

Planned Giving

Leave a legacy
to your community
through your local hospital



“Our mission is to partner with the community to invest in superior health care at Rouge Valley Health System, today and for future generations.”

—Carole Chabot, Vice President Development
Rouge Valley Health System Foundation

Healthcare is a priority for Canadians. Make a commitment today that will ensure the best hospital healthcare for you and your loved ones, now and for generations to come.

A planned gift is a tax-effective way of donating and is usually made from assets, not current income. Planned gifts (including bequests, annuities and 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 Rouge Valley Health System. 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. These gifts provide a source of stable future funding, which ensures that Rouge Valley remains a strong and vibrant part of its community. They allow us to purchase equipment, train staff, fund capital projects and support the future needs of our health-care system.

Your Planned Giving Legacy

Contributions to Rouge Valley are investments in the healthcare of generations to come:

- An opportunity to make a true and lasting difference to the future of healthcare in our community
- An opportunity to make a sizeable gift that impacts the lives of others
- A powerful emotional connection to an organization that you support
- A public legacy that will live forever and always give back

Create your plan

Planned gifts require careful thought and discussion with your attorney, accountant, financial advisor and family. Our Planned Giving Committee is ready to work with you and your advisor in confidence and without obligation to help you explore the best possible method of giving for your circumstances.

There are many ways to give to Rouge Valley:

- Bequests through a will
- Gifts of exchange listed securities
- Gifts of RRSP or RRIF accumulations
- Gift of life insurance
- Gift of charitable life annuity
- Gift of charitable remainder trust
- Gifts of real estate
- Endowment funds

To start creating your plan, please see over to learn about each gift option.

Planned Giving Committee

Frank Ortencio, Chair
First Vice President
Richardson Partners
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Accountants

Greg Kennedy
Financial Planning Specialist
Meridian Credit Union

Raj Thavaratnasingham
Financial Advisor
Edward Jones

For more information on gifts of securities and other ways to advantageously introduce charitable giving into your financial planning, please contact **Carole Chabot**, Vice President Development at the Rouge Valley Health System Foundation:

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Ajax and Pickering**
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905-683-2320 ext. 1501

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foundation@rougevalley.ca
www.rougevalley.ca/rvhsf

Planned gifts may be immediate or deferred, and can be as simple as an outright gift of stock or as sophisticated as an endowment that is integrated into a multi-faceted financial and estate plan.

Planned Giving is an excellent way to provide lasting funding for Rouge Valley, while creating a permanent living legacy that will have a positive impact on healthcare in our community. Your gifts may be used to support education, equipment purchases or other capital costs, either to a specific hospital campus, program or department or to Rouge Valley's highest priority needs.

Bequests through a Will

Bequeath a donation of property, assets and/or cash and a tax receipt will be issued to the Estate for the full amount of the bequest.

Gifts of Exchange Listed Securities

Donate your shares of publicly-traded corporations, bonds, or mutual funds directly to the Foundation and you can eliminate the capital gains tax.

Gifts of RRSP or RRIF Accumulations

Name the Foundation as the beneficiary for your Registered Retirement Savings Plan (RRSP) and Registered Retirement Income Funds (RRIF) and you may eliminate the tax on this investment.

Gift of Life Insurance

There are three ways to give through Life Insurance: you can donate an existing policy, purchase a new policy and transfer ownership to the Foundation, or donate the proceeds of a policy. Proceeds are not subject to probate fees.

Gift of Charitable Life Annuity

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.

Gift of Charitable Remainder Trust

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

Gifts of Real Estate

Donate your property in one of many ways, and outline your intentions for its use. You can make an outright gift, a gift through the estate planning process or a gift of residual interest where you would retain use of the property for your lifetime (and, if desired, the lifetime of your spouse).

Endowment Funds

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.

Planned Giving

Yes, I would like to learn more about Planned Giving:

- Bequests through a will
- Gifts of exchange listed securities
- Gifts of RRSP or RRIF accumulations
- Gift of life insurance
- Gift of charitable life annuity
- Gift of charitable remainder trust
- Gifts of real estate
- Endowment funds

I would like information provided to me:

- By telephone
- By letter
- By email
- By confidential visit

Name _____

Address _____

City/Town _____

Province/Postal code _____

Phone _____

Email _____

Please detach card and mail to:

Rouge Valley Health System Foundation
2867 Ellesmere Road
Toronto, ON M1E 4B9
(416) 281-7342

