

For Further Information



For more information email us at:
foundation@rmh.org

Or detach this panel & mail it to:
Ross Memorial Hospital Foundation
10 Angeline St N
Lindsay, ON K9V 4M8
Telephone: (705) 328-6146
Fax: (705) 328-6147

Name: _____

Address: _____

City: _____

Province: _____

Postal Code _____

Phone: _____

Email: _____

I would like more information about:

- Bequest to Ross Memorial Hospital Foundation
- Gift of cash or appreciated property
- Gift of Life Insurance
- A Charitable Gift Annuity
- Charitable Remainder Trust
- Gift of residual interest

If you have already arranged for a future gift to us, we'd like to know:

- I have included Ross Memorial Hospital Foundation in my will
- I have named Ross Memorial Hospital Foundation as the beneficiary of a life insurance policy

Your Privacy

At the Ross Memorial Hospital Foundation, we are committed to protecting the privacy of our donors. We value our donors' trust and recognize that maintaining this trust requires that we be open and accountable in our treatment of the information that you choose to share with us.

The Ross Memorial Hospital Foundation respects your privacy. We protect your personal information and adhere to all legislative requirements with respect to protecting privacy. We do not rent, sell or trade our mailing lists. The information you provide will be used to deliver services and to keep you informed and up to date on the activities of Ross Memorial Hospital Foundation, including programs, services, special events, funding needs, opportunities to volunteer or to give, open houses and more, through periodic contacts. If at any time you wish to be removed from any of these contacts simply contact us by phone at (705) 328-6146 or via email at foundation@rmh.org and we will gladly accommodate your request.

Our employees and volunteers sign confidentiality agreements and safeguards are in place to ensure that your information is not accessed, disclosed or shared more widely than is necessary to achieve the purpose for which it was gathered. Individuals may access their personal information at any time to ensure that it is correct and current, or to edit it.

Ross Memorial Hospital Foundation
10 Angeline Street North,
Lindsay, ON K9V 4M8

Phone: (705)328-6146
Fax: (705) 328-6147
Email: foundation@rmh.org



Planned Giving

Ross Memorial Hospital Foundation
10 Angeline Street North,
Lindsay, ON K9V 4M8

Phone: (705) 328-6146
Fax: (705) 328-6147
Email: foundation@rmh.org

Charitable Registration Number:
11912 421 RR0001

Planned Giving

Gift Planning

This means structuring your gift to maximize tax benefits and achieve personal financial goals while giving vital support to a cause you believe in.

A planned gift to the Ross Memorial Hospital Foundation (RMHF) may be “outright” (for our immediate use) or “deferred” (arranged now for completion at a future time). Some planned gifts are designed to combine support for RMHF with life income to the donor. Each type of planned gift offers particular benefits to the donor, and each supports the mission of our Foundation.

Look over this leaflet and find the way of giving that best meets your situation and goals. Then use the response form to request further information you can review with your financial advisor. When you’re ready to proceed, we’ll be pleased to assist you in completing your gift.

Gifts for the Present

An outright gift of cash is the simplest way to give and can often be the best way. Your gift goes to work immediately, meeting current needs or as an endowment. You receive a donation receipt for the full amount you give, resulting in immediate tax savings for you.

For example, if your combined federal and provincial tax credit equals 45%, a \$5,000 cash gift to RMHF will result in tax savings of \$2,250, so the actual cost of the gift to you is only \$2,750! The amount you may claim in charitable donations in any one year is limited to 75% of your net income for that year. Any excess may be carried forward for up to five years.

When you make an outright gift of listed securities, you receive a special tax benefit: you will be taxed on only 25% of the capital gain. For gifts of other types of appreciated property, 50% of the gain will be taxed. In either case, your tax credit will always exceed the tax on the gain, resulting in net tax savings, because 100% of the taxable gain is creditable.

Gifts for the Future

The most common type of *deferred* planned gift is the **charitable bequest**. It can be as simple as a sentence or two in your will, or a codicil appended to your present will. Your bequest may specify a certain sum of money: “*I give to the Ross Memorial Hospital Foundation the sum of \$_____ to be used for its general purposes.*”

If you prefer, you may give a particular asset (“*my shares of XYZ stock*”) or a portion of the residue of your estate after other bequests have been paid (“*50% of the rest, residue and remainder of my estate*”). In consultation with the Foundation, you may designate a particular purpose for which your bequest is to be used, and you may indicate whether your bequest is to be available for immediate use or held as an endowment. Your estate will be entitled to a donation receipt for the full value of the bequest, which may reduce significantly the tax payable with your final income tax return.

A gift of life insurance can provide a significant future gift to the Ross Memorial Hospital Foundation at a very modest, present cost to you. You may make such a gift with either an existing policy or a new one.

You may also give the death benefit of an existing policy simply by naming Ross Memorial Hospital Foundation as the beneficiary. However, to receive a current tax benefit, you must also transfer *ownership* of the policy to the Foundation, which entitles you to a donation receipt for the cash value of the policy.

When you make the Ross Memorial Hospital Foundation the owner and beneficiary of a new policy, you receive a donation receipt for every premium you subsequently pay. At your death, the Foundation will receive the proceeds.

INTRIGUED? Then we invite you to request more information . . .

Gifts that Give Back

Some planned gifts “pay you back” by paying you income or allowing you to enjoy the use of your property even after you have given it to the Ross Memorial Hospital Foundation.

A gift annuity provides both a gift to the Ross Memorial Hospital Foundation and guaranteed payments for life for you or you and your spouse. The annuity rates depend on your age, but they will normally be higher than current GIC interest. Moreover, a portion of your annuity payments (100% in some cases) will be paid out tax free. All donors will also receive a donation receipt for a portion of their original contribution.

A charitable remainder trust is a deferred giving arrangement under which you irrevocably transfer property (cash, security, real estate) to a trustee. You retain the right to the income from the trust, either for life or a specified term of years, and at the end of that time, the trust principal becomes your gift to the Ross Memorial Hospital Foundation. You receive a donation receipt for the present value of this remainder interest. In consultation with Foundation staff, you may designate your gift for a particular program or as an endowment.

A gift of residual interest “gives back” in a different way. You may donate your residence but retain the right to occupy it for life, or give a related artwork and continue to enjoy it during your lifetime. In each case, you receive a donation receipt for the present value of the “residual interest” you have given to the Foundation.

The information in this brochure does not constitute legal or financial advice, and should not be relied upon as a substitute for professional advice. The Ross Memorial Hospital Foundation encourages you to seek professional legal, estate planning, and financial advice before deciding on a course of action.