



**BECOME
LEGENDARY
WITH A
HEARTFELT
PLANNED GIFT.
YOU HAVE THAT
POWER.**

A planned gift is one of the best ways to make a meaningful contribution to the Jewish General Hospital—one that will provide concrete and lasting benefits for future generations.



Hôpital général juif
Jewish General Hospital
Fondation | Foundation





Built by a courageous, grass-roots community effort almost a century ago, and through the generosity and vision of literally generations of individuals and families, the JGH has become one of the preeminent hospitals in the world. It is a McGill teaching hospital, preparing practitioners for the future. It is also deeply involved in leading research, seeking out the most innovative equipment and treatment practices, and does all of this with a unique, almost unheard of level of supportive, personal care for everyone who comes through its doors. A truly remarkable mission to accomplish and maintain.

Now, we must look to the future.

We know we have the best. We know the hospital is in good hands with outstanding leadership. But we can see the challenges on the horizon. How do we continue to fulfill this lofty mission when we know that we must continually re-invest in the best medical professionals, the newest technology and systems? How can we reach to the pressures of reduced government funding and time-consuming impositions? We must prepare today.

I happen to think that we have an obligation to leave this world in a better place for our being here. We all have an opportunity, as we are able, to include a gift to the Jewish General Hospital Foundation in our estate plans as a way to guarantee that the JGH will be able to meet the challenges of the future. I have made such a gift and I derive great joy in knowing that it is in place.

- JONATHAN WENER, C.M.
Past President, Jewish General Hospital, 2000-2003

INVEST IN A HEALTHIER TOMORROW WITH A PLANNED GIFT

WHAT IS A PLANNED GIFT?

A planned gift allows you to make a meaningful charitable gift now or in the future that speaks to your philanthropic goals while balancing personal, family and tax considerations. As part of an overall estate plan, planned giving is the vehicle for donors whose future dream of giving is larger than what they can give today.

WHAT ARE THE BENEFITS OF A PLANNED GIFT?

This type of philanthropic planning can be advantageous both to you as well as to the charity(ies) of your choosing. Planned gifts offer substantial tax savings to donors and can reduce income tax and help avoid capital gains tax. This affords you the ability to support the Jewish General Hospital in a meaningful and impactful way without necessarily giving a large gift now.

WHAT CAN YOUR GIFT SUPPORT?

Your gift can support the world-class research, cutting-edge innovation, and exceptional patient care happening right here at the Jewish General Hospital. From designated departments, to specific equipment acquisition, to programs that are near and dear to your heart, there are countless areas at the JGH that can benefit from your generosity—for years to come.

“Through the generations, our dedicated and generous donors have made the Jewish General Hospital a true jewel in our city—shining its light onto the world. Ensuring that the JGH remains at the forefront of change and discovery can be an important and lasting part of you and your family’s legacy—making a difference to countless lives well into the future.”

- BRAM FREEDMAN
President & CEO, Jewish General
Hospital Foundation

CREATE YOUR LEGACY, TODAY.

Perhaps you were born at the Jewish General Hospital. Perhaps you are grateful for the life-saving care provided to a loved one. Or perhaps you want to be part of innovative research and clinical practices informing tomorrow's cures. As Quebec's number one hospital, and a leading hospital in the world*, there is no better place to make an investment in the future health of Quebecers—and beyond.

We invite you to join the growing number of donors who have made this important step to strengthen the Jewish General Hospital. This is your gift for generations to come.

MANY WAYS TO GIVE. MANY WAYS TO MAKE A DIFFERENCE.

By making a planned gift commitment to the Jewish General Hospital Foundation, you are supporting the vital work of the Jewish General Hospital while also planning for your own financial security.

You may be surprised to learn that planned gifts are not necessarily the result of great wealth but of a great desire to make a lasting impact. Our planned giving program was established in order for us to work together to determine the best way for you to realize your philanthropic goals—through specific assets, tax implications, and financial needs. A planned gift may enable you to make a larger, more lasting contribution than you imagined.

We offer many giving vehicles, including:

- **Bequests** (page 6-7)
- **Gifts of Public Securities** (page 8-9)
- **Stock Options** (page 10-11)
- **Gifts of Registered Funds** (page 12-13)
- **Life Insurance Policies** (page 14-15)
- **Charitable Gift Annuities** (page 16-17)
- **Charitable Remainder Trust** (page 18-19)

HERE FOR YOU.

Planned giving is part of an important process tailored to your specific needs, including determining the best ways to make your desired impact. Please review this JGH Foundation Planned Giving package, and we would be happy to continue the conversation with you at your convenience.



*According to *Newsweek* magazine's annual survey of the top hospitals in the world, in which the Jewish General Hospital has repeatedly ranked among the top-10 hospitals in Canada and the number 1 hospital in Quebec

THE 1934 SOCIETY

BE PART OF HISTORY. BE PART OF THE FUTURE.

In October 1934, when the Jewish General Hospital opened its doors to all, few could have imagined that it would eventually rank as Quebec's leading and busiest healthcare institution. This current standing can be squarely attributed to its visionary supporters throughout the years—legacy supporters like noted philanthropists Sir Mortimer and Lady B. Davis, and supporters like you.

The power, generations later, of planned giving is undeniable.

At its inauguration, then Governor General of Canada, Lord Bessborough, attested that the Hospital was “a monument to that spirit of charity toward your fellow man.” Today, the Jewish General Hospital, a McGill University teaching hospital that has been serving a diverse patient population since its inception—regardless of religion, language or ethnic background, continues to deliver day in and day out on that promise.



WHERE BELONGING IS TIMELESS

Membership in The 1934 Society (previously known as The Legacy Circle) highlights the unique history, timeless values, and forward-leaning spirit that has contributed to the life-saving innovations, cutting-edge research and the delivery of exceptional care, without exception, that the JGH is renowned for.

As a way to honour your generosity and commitment today toward ensuring continued excellence in healthcare tomorrow, we would be proud to welcome you to The 1934 Society. Donors who choose to leave a bequest of \$10,000 or more enjoy the following benefits:

- Your name on the Wall of Honour and our website
- A personalized 1934 Society keepsake, distinguishing you as a legacy donor
- Invitations to recognition events at the Hospital throughout the year
- Breakfast with the CEOs of the Hospital and the Foundation
- Annual 1934 Society recognition cocktail

You can opt to remain anonymous publicly in terms of recognition but will continue to benefit from membership in The 1934 Society.

Join us—and make a lasting legacy.

WAYS TO GIVE



MAKING A BEQUEST



“When I was diagnosed with cancer, it was the beginning of a long journey. Through my ordeal, I learned that the JGH was not only a world-class hospital, but also a community. I wanted to give back directly to the hospital that helped me get through one of the toughest chapters in my life. I can’t make a substantial gift during my life now, but I realized that I can make a gift from my estate that will help save lives long after I’ve passed away.”

HIGHLIGHTS

There are many ways to support the JGH Foundation with the most common being a bequest in your will—representing about 90% of all gift planning in Canada. A bequest is essentially a gift made through your will or trust; it can be a piece of property, a percentage of your estate, securities or cash. The funds will be distributed based on your predetermined instructions—to support or endow designated departments or programs, or to be used at the Hospital’s discretion. We can help you match your gift to your specific passion.

ADVANTAGES

Bequests enable you to give a larger gift with no impact on lifetime cash flow. In addition, there is a tax savings/credit upon death as these gifts may reduce or eliminate estate taxes. You retain control of these assets in your lifetime and can designate them as a restricted gift, unrestricted gift, expendable gift (to fund an initiative over a certain period of time), or endowment (with the income supporting your chosen area of interest in perpetuity). A bequest of \$10,000 and more to the JGH Foundation also provides immediate recognition as part of our exclusive 1934 Society (see page 4).

RESOURCES

We can assist with your bequest plans through sample wording to add the JGH Foundation in your will, including our codicil form. Our Planned Giving specialists at the Foundation would be happy to answer your questions and provide additional information at your convenience.

**MAKING
A GIFT OF
PUBLIC
SECURITIES**



"I cannot think of a better win-win opportunity. By making a gift of certain stock holdings I am supporting the Jewish General Hospital and the life-saving work that is happening there, and applying the tax receipt against my annual income."

HIGHLIGHTS

The Jewish General Hospital Foundation welcomes gifts of publicly traded securities, listed on a designated stock market. This includes capital stocks, bonds, mutual fund units and shares, and exchanged shares and securities. You are able to direct your gift toward a particular area of your choosing at the Hospital.

ADVANTAGES

With a gift of marketable securities—such as shares, bonds or mutual funds, capital gains taxes are eliminated upon donation. An immediate charitable tax receipt for the amount of the fair market value of the shares at time of donation is provided*. When calculating corporate taxable income, corporate donors are permitted a deduction equal to the amount of the gift.

Gifts of public securities enable you to see the direct benefit of your generosity in your lifetime as well as provide recognition as part of our exclusive 1934 Society (see page 4).

RESOURCES

We can assist with your gifts of public securities by providing the necessary account information and facilitating these transactions in concert with you and/or your financial advisor. Your Planned Giving specialist at the Foundation is available to answer your questions and provide additional information.

* There is an annual limit per taxation year of the net income of the donor. The unused portion of the tax credit may be carried forward five taxation years.

MAKING A GIFT OF STOCK OPTIONS



"When I recently changed companies, I received stock options as part of my compensation package. Although I was not able to make as significant a gift from my current capital, this afforded me with a beautiful opportunity to give back to the Hospital that is near and dear to my heart. It is an investment that will pay forward better than any stock dividend ever could."

HIGHLIGHTS

Employee stock options are a common form of compensation in some areas. Donors can exercise the option, as long as the option is donated within 30 days of exercise and within the same year in which they were received.

ADVANTAGES

By exercising the option, donors are able to take advantage of the elimination of any benefit income while supporting their philanthropic objectives.

Gifts of stock options enable you to see the direct benefit of your generosity in your lifetime as well as provide recognition as part of our exclusive 1934 Society (see page 4).

RESOURCES

Your Planned Giving specialist at the Foundation is available to answer your questions and provide additional information to assist with this type of philanthropic contribution.

MAKING A GIFT OF REGISTERED FUNDS



"I would not be here to enjoy my retirement were it not for the medical treatment I received at the JGH 10 years ago—made possible by generous donors before me. Every day I have is a gift. I have no children, so for me, the best beneficiary I could name is the Lady Davis Institute at the Jewish General Hospital. Research there will lead to cures for tomorrow."

HIGHLIGHTS

A gift of registered fund assets includes investments in RRSPs, RRIFs, TFSAs, and LIRA/LIFs. As this type of gift is considered "outside the will", it is a good option for those who want to protect their privacy regarding gifts.

ADVANTAGES

Since there is no immediate tax receipt, this type of giving provides a deferred tax advantage as the estate receives a charitable tax receipt in the amount of the donation in the year of death. Any unused portion may be carried back to the year immediately preceding the death. You are able to retain control of the assets during your lifetime, and the beneficiary may be changed at any time.

RESOURCES

To name the Jewish General Hospital Foundation as a beneficiary of a qualified retirement plan, the donor simply needs to call their plan administrator and complete the required form. In Quebec, please note that the designated beneficiary must also be named in the donor's will.

Your Planned Giving specialist at the Foundation is available to answer your questions and provide additional information to assist with making gifts of registered funds.

**MAKING
A GIFT
OF A LIFE
INSURANCE
POLICY**



"I purchased a whole life policy many years ago. I am fortunate enough that my dependents no longer need the proceeds in the event of my death. As a physician, when I think about having devoted myself to the JGH professionally, and the benefit these funds can have on countless patients here, I am comforted knowing that my policy will eventually be put to excellent use. That is the true definition of life insurance!"

HIGHLIGHTS

This is a relatively simple way to realize your philanthropic desire to support the JGH. You could purchase a new policy naming the JGH Foundation as the owner and beneficiary or choose to make that adjustment on a current policy. This is an attractive way to realize additional value beyond the useful period of life insurance.

ADVANTAGES

This is an excellent example of how a large gift can be made with a relatively small investment—and enable you to benefit in your lifetime. When the JGH Foundation is assigned to your policy as owner and beneficiary, you will receive an immediate charitable tax receipt for the cash value of the policy at the time of transfer as well as for any premiums you pay. As well, depending upon the circumstances, the JGH Foundation may be interested in taking over the payment of premiums for a life insurance policy that you no longer need. In that case, you would receive a charitable tax receipt for the cash value of the policy. The annual limit is 75% of net income for the donor's taxation year, and the unused portion of the tax credit may be carried forward for five years.

If the Foundation is designated as a beneficiary only, there is a deferred tax advantage (to the estate), however, you retain control of the policy during your lifetime and the beneficiary can be changed at any time.

RESOURCES

To name the Jewish General Hospital Foundation as a beneficiary and/or owner of a life insurance policy, please contact your Planned Giving specialist at the Foundation and your insurance advisor. Together with these professionals, the best option can be selected according to your needs.

MAKING A GIFT OF A CHARITABLE GIFT ANNUITY



“Since becoming a widow, my priority is to spend time with my loved ones—not worrying about the volatility of the market and what that means for my financial situation. I take tremendous comfort knowing that I have funds I can count on annually to enjoy my life, and also, at the same time, I am proud to give back to the JGH—where three generations of my family were born and where my beloved husband was cared for with such kindness during his illness.”

HIGHLIGHTS

A charitable gift annuity is effectively a contract that provides the donor with a fixed income stream for life in exchange for a sizeable donation to the JGH Foundation. In return, the donor is eligible to take a partial tax deduction for the donation. Though younger donors can benefit as they will receive smaller payments for a longer period, this type of giving is most beneficial for donors aged 68 and older with a minimum investment of \$10,000.

ADVANTAGES

Freeing you from investment worries, the option of a charitable gift annuity provides a lifetime of fixed payments for you and your co-annuitant, even when markets become volatile. Depending on your age, these fixed payments may be tax-free, and an immediate income tax deduction is provided through a tax receipt from the JGH Foundation.

This is a great way to support the Hospital, and even the specific priorities of interest to you, while freeing you from investment and management worries.

RESOURCES

Your JGH Foundation Planned Giving specialist can review the specific details of this option to see if it is right for you as part of your philanthropic planning.

MAKING A GIFT OF A CHARITABLE REMAINDER TRUST



“It was only in discussion with the Foundation that we realized our unused assets were a potential source of philanthropy—one that would in fact provide us with income while also contributing to the hospital, to save lives. They walked us through every step and we could not be more content with the outcome!”

HIGHLIGHTS

Do you own bonds, mutual funds or securities with a significant unrealized gain? You may be eligible to transfer these to a trust and receive some income in return. Most appropriate for donors aged 70 and over, a charitable remainder trust is an irrevocable transfer to a trust, either during the donor’s lifetime or through a will, and enables you to receive the value of those assets now. The irrevocable donation to the trust is essential in order to establish a Charitable Remainder Trust.

ADVANTAGES

Usually the trust pays an income to the designated beneficiaries during their lifetime and the remainder is then transferred to the JGH Foundation. With this type of planning, you may also designate others as income beneficiaries, for example to you and your spouse for as long as you live. In addition to specific capital gain benefits that may be applied, an additional benefit of this type of trust is that because the assets gifted will no longer form part of your estate, their value is omitted in the calculation of probate fees.

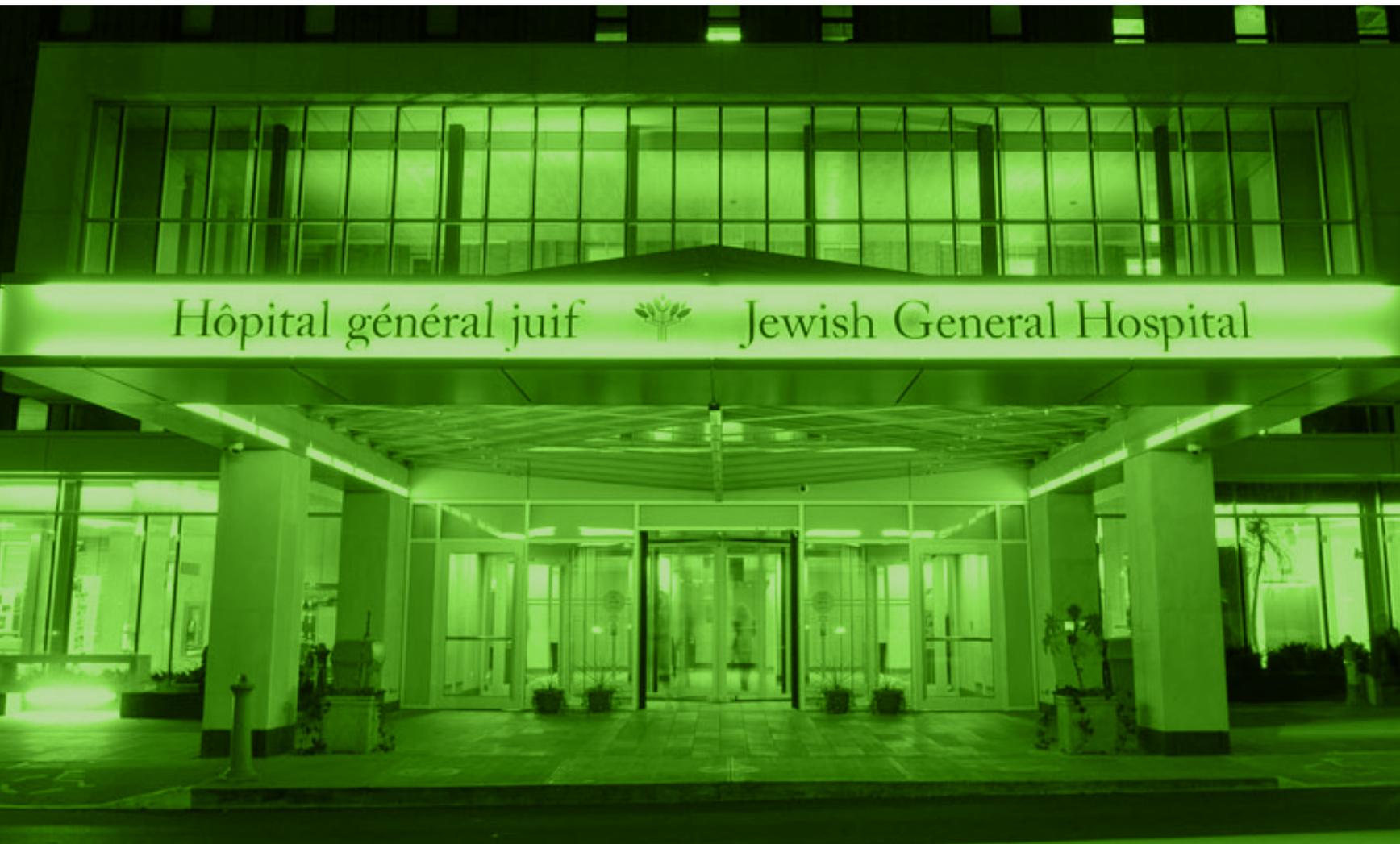
RESOURCES

Your JGH Foundation Planned Giving specialist can review the specific details of this option with you and guide you through the process, together with qualified professionals.

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We think of these gifts as being a lifetime away. Or maybe we don't think we can make a significant enough contribution right now. The fact is, every gift makes a difference, and making a planned gift is not just generous, it is often surprisingly within reach. Plus, you can be benefitting now from your planned gift, while ensuring that our cherished Hospital receives the funding it needs down the road. Talk it over with your loved ones. Speak to your estate planning professional. Contact us. Future patients will be thanking you. That is what legacy is all about.

- HARVEY LEVENSON,
Chair of the Board of Directors,
Jewish General Hospital Foundation



Thank you for considering making a legacy gift to the Jewish General Hospital Foundation. We recognize this is part of an important process that includes understanding the best giving vehicles for you, and we would be happy to provide additional information, tailored to your needs. To continue the conversation, please contact us—we're here to help.

When planning to provide a legacy gift to the JGH Foundation—or any other charitable organization—we recommend you always consult a qualified legal, notarial or financial advisor to maximize benefits to you and your loved ones.

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