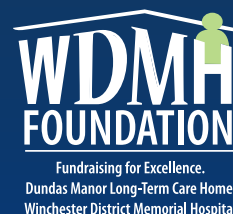


# YOUR LEGACY

for your family and health care in your community



## What legacy gifts do for you, your community, and local health care!

### *Thank you to Dundas Manor Legacy Donors!*

Your commitment to legacy giving is not only a testament to your dedication, but is also ensuring that the new Dundas Manor is being built today.

Although legacy gifts will be received in the years to come, these special gifts are making the new Dundas Manor a reality now.



### *Thank you to Winchester District Memorial Hospital Legacy Donors!*

Your compassion with your legacy gift will continue the ripple effect of past legacy donors. Like them, you are helping to ensure that our community's health care needs will be met with compassion and excellence for generations to come.



**Past, current and future legacy donors help ensure excellent care, close to home for our families, our friends and neighbours. Legacy gifts of all types and amounts make an incredible impact for health care and our community.**

No matter the amount, type, or reason - all legacy gifts make a difference for local health care!

Your guide to legacy giving from the WDMH Foundation



**There are so many ways you can include the WDMH Foundation as part of your legacy. And the tax benefits may help your beneficiaries receive more – with less taxes going to the government.**

### **Gifts by Life Insurance**

A gift of Life Insurance is an easy way to support the WDMH Foundation. Depending on your gift, tax benefits can be received in life or for your estate.

You can list the WDMH Foundation as the beneficiary of a new or existing policy. It's easy to do and the impact is incredible.

*"Even though I am not a resident, Dundas Manor has done so much for me – and I see why a new home is needed."  
Earl, a WDMH Foundation Legacy donor*

### **Gifting Registered Funds**

Donating registered assets such as a Registered Retirement Savings Plan (RRSP), a Registered Retirement Income Fund (RRIF) or a Tax-Free Savings Account (TFSA) allows you to create a legacy for you and the WDMH Foundation. You can simply ask your bank/investment broker for a new beneficiary form so you can list the WDMH Foundation as a beneficiary, or you can include instructions in your Will.

Donating all or part of an RRSP, RRIF or TFSA is an effective way to reduce the taxes payable by your estate and make a significant gift to local health care.

*"I would encourage people to use investments, RRIFS, etc. in order to maximize their benefit as well as the hospital's."  
Dwayne, a WDMH Foundation Legacy Donor*

### **Gifts in Wills**

You can easily include the WDMH Foundation in your Will either by creating a new Will or simply adding a codicil (an addition) to your current Will.

Your estate trustee will be able to apply your estate's charitable contributions to offset up to 100% of your income in the year of passing, and any unused tax credits can be carried back one year to help offset taxes paid in the previous year.

*"We are proud our mother's legacy included the WDMH Foundation to support Winchester District Memorial Hospital." Family of Legacy Donor, Mrs. H.*

## A Little Note About Gifts of Shares, Securities, and Mutual Funds...

Interest in this way of giving has increased, as more donors are realizing the value to both them and to local health care.

Gifting shares, securities, or mutual funds is an easy way to give, and the impact is incredible to both you and your community.

If you own shares, securities, or mutual funds and they have grown in value, you will be taxed on their capital gains when they are sold.

But by donating those shares, securities, or mutual funds directly to the WDMH Foundation you can avoid paying taxes on some or all of the capital gain and make a significant gift at the same time.

They are easy to transfer. We provide the form (Letter of Intent) and directions so that your broker can transfer your gift electronically from your brokerage account to that of the WDMH Foundation.

### Think of this scenario:

Thirty years ago, you bought 100 shares for \$10/share. You spent \$1,000 combined for those shares.

Today those same shares have increased in value and are now worth \$100/share - their value today combined is \$10,000.

Your investment was a good choice those thirty years ago. But if you cash out/sell those shares today to receive your monies, you will be taxed on the capital gains (being \$90 per share - so you will be taxed on about 50% of that \$9,000 gain).

But, if you gift/transfer those shares directly to the WDMH Foundation, you are exempt from paying taxes on all or some of that capital gain. So, in reality, you paid \$1,000 thirty years ago and are now giving a gift of \$10,000 (but those shares only cost you \$1,000).

Because your gift would be \$10,000 (being that those shares settled at \$10,000), then your official income tax receipt would be for \$10,000 – helping reduce your taxable income.

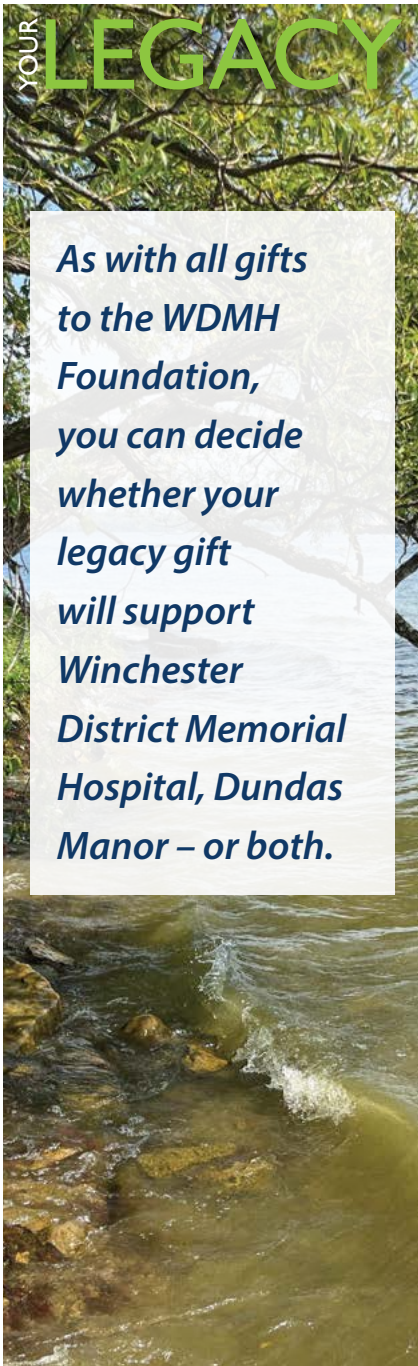
**Gifts of shares can be made during your lifetime, or your estate trustee can gift shares to the WDMH Foundation if it is stated in your Will.**

To learn more or to receive our Letter of Intent, please contact Erin Kapcala, Manager of Major and Planned Giving for the WDMH Foundation at [613-292-7468](tel:613-292-7468) or [ekapcala@wdmh.on.ca](mailto:ekapcala@wdmh.on.ca)

You can also visit our website:

[www.wdmhfoundation.ca/sharessecurities](http://www.wdmhfoundation.ca/sharessecurities)





***As with all gifts to the WDMH Foundation, you can decide whether your legacy gift will support Winchester District Memorial Hospital, Dundas Manor – or both.***

**Please consider local health care as you prepare or update your estate or financial plans. Legacy gifts leave a lasting legacy for you and our community.**

There are several different types of legacy giving, and all have charitable income tax benefits for you or your estate. Legacy giving can help offset what will most likely be your biggest tax bill ever – meaning legacy giving can help your beneficiaries receive more with less taxes going to the government.

There are tax-benefits to planned and legacy giving, and you should plan in advance to take advantage of these benefits.

All gifts, no matter the size, are special and leave an incredible impact for excellent, local health care.

Please consider the WDMH Foundation as you plan for your future through charitable giving.

## **The WDMH Foundation's Society of Care:**

This special society's commitment is simple: it's our way of thanking legacy donors, recognizing their compassion, and honouring their commitment to care through their legacy gift.

There are special thank you and recognition opportunities for legacy donors – should you wish – such as proudly listing your name(s) at Winchester District Memorial Hospital or at the new Dundas Manor and in our Annual Report to the Community. Not only do these recognitions thank and acknowledge your compassion and commitment, they inspire others too.

If you have quietly chosen to leave a legacy gift to the WDMH Foundation, thank you! We understand if you do not want to publicly share your intention, but we do hope you will let us know so we may thank you privately and discuss with you the special and personal impact you want for your legacy gift. Your privacy will always be respected.

**We are so grateful for your support and the impact you have made.**

***If now feels like the right time to plan your legacy gift to the WDMH Foundation, we encourage you to discuss your interests with Erin. She will be honoured to help you find answers to your questions, and to help you plan your legacy gift to suit your wishes and your personal, financial, and tax circumstances. Your questions and any information exchanged will be held in the strictest confidence.***



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**[www.wdmhfoundation.ca/requestinfo](http://www.wdmhfoundation.ca/requestinfo)**

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