

**LEGACIES ARE  
MADE HERE**



# PLANNED GIVING

A planned gift is one of the best ways to make a meaningful contribution to the Jewish General Hospital (JGH) – one that will create a lasting legacy and benefit future generations.



Jewish  
General  
Hospital  
Foundation

## 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. Planned gifts offer substantial tax savings to donors and can reduce income tax and help avoid capital gains tax. 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 CAN YOUR PLANNED GIFT SUPPORT?

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

# WAYS TO GIVE

## BEQUESTS

The most common way to support the JGH Foundation is a bequest in your will or trust; it can be 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 area of interest.

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).

## PUBLIC SECURITIES

The JGH 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.

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 the time of donation is provided\*. When calculating corporate taxable income, corporate donors are permitted a deduction equal to the amount of the gift.

*\*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.*

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## STOCK OPTIONS

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.

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.

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## LIFE INSURANCE POLICY

This is a relatively simple way 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.

When the JGH Foundation is assigned to your policy as owner and beneficiary, you will receive an immediate charitable tax receipt for the fair market value of the policy at the time of transfer as well as for any premiums you pay. Also, 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 fair market 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.

*“As a longstanding supporter of the Jewish General Hospital and having served both the Hospital and the Foundation in a variety of positions, I felt that it was important to leave a bequest to the JGH in my will. By so doing, I hope to ensure that the Hospital will be able to provide critical and timely care for the community for many years to come.”*

— MR. ALLEN F. RUBIN





# OTHER WAYS TO GIVE

## REGISTERED FUNDS

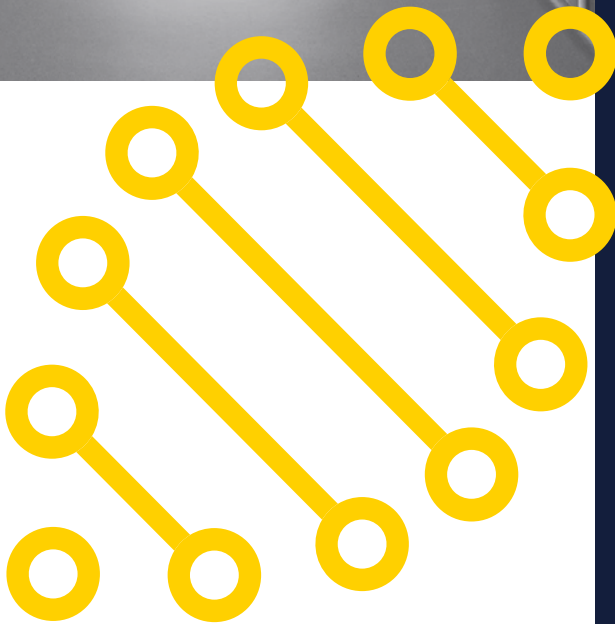
A gift of registered fund assets includes investments in RRSPs, RRIFs, TFSAs, and LIRA/LIFs. The benefit of these accounts is the option of naming one or more beneficiaries. Funds get paid out quickly and directly to the named individuals or charities. In Quebec, you can name a charity as a beneficiary of your registered funds by stipulating it in your Will.

## CHARITABLE GIFT ANNUITIES

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.

## CHARITABLE REMAINDER TRUST

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.



*“Nearly 30 years ago, my life was saved thanks to the exceptional team at the Jewish General Hospital. Since then, I have witnessed many times the profound impact this institution has had on so many people from different communities. The gift in my will is one of the most meaningful ways to show my appreciation and support the JGH’s leadership in healthcare for years to come.”*

— MR. LOUIS AUCOIN

# BECOME A MEMBER OF THE 1934 SOCIETY

As a way to honour your generosity and commitment, we would be proud to welcome you to our planned giving community, The 1934 Society.

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## THE 1934 SOCIETY

When you leave a bequest of \$10,000 or more, you can 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

*“I want to express my gratitude to the Jewish General Hospital for the decisive care provided to some of my loved ones over the past decades. In these moments of great vulnerability for patients and their families, I have witnessed the exceptional commitment of our Hospital’s doctors and nurses. So it was only natural for me to thank them by making a bequest in my will to the JGH. I’m proud to be part of The 1934 Society.”*

– MRS. JULIE SNYDER

### WE’RE HERE FOR YOU

Our specialists at the JGH Foundation would be happy to answer your questions and provide additional information on planned giving at your convenience. Contact us today.

✉ [plannedgiving@jghfoundation.org](mailto:plannedgiving@jghfoundation.org)  
Tel. 514-340-8251



# ABOUT THE JEWISH GENERAL HOSPITAL



*At the JGH, we keep pushing forward in pursuit of ever-greater success. We continue to reinvest in the best healthcare professionals and the most cutting-edge technology and equipment. We prepare for and welcome a future filled with even more tomorrows for our patients. It's our donors who make it possible.*

The Jewish General Hospital, repeatedly ranked by *Newsweek* among the top three hospitals in Quebec, among the top 10 in Canada and among the top 125 in the world, is an acute and specialized care McGill University teaching hospital. The JGH has been serving a diverse patient population irrespective of religion, language, or ethnic background since it was founded in 1934.

The Hospital is home to one of the highest number of births in Quebec with a specialization in high-risk pregnancies and neonatal care; one of the busiest and most efficient Emergency Departments in the province; the Segal Cancer Centre, which is recognized internationally for its groundbreaking cancer treatment and research achievements; and the Lady Davis Institute, one of the largest and most influential medical research centres in Canada.

**TOMORROWS  
ARE MADE HERE.**



Jewish  
General  
Hospital  
Foundation



Learn more

# BECOME LEGENDARY WITH A PLANNED GIFT



Jewish  
General  
Hospital  
Foundation

Leaving a gift of any size to the JGH Foundation in your will, your estate plan or your life insurance will help give patients more precious tomorrows. If you have made or intend to leave a planned gift to the JGH Foundation, please complete this confidential form and return it to us.

Name: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Work Phone: \_\_\_\_\_

City: \_\_\_\_\_

Email: \_\_\_\_\_

Province: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

- I/we have already included the Jewish General Hospital Foundation in my/our estate plan(s)
  - Percentage %
  - Amount \$
  - Residual Amount
  - Other (i.e. life insurance, RRSP, etc.)
  - I prefer not to share this information at the current time

- I/we intend to include the Jewish General Hospital Foundation in my/our estate plan(s)

## DESIGNATING YOUR GIFT

General, unrestricted gifts allow the JGH Foundation to address the most urgent healthcare needs. However, if you prefer, we would be pleased to designate your gift to support any of the following areas:

- Most urgent needs
- General Endowment Fund
- Research
- Other

If you wish to designate your planned gift to a specific area, please contact us so that we can provide you with the correct description.

# PLANNED GIFT RECOGNITION FORM

On behalf of the Jewish General Hospital Foundation, thank you for including the Hospital in your estate plans. It would be our pleasure to recognize you on the Wall of Honour or in the Hall of Honour and to welcome you as a member of the JGH's 1934 Society. Take a moment to fill out the form below.

**YES!** Please include me/us on the Wall of Honour or in the Hall of Honour as well as in other appropriate JGH materials and publications. My/Our name(s) should appear as :

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For example: John Smith / John and Joan Smith / John Smith and Family / In honour of the Smith Family  
*\*Note: inscriptions must be a maximum of 3 lines, with approximately 30 characters per line, including spaces.*

**NO, THANK YOU.** I/we wish my/our gift to remain anonymous.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please let us know what inspired you to include the JGH Foundation in your estate/financial plans (optional):

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Would you like to share your legacy story in JGH Foundation online and print publications if the opportunity arises?

**YES!** Please call me at: \_\_\_\_\_

**NO, THANK YOU.**

## BEQUEST WORDING

To add a bequest to the JGH Foundation in your will, the following wording can be provided to your professional advisor.

### 1. GENERAL PURPOSE

"I hereby bequeath to the Sir Mortimer B. Davis - Jewish General Hospital Foundation \$\_\_ (or \_\_%, life insurance, etc.) of the remainder of my Estate."

### 2. SPECIFIC PURPOSE

"I hereby bequeath to the Sir Mortimer B. Davis - Jewish General Hospital Foundation \$\_\_ (or \_\_%, life insurance, etc.) of the remainder of my Estate for the department of \_\_ (name of department)."

OR

"I hereby bequeath to the Sir Mortimer B. Davis - Jewish General Hospital Foundation \_\_% of the remainder of my Estate for \_\_ Research (name of research)."

WHERE THE BEQUEST SPECIFIES HOW THE FUNDS WILL BE DESIGNATED, YOU MAY WANT TO CONSIDER ADDING THE FOLLOWING:

"If, in the opinion of the Executive Committee of the Sir Mortimer B. Davis - Jewish General Hospital Foundation, the need for funds for the purposes herein described no longer exists, the bequest may then be used for the general purposes of the Foundation."