Ajax Pickering Hospital Foundation

PLANNED GIVING | CREATE A LEGACY OF CARE

BUILDING THE FUTURE OF HEALTHCARE IN DURHAM, TOGETHER

Canada is undergoing a historic demographic transformation. For the first time, there are now more Canadians over the age of 65 than under the age of 25. This shift is creating unprecedented demand on our healthcare system - especially seniors' care, chronic disease management an post-acute services.

Here is Durham Region, our community hospital is on the frontline of this change. The Ajax Pickering Hospital Foundation is preparing for the next chapter of care to serve our growing community.

The need is urgent. The opportunity is powerful.

WHY PLANNED GIVING MATTERS

- Our community is aging faster than ever before
- Demand for healthcare services continues to rise
- Families are seeking meaningful ways to leave a lasting impact
- Planned Gifts help build long-term, sustainable funding for care

HOW YOU CAN GIVE

- Wills and charitable bequests
- Donor-Advised Funds (DAF)
- Endowment Funds
- Gifts of Retirement Funds
- Gifts of Securities or Stocks
- Gifts of Life Insurance

THE IMPACT OF YOUR LEGACY

Planned giving allows you to support the future of healthcare while creating a meaningful and lasting legacy for generations to come - and it also allows you to be here, now, planning with us, sharing the journey, and seeing the impact your generosity will make.

A planned gift is more than a donation. It is a commitment to the future:

- Creates multi-generational impact
- Supports long-term healthcare sustainability
- Honours your values and life story
- Strengthens our community for decades to come

Your generosity today becomes care for tomorrow - forever

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BEQUEST & GIFTS IN YOUR WILL

Creating a Lasting Legacy

BEQUEST/WILL

A bequest is one of the simplest and most meaningful easy to support Ajax Pickering Hospital Foundation. It can be a donation of property, asset and/or cash gift. By including a gift in your will, you are helping tomorrow's healthcare wile walking the journey with us today - creating a legacy your family will be proud of for generations.

WHY CONSIDER A BEQUEST?

- Specific Bequest: Give a fixed amount from your estate
- Residual Bequest: Donate a portion or remainder of your estate after other gifts are made
- Contingent Bequest: Leave a gift that only takes effect under certain circumstances

HOW TO MAKE A BEQUEST?

- Flexible & Easy: You retain full control of your assets during your lifetime
- Lasting Impact: Your gift supports healthcare needs for generations
- Tax Benefits: Your estate may receive a charitable tax receipt, reducing estate taxes
- Personal Legacy: Honour your values, loves ones, or a life-long connection to healthcare

BEQUEST SAMPLE WORDING

- Specific Bequest: "I give, devise, and bequest [amount or percentage] of my estate to Ajax Pickering Hospital Foundation*"
- Residual Bequest: "My estate trustees shall pay [all or ____%] of the residue of my estate to Ajax Pickering Hospital Foundation*"
- Residual Bequest: "I give ____% of the residue of my estate to the Ajax Pickering Hospital Foundation*"

*You may designate your gift to the Foundation's highest priority needs, its general work or to a specific program area. Please contact the Foundation for program funding names should you wish to designate your gift in such way.

Please also consult your legal advisor when drafting your will.

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DONOR-ADVISED FUND (DAF)

A Smart, Flexible Way to Give

DAF

A donor-advised fund (DAF) is a simple, tax-efficient way to manage your charitable giving. When you contribute cash, securities, or other assets, you receive an immediate charitable tax receipt. Then you recommend grants to charities - like Ajax Pickering Hospital Foundation - over time.

It's like owning your own private foundation, without the legal, administrative or financial complexity. A DAF allows you to give thoughtfully, strategically, and with lasting impact.

WHY CONSIDER A DONOR-ADVISED FUND?

- Immediate tax benefit: Receive a charitable tax receipt when you contribute to your DAF.
- Flexible funding: Support our Foundation and/or multiple NGO registered under the CRA now or in the future - on your timeline
- Strategic Philanthropy: Involve your family and create a tradition of giving
- Investment Growth: Your fund can grow tax-free, increasing your future philanthropic impact

HOW A DAF WORKS

- Easy: Contribute cash, securities or other assets to your DAF, which is managed by a reputable financial institution or community foundation
- Tax Benefits: Receive an immediate chartable tax receipt
- Personal Legacy: Recommend grants to our Foundation and/or other registered charities at any time
- Growth: Your fund is invested and grows tax-free

START TODAY

DAF is perfect for philanthropists who want to allocate a portion of their charitable budget over time, or temporarily "park" a gift until you select a charity. You enjoy the tax receipt immediately and can grow you charitable fund in a tax-free account.

Through your DAF you can

- Support patient care and medical innovation
- Help built the future post-acute care hospital in Durham
- Create a lasting healthcare legacy for your community

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ENDOWMENT FUND

A Legacy that Cares for Generations

An Endowment Fund is a permanent fund created to support the long-term future of healthcare in our community.

Your gift is invested, and each year a portion of the incomes is used to support a designated area at the Ajax Pickering Hospital - while your principal remains intact forever.

You have the opportunity to name the fund in honour of yourself or a loved one, ensuring your legacy lives on every year, for generations.

WHY GIVE TO AN ENDOWMENT FUND?

- Create a permanent legacy: Your gift supports healthcare forever
- Multi-Generational Impact: Your family's name and values live on through health care
- Sustainable Funding: Provides stable, long-term support for the hospital
- Future-ready healthcare: Helps prepare for the growing needs of an aging population

HOW AN ENDOWMENT WORKS

- You make a gift to the Endowment Fund
- Your gift is invested for long-term growth
- Annual income supports hospital priorities
- Your original gift remains intact forever

ENDOWMENT

YOUR LEGACY IN ACTION

Giving to the Endowment Fund is more than a donation - it's building the future of healthcare.

It allows you to shape the future of care while creating a legacy that lasts for generations - and to experience the impact of your generosity today.

Ways to Give to the Endowment

- Bequest(s) in your will
- RRSP/RRIF beneficiary designation
- Gift(s) of Life Insurance
- Gift(s) of Securities
- Donor-Advised Fund grants

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GIFTS OF RETIREMENT FUNDS

Turn Savings into Lasting Care

Registered retirement funds are often heavily taxed at death. By designating the Ajax Pickering Hospital Foundation as a beneficiary of your RRSP or RRIF you can reduce taxes on your estate while creating a powerful legacy for your community.

WHY GIVE RETIREMENT FUND GIFTS?

- Retaining ownership and use of the fund during your lifetime, at the same time, letting you build tomorrow's healthcare while walking the journey with us today
- A charitable tax receipt for your estate
- Reduces estate taxes and probate fees
- Simple beneficiary designation
- Preserves other assets for family
- Creates lasting community impact

HOW RRSP & RRIF GIFTS WORK

You simply name Ajax Pickering Hospital Foundation as a beneficiary of all or a potion of your RRSP or RRIF.

Upon your passing:

- Funds flow directly to the Foundation
- Your estate receives a charitable tax receipt
- Estate taxes my be significantly reduced

RRSP & RRIF

THE POWER OF YOUR GIFT

Here's an illustration of what you could do:

	RRIF Value at Death	Tax payable to CRA (53.5%)*	Estate Receives	Charity Receives	Estate Tax Credit
No Charitable Gift	$250,000	$133,825	$116,175	$0	$0
Planned Gift through RRIF	$250,000	$0-$7,825**	$0	$250,000	$250,000

*approximate top marginal tax rate (Ontario)

**some estate still pay a small residual amount depending on income structure

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GIFTS OF STOCKS & SECURITIES

Gift More, Pay Less Tax

Donation publicly traded stocks, bonds, or mutual funds is one of the most tax-efficient ways to support healthcare. When you donate securities directly to the Ajax Pickering Hospital Foundation, you eliminate capital gains tax and receive a charitable tax receipt for the full market value

WHY CHOOSE GIFTS OF SECURITIES?

- Stock options are a common form of employee compensation
- Eliminates captial gains tax
- Receive a charitable tax receipt equal to the full fair market value of the donated securities
- Make a larger impact at lower cost
- See your gift put to good use today and for generations to come

HOW SECURITIES WORK

- You transfer publicly traded securities directly to Ajax Pickering Hospital Foundation
- You receive a charitable tax receipt for the full market value
- Capital gains tax is eliminated

THE POWER OF YOUR GIFT

Here's an illustration of what you could do:

	Sell Shares & Donate the sale amount in Cash	Donate Shares Directly
Current Value of Shares	$50,000	$50,000
Donation to Charity	$50,000	$50,000
Original Purchase Price	$10,000	$10,000
Capital Gain Current value - purchase price	$40,000	$40,000
Tax on Capital Gains	$10,700*	$0
Donation Tax Credit	$25,200**	$25,200**
Net Cost of Gift Gift + tax on Capital Gains - tax credit	$35,500	$24,800
Total Tax Savings tax credit + capital gains	$25,200	$35,900

*approximate top marginal tax rate (Ontario) and 50% inclusion rate for capital gains
**top donation credit rate in Ontario

STOCKS/SECURITIES

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GIFTS OF LIFE INSURANCE

POWERFUL GIVING AT A SMALL COST

Life insurance is one of the most powerful and flexible ways to make a significant future gift to healthcare while preserving your assets today.

A gift of life insurance allows you to create a meaningful legacy for your community and ensure future generations receive the care they need.

WHY CHOOSE GIVING THROUGH LIFE INSURANCE?

- A charitable tax receipt
- Creates a large future gift at a modest cost
- Maintain financial flexibility today
- Potential tax benefits in your lifetime or for your estate
- Leave a meaningful healthcare legacy

HOW GIFT OF LIFE INSURANCE WORK

- Different options allow for either tax relief during your lifetime or tax benefits for your estate
- Flexible giving options
- A relatively small current cash investment can be leveraged into a much larger future charitable gift, maximizing your philanthropic legacy in a cost-effective way.

HOW GIFT OF LIFE INSURANCE WORK

OPTION	HOW	TAX RECEIPTING
Name the Foundation as a beneficiary	You keep ownership of your policy and designate the Foundation as a beneficiary	Your estate will receive a charitable tax receipt
Transfer ownership of an existing policy	You donate a paid-up policy to the Foundation	You will receive a tax receipt for the policy's fair market value
Donate a new policy	You take out a new policy with the Foundation as the owner AND beneficiary	You will receive tax receipts for all premiums paid
Transfer ownership of a partially paid-up policy	You continue to make premium payments, with the Foundation as the owner AND beneficiary	You will receive a tax receipt for the fair market value of the policy and annual tax receipts of the ongoing premium payments

WAYS WE CAN SUPPORT YOU

- Confidential guidance about including a bequest in your estate plan
- Sample wording and information sheets
- Recognition opportunities (if desired) based on your gift's Fair Market Value

HOW TO GET STARTED

- Talk with your advisor about which option aligns with your goals
- Contact our Foundation team to request detailed information and sample wording
- Let us know about your gift so that we can thank you and honour your legacy

IMPORTANT INFORMATION

Legal Name: Ajax Pickering Hospital Foundation
Address: 580 Harwood Ave S, Ajax, ON L1S 2J4
Charitable Registration Number: 14113 2662 RR001

ANY QUESTIONS, JUST ASK...

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PROFESSIONAL ADVISOR PARTNER

(attach business card here)

READ MORE AT
aphfoundation.ca/creating-a-legacy
or
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