

# Hope & Healing

FOR THE FUTURE



There are a variety of ways to leave an estate gift to St. Boniface Hospital Foundation. Depending on your personal circumstances, you may consider options listed below.

Please consult with your professional advisors when considering leaving an estate gift. They are best-suited to guide you in your decision.

Thank you for considering leaving a legacy of hope and healing.

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## Bequests

A bequest is a gift of cash, property, or marketable securities made in your will. Many donors consider it one of the easiest ways to make a donation that will have a lasting impact on the health care of future generations.

Sample wording to use in your will for a bequest:

*“My estate trustees shall pay the sum of \$\_\_\_\_\_ (or % of residue of my estate, or transfer assets with an equal value) to St. Boniface Hospital Foundation, Winnipeg, Manitoba, Canada”*

When wording your gift, please specify “St. Boniface Hospital Foundation” as the beneficiary.

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## Life Insurance

Including St. Boniface Hospital Foundation in your life insurance policy is an economical way to give. Many of our donors consider it the most rewarding and simplest way to leave a substantial legacy for a number of reasons, including:

- **Small investments today can produce a large future gift:** By paying small premiums in your lifetime, you can build a sizable gift to donate in the future to St. Boniface Hospital.
- **Estate value is not diminished:** Life insurance, by its very nature, ensures the value of your estate left to your beneficiaries is never diminished.
- **Policies are not subject to probate:** When gifting life insurance to charity, policies are not subject to probate or settlement delays.

# Marketable Securities

Many donors consider marketable securities a tax-effective way to make a donation as the tax on your investment's capital gain (the difference between what you paid for the securities and their current value) is reduced to zero. This doubles the savings for you as there are no taxes on the capital gain. You receive a charitable donation tax receipt for the value of the securities, just as if you donated the equal amount in cash.

Securities eligible for gifting to charity are listed securities or publicly traded securities, which include:

- Stocks and bonds
- Treasury bills
- Warrants and futures traded on stock exchanges
- Mutual funds offered by Canadian mutual fund management companies

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## Gifts from your RRSPs, RRIFs, Pension Plans, or TFSAs

You can support St. Boniface Hospital Foundation by naming it as a primary or contingency beneficiary of your Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF), Pension Plan, or Tax-Free Savings Account (TFSA).

If you are not survived by a spouse and have no dependent children – or have already made arrangements for your dependent children – leftover retirement funds are an excellent charitable gift option because the resulting tax credit will help to make up for the taxes payable on the transfer or distribution.

Using these instruments to support the Foundation can help reduce your estate taxes and protect the value of the estate of your family.

# Gifts of Property and Real Estate

A gift of property (also called a “gift-in-kind”) refers to donations of such tangible assets as real estate, special collections, cultural property, and works of art.

Such a gift may be kept and used by the St. Boniface Hospital Foundation or it may be sold. The donation receipt is issued for the fair market value of the donated property as determined by professional appraisal.

Before officially accepting it, St. Boniface Hospital Foundation must approve the gift-in-kind.

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# Gifts of Charitable Remainder Trusts

A Charitable Remainder Trust (CRT) is a deferred-giving arrangement under which you would transfer property (cash, appreciated securities, or real estate) to a trustee. You (and/or other beneficiaries) would retain the right to the income from the trust either for life or a specified term. St. Boniface Hospital Foundation will receive whatever remains in the trust after that specified term or after the death of the last beneficiary, whichever has been agreed to in the trust document.

Donors who establish a CRT will receive a donation receipt today for the calculated “present” value of their future gift which St. Boniface Hospital Foundation will receive when the trust terminates.

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# Gifts of Charitable Gift Annuities

A Charitable Gift Annuity is an excellent way to increase your annual income, reduce your taxes, and help fulfill your financial and charitable goals.

A portion of your contribution to the Foundation is treated as a charitable donation for which you will get a charitable donation receipt. The balance of your contribution will be used to purchase a commercial annuity from an insurance company that will pay the amount promised to you as income for a set term or for the rest of your life.

Upon your death, any remaining funds not yet paid out to you will be directed to the Foundation.

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Contact St. Boniface Hospital Foundation Donor Relations to discuss your legacy:

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