville Hospital. Establish an endowment fund to recognize an individual or group and create a living legacy to which your family and friends can also contribute. Donations to the endowment are invested, and the interest generated from this capital provides an ongoing source of income for the area of your choice.

Donors may choose to start an endowed fund (minimum \$10,000) or contribute to an already existing endowed fund. Endowing funds is a popular way of memorializing or paying tribute to individuals. It also allows a donor to perpetuate their support after death to an area that was important to them.

Donations are held for ten years or more. The principal of the endowment is retained, administered and managed by the Foundation and the income earned is used for the purpose authorized by the donor(s). In accordance with the Endowment Policy of the Board, undistributed income can be retained for future distribution and/or may be capitalized to reflect purchasing power changes related to inflation.

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Gifts of Securities

A donation of securities is a cost-effective opportunity to make a difference for Huntsville Hospital. Donating publicly traded securities eliminates the capital gains tax that becomes payable when selling securities on the market and in turn the proceeds are donated to Huntsville Hospital Foundation. Donating securities is a tax-effective way to make an outright gift during your lifetime or as part of a legacy gift.

1. To transfer securities electronically, please complete the attached form, *Charitable Donation of Securities In Kind* and deliver to your broker as well as the Huntsville Hospital Foundation. Unexpected and/or unidentifiable transfers may make it difficult for the Foundation to issue the appropriate tax receipt.
2. Your broker should contact and deliver the form and the securities to our agent, National Bank
Account of: Huntsville District Memorial Hospital Foundation | **Account Number:** 6C4QBXA
Receiving Institution: 5036
Contact: Ajit Rekhy
Phone: 416-542-2295 | **Email:** ajit.rekhy@nbc.ca
3. The Foundation will be advised once the securities have been transferred to the brokerage account and the closing bid value on the day the securities transfer form was signed and received. If the transfer form is not received on the date signed, then the date of the gift is the date the shares are received by National Bank into Huntsville Hospital Foundation account.
4. The Foundation will issue an official receipt to you, for income tax purposes, for the value as determined by National Bank. The value of the donation will be based on the closing price of the security, on the day the securities are received by the Foundation's custodian, in accordance with our Board Policy and Revenue Canada Regulations. Donated securities may be held or sold by the Foundation as determined by the investment policies of the Foundation.
5. If donating actual printed shares, please endorse each of the shares or make them payable to the Huntsville District Memorial Hospital Foundation. Please send the shares by courier directly to the Foundation. The Foundation will then send the shares on to its Investment Broker.

Please be advised that the value of the donation will be based on the closing price of the security, on the day the securities are received by the Foundation's custodian, in accordance with our Board Policy and Revenue Canada Regulations.

HDMHF Charitable Registration Number: 89371 5292 RR0001

Contact:

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Huntsville Hospital Foundation
4-100 Frank Miller Drive Huntsville ON P1H 1H7
T; 705 789- 311 x 2492 | F: 705 789 GIVE (4483)





3000-130 King Street West, Box 21 Toronto, ON M5X 1J9

Date: _____

Charitable Donation of Securities In Kind ***RUSH***

Please complete this form for use as Authorization to facilitate a timely transfer. Transfer requests that do not contain the information requested herein may result in delayed deliveries. Please ensure a copy of any necessary supporting documentation is attached to your transfer request such as a Corporate Resolution with sample signatures for a corporate account, Powers of Attorney where the signing authority for an account differs from the client of record etc.

Please transfer the following position: Description: _____
Quantity: _____ CUSIP: _____

Delivering Institution Information (Required) Delivering Institution

Name: _____

Account Name: _____

Account #: _____ Delivering Institution FINS or DTC: _____

Contact Name: _____ Phone: _____

Receiving Institution Information (Required) Receiving Institution

Name: National Bank Correspondent Network

Account Name: Huntsville District Memorial Hospital Foundation 705-789-4756 | www.huntsvillehospitalfoundation.ca

Charitable Registration No: 89371 5292 RR0001

Account #: 6C4QBXA Receiving Institution FINS T007 or DTC: 5036

Contact Name: Ajit Rekhy Phone: 416-542-2295

Additional Information: Please include any additional necessary 'For Further Credit' or Reference Information.

Contributing Client Authorization:

Client Signature: _____

Delivering Institution:
Please forward a completed copy of this form to Client Transfer Services Transfer In Department prior to making your delivery. Email to ajit.rekhy@nbc.ca

This message including any attachment(s) is intended only for the addressee and may contain information that is confidential, legally privileged or exempt from disclosure under applicable law. Any review, retransmission, dissemination or other use of or taking any action in reliance upon this information by any person or entity other than the addressee is prohibited. If you have received this communication in error or are not the addressee, please immediately notify the sender and destroy all copies.

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Gifts of Charitable Life Annuity

Planned gifts to Huntsville Hospital ensure the best hospital health care for you and your loved ones, now and for generations to come.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Huntsville Hospital.

Transfer cash or marketable securities in exchange for a current income tax deduction and lifelong income. This donation method allows for an immediate gift to the Foundation, and the Foundation will in turn make fixed annual payments to you for life from the remaining funds.

A minimum of \$10,000 is required for a gift annuity. Part of these funds (minimum 25%) are withheld for charitable purposes as determined by the donor and Huntsville Hospital Foundation. This is an immediate gift to charity and the remaining funds are used to purchase an annuity from an insurance company. The details of the annuity are based on age and the amount purchased.

There may be a receipt for a portion at the time the capital is transferred if it's determined that the annuitant will not receive the total amount back in annual payments.

For more information on bequests through a Will or other ways to advantageously introduce charitable giving into your financial planning, please contact;

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Gifts of RRSP or RRIF Accumulations

One key advantage of planned giving is that you can defer your gift. This gives you the opportunity of providing larger gifts, without impacting your existing finances or lifestyle. Immediate tax benefits on future gifts make this an attractive option for many donors.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Huntsville Hospital.

Naming the Foundation as the beneficiary for RRSPs (Registered Retirement Savings Plan) or RRIFs (Registered Retirement Income Funds) usually eliminates the tax on this investment. Upon death, the proceeds go to the Foundation and the Estate receives the tax credit. Tax receipts are issued to the Estate upon death. Consider the following illustrations:

Unplanned Results: With no charitable gift, RRIF with value at death of \$250,000: CRA receives \$100,000 (at 40% tax), and the estate receives \$150,000.

	RRIF value at death	CRA receives	Estate receives	Foundation receives	Estate tax credit
Unplanned Results	\$250,000	\$100,000	\$150,000	0	0

Planned Results: If a donor purchases a \$250,000 Life Insurance policy, and bequeaths the RRIF to the Foundation, we would issue a receipt at death for \$250,000; therefore, the tax receipt generates a \$100,000 (40%) credit and the tax is eliminated (as illustrated below).

	RRIF value at death	CRA receives	Estate receives	Foundation receives	Estate tax credit
Planned Results	\$250,000	0	\$250,000	\$250,000	\$100,000

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Gifts of Real Estate

A planned gift is a tax-effective way of donating and is usually made from assets, not current income. Planned giving is an opportunity to make a true and lasting difference to the future of health care in your community.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Huntsville Hospital.

You can make a gift of real estate to the Foundation, either outright or as part of your estate, and receive a charitable tax receipt for the fair market value of the property. If the gift is a principal residence no capital gains will be triggered.

The Gift of Residual Interest is another way of making a gift of property. You can donate the asset, which the Foundation will eventually receive as part of your estate, but still live in and enjoy it throughout your lifetime. Such a gift allows you to claim a donation for tax purposes now and you are entitled to receive any income generated by that property during your lifetime as well.

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Gifts of Life Insurance

Planned gifts, including insurance policies, provide opportunities for you and your loved ones to make significant, lasting contributions to your local hospital and, at the same time, enjoy considerable tax advantages.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Huntsville Hospital.

There are three ways to give through Life Insurance:

1. Donate an existing policy
The Foundation is made owner of the policy. A tax receipt is issued to the donor for cash surrender value at the time of transfer, and for each subsequent premium paid by the donor to maintain the policy.
2. Purchase a new policy and transfer ownership
A tax receipt is issued annually to the donor for payments of premium.
3. Donate the proceeds of a policy
The donor retains ownership of policy and designates charity to receive some or all of the insurance proceeds. A tax receipt is issued to the estate for the proceeds paid to the charity upon the death of the donor.

Proceeds are not subject to probate fees.

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