

St. Michael's
Foundation

ST. MICHAEL'S HOSPITAL
PROVIDENCE HEALTHCARE

PERSONAL WILL PLANNER

A GUIDE FOR FRIENDS OF ST. MICHAEL'S FOUNDATION



STMICHAELSFOUNDATION.COM

ST. MICHAEL'S SOCIETY

Recognizing and thanking individuals who have made a commitment of a planned gift through a bequest, life insurance policy, endowment, RRSP/RRIF or charitable remainder trust to support the vision and mission of St. Michael's for generations to come.

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ST. MICHAEL'S: WHO WE ARE

We are St. Michael's Foundation, and we stop at nothing to help our hospitals tackle some of the toughest health challenges of our time.

Our physicians, scientists and medical educators come to us with an idea. A dream.

Bolstered by our fierce community of donors and volunteers, St. Michael's Foundation stops at nothing to make it happen for St. Michael's Hospital and Providence Healthcare.

We mobilize individuals, corporations and foundations to support our globally recognized innovators who pioneer discoveries, produce new treatments, reinvent medical training, transform care through artificial intelligence, and design state-of-the-art facilities.

Just look at what we've created. The Li Ka Shing Knowledge Institute. The Keenan Research Centre. Our twice-as-large Slaight Family Emergency Department. The transformational MAP Centre for Urban Health Solutions. Our world-leading BARLO MS Centre. And now, our 17-storey Peter Gilgan Patient Care Tower.

Our physicians, surgeons, scientists and staff are relentless in taking on some of the world's toughest health challenges.

IT'S DONORS WHO MAKE IT ALL POSSIBLE.

St. Michael's Foundation is leading the way in helping the hospital break new ground in kidney transplantation, neonatal care, multiple sclerosis, and cardiac and neuro innovation. It's thanks to our diehard donors and champions – who go to the wall for St. Michael's, day in and day out – that we can continue to develop revolutionary approaches to patient care and conduct research that's changing how diseases are treated and how future generations of doctors and scientists are educated.

JOIN US.

PLANNED GIVING

A. WHAT IS A PLANNED GIFT?

Planned gifts are arranged during one's lifetime. They provide you with the flexibility to plan a major gift while taking into consideration the financial implications to you and your family and the benefits to the charity. Most planned gifts are also future gifts in that the financial benefits to the charity are deferred until a future time, such as in the case of a bequest, a charitable remainder trust or a gift of life insurance. Gift planning complements St. Michael's Foundation's Annual Giving and Major Gifts Programs and is a unique means of ensuring the hospital's long-term financial stability.

B. GIFT PLANNING

St. Michael's Foundation's Gift Planning Program has been created to enhance the hospital's activities: bequests, gifts of insurance and other special gifts are critical to the hospital's ability to foster an environment where excellence thrives.

C. TYPES OF PLANNED GIFTS

1. **A Bequest in your Will**
2. **Registered Retirement Savings Plan (RRSP) and Registered Retirement Income Fund (RRIF)**
3. **Gifts of Life Insurance**
4. **Charitable Remainder Trusts & Gifts of Residual Interest**
5. **Gifts of Securities**
6. **Endowment Funds**

1. A BEQUEST IN YOUR WILL

The importance of a Will

There are many reasons why all of us should have a Will, ranging from the very personal to the philanthropic, but only about half of Canadians have a Will. A Will is a written document, properly executed, that states how a person's property is to be distributed at death. If you die without a valid Will, provincial legislation determines the distribution of your assets. If you have no spouse or next of kin, the province may assume control of your assets.

Most people know about Wills, yet they postpone making a Will because they are confused about the estate planning process or feel no sense of urgency to make their Will. Having a Will is a major component of estate planning.

When you make a Will, you are in control. You help ensure that:

- Your assets are distributed after your death to the right people.
- The estate trustee is named to follow the instructions in your Will.
- A guardian is appointed to care for your children if they are under 18.
- The charities you care for will benefit from your generosity through a charitable bequest.

A Will may minimize taxes due upon death and avoid the higher administration costs due to intestacy (not having a will).

Charitable Giving through a Bequest in your Will

Charitable giving has become an increasingly important source of revenue for charitable organizations. There are many causes and charities which are important to an individual. Often a significant gift to these organizations is not possible during one's lifetime, but a charitable bequest can allow one to make a major contribution through a bequest of cash, stocks and bonds, real estate, retirement savings plans or the designation of life insurance.

There are several methods by which you can leave funds to a charity in your Will:

- A fixed sum gift can be either a specific dollar value or a percentage of your estate.
- A residual gift means that after you have provided for the needs of your family and friends, the remainder of your estate is given to charity.

The government looks favourably upon giving through one's Will. When a charitable donation is made in the year a person dies, specific rules apply to their income tax returns. The estate may claim a charitable tax credit to a maximum claim of 100 per cent of net income in the year of death and the previous year.

Without a properly drafted Will, many of the tax minimization strategies that could be employed might be unavailable or overlooked.

When you are ready to make arrangements for including a charitable bequest in your Will, speak with your lawyer. As well, ensure you have the correct legal name of the charity. For Wills already in existence, a codicil can be added to make your wishes known. Once you have completed your Will, you should provide each beneficiary charity with a copy of the clauses pertaining to your bequest. Your intentions can be kept confidential if you wish.

Estate planning is a continual process. As your life changes, so should your estate plans. Not only will changes occur in your personal life, but also legislative changes can affect your estate plans. Make sure you review your estate plans with an estate professional at regular intervals to ensure it continues to meet your needs.

This is an investment well spent when you consider your family's well-being and the ability to give to your favourite charities.

Professional Advice

We recommend that you seek professional advice to draft or change your Will to ensure that it accurately reflects your wishes and states your exact intentions. It is important that you find a lawyer you feel comfortable with.

2. RRSP AND RRIF

Registered Retirement Savings Plans (RRSP) and Registered Retirement Income Funds (RRIF) are the most heavily taxed assets of one's estate. By making St. Michael's Hospital Foundation your direct beneficiary, you will:

- Ensure that taxes payable by your estate on the plan's assets will be adequately covered by the charitable tax receipt that will be issued by the foundation on the full value of the proceeds we receive.
- Reduce the cost of probating your Will. By directly designating the foundation as your retirement plan beneficiary, the plan assets will not form part of your estate and will not be subject to probate tax. St. Michael's will also issue your estate a tax receipt for the amount received, which will further reduce estate taxes payable.
- Simplify your estate plan. You do not have to revise your existing Will. All you have to do is contact your financial advisor and/or financial institution to make the necessary changes on your retirement plan document.

3. GIFTS OF LIFE INSURANCE

Life insurance is an affordable way for you to make a major gift to the hospital while enjoying tax relief during your lifetime and without reducing the size of your estate. Tax advantages are available immediately to those donors of life insurance policies who either purchase a contract designating the St. Michael's Hospital Foundation as the policy owner and beneficiary or transfer an existing policy, naming St. Michael's Hospital Foundation as the designated beneficiary and owner.

Insure the future

A life insurance policy is generally purchased to increase the financial security of your loved ones. The same principle applies to your favourite charity. Your gift of life insurance ensures that we can continue to provide excellent and compassionate health care to future generations of patients and continue to find new cures and treatments to save lives. A gift of life insurance is a simple, thoughtful and often overlooked way to make a gift to charities. Making a charitable contribution through a life insurance policy allows you to make a substantial gift with relatively little cost to you.

How do I donate through life insurance?

When you are purchasing a new policy, simply specify on the application form that you would like the charity to be the owner and beneficiary of the policy proceeds. From then on, all premium payments that you make are fully tax deductible. After your death, the charity will receive the full proceeds of the policy. You can also simply make the charity the beneficiary of your policy. After your death, the charity will receive the full proceeds of the policy and your estate will receive a charitable tax receipt to be used in final income tax calculations. However, any premium payments made during your lifetime will not trigger a charitable tax receipt.

I have an existing policy, can I donate that?

Yes. Many people bought policies when their children were growing and when they had a mortgage or dependants to support, and now find they no longer need it. You can donate an existing policy to a charity by transferring the ownership and beneficiary designation to the charity. You will receive a tax receipt for the cash surrender value at the time it was donated. Finally, any further premium payments to the policy would be tax receipted.

Benefits of a Gift of Life Insurance

- A planned gift of life insurance saves you tax dollars today. Not only is this important to a donor who is looking for immediate tax relief, but it also means that you can make sure that the charitable tax credit limit is not exceeded.
- Your estate is not diminished to your heirs, because life insurance, by its very nature, creates an additional, separate “estate.”
- Life insurance is not subject to probate costs or delays in settlement. The full proceeds are payable to the charity at maturity or death.
- Life insurance is not a matter of public record. You can plan, arrange and announce the gift yourself and you will know that it will occur just as you planned.
- Unlike a Will, the gift cannot be contested.

4. CHARITABLE REMAINDER TRUSTS & GIFTS OF RESIDUAL INTEREST

Charitable Remainder Trusts

A charitable remainder trust is an arrangement between a donor and a charity whereby the donor makes an irrevocable gift to the charity. The gift, in the form of cash, stocks, bonds or real estate, is “irrevocable” since it cannot be taken back once made. The donation is then placed in trust which can be administered by you or a professional of your choice.

The funds in the trust are invested to provide the donor with an annual income for life paid from the trust. Upon death, the charity receives the assets, or “remainder”, of the trust.

The allowable tax credit is based on the cash amount or market value of the property, your age, and current interest rates, often referred to as the present value.

Gifts of Residual Interest

While a charitable remainder trust pays you an annual income for life from your invested principal, a gift of residual interest allows you to donate an asset today (personal residence or property, work of art, conservation property) and enjoy the use of it for the rest of your life. An immediate tax receipt is issued for the “present value” of the donated asset.

Benefits of establishing a Charitable Remainder Trust

- You receive an immediate tax receipt for the present value of the donated asset, thus reducing your taxes payable now.
- You receive an annual income from the assets in the Trust. In the case of a gift of residual interest, you retain the use of the gift for the rest of your life.
- Irrevocable trusts are not included in the value of your estate, thus avoiding probate fees.
- Your gift is confidential and, unlike a bequest, it cannot be challenged in court.
- Under the Trust arrangement, there is no delay in payment to the charity.
- There is the satisfaction of establishing a substantial gift to help.

ST. MICHAEL'S FOUNDATION CONTINUES ITS WORK OF PROVIDING EXCELLENT AND COMPASSIONATE HEALTH CARE FOR GENERATIONS TO COME.

5. GIFTS OF SECURITIES

Gifts of marketable securities may be the most cost-effective means for you to make a significant gift to St. Michael's Foundation. When compared with cash gifts, the net cost to the donor of a gift of securities is generally lower. The donation receipt you receive for the fair market value of the securities allows you to realize current tax savings and/or to offset tax on any capital gains.

Securing the Future

Securities are a special form of property and make excellent charitable gifts. Upon transfer to St. Michael's Foundation, a donation receipt is issued for fair market value. For stocks, bonds and mutual funds, the closing price on the date the gift is received by the charity is its fair market value.

Benefits of a Gift of Securities

The establishment of a gift of securities is uncomplicated. You determine which securities you wish to donate, endorse the security certificates, and forward them to St. Michael's Foundation. A charitable receipt is issued for the value on the closing day of the transfer. You may also transfer securities by signing a power of attorney form or authorizing your broker to transfer shares electronically.

There is an additional significant tax benefit with respect to gifts of appreciated securities—you don't have to pay any tax on capital gains.

6. ENDOWMENT FUNDS

An endowment fund is a gift that is invested and provides income to support St. Michael's Hospital and/or Providence Healthcare. The principal is retained and continues to provide revenue year after year.

St. Michael's Hospital Foundation has a general, unrestricted endowment fund. Income generated from an unrestricted endowment is used to provide funding for areas of most urgent need at the hospital.

St. Michael's Hospital Foundation also provides donors with opportunities to create Named Endowment Funds. For a gift of \$50,000 or more, a Named Endowment Fund can be created in your name, your family name or in honour of an individual of your choice. You may also designate the use of the endowment fund.

Below is suggested bequest wording for an Unrestricted Endowment Fund:

“To St. Michael's Hospital Foundation of 30 Bond Street, Toronto, ON, M5B 1W8, I give the sum of \$_____ (or I leave ____% of my estate or the estate residue) to be held in a fund and kept invested, and the net income from the fund which shall be used for the purposes of (St. Michael's Hospital or Providence Healthcare) as the foundation's directors may determine from time to time.”

Below is suggested wording to share with your lawyer if you wish to establish a Named Endowment Fund with a bequest in your Will:

“To St. Michael's Hospital Foundation of 30 Bond Street, Toronto, ON, M5B 1W8, I give the sum of \$_____ (or I leave ____% of my estate or the estate residue) to be used to establish the (your name) Endowment Fund. The principal contributed for this fund may be merged with any of St. Michael's Hospital Foundation assets for investment purposes, but it shall be identified in the books as the (your name) Endowment Fund. The annual income created by the endowment fund shall be used specifically for (state purpose, program or department) of (St. Michael's Hospital or Providence Healthcare).”

The following language is recommended to be added:

“If in the opinion of the Directors of St. Michael's Hospital Foundation (hereafter the Directors) it should become impossible, inadvisable or impracticable to apply the said gift for the said purpose or if the Directors are of the opinion that part of the gift is not required for such purpose, the Directors shall use the gift or such part thereof in such a manner as, in its discretion, may be to St. Michael's Hospital or Providence Healthcare's best advantage for other purposes consistent with the spirit and intention of the gift.”

Relatives and friends may also contribute to a Named Endowment Fund by designating their donation to the fund once it has been established.

PERSONAL WILL PLANNER

A. PERSONAL AND FAMILY INFORMATION

Full Name: _____
Surname First given name Other given name

Address: _____

Telephone: (Home) _____ (Business) _____

Occupation: _____

Employer: _____

Date of Birth: _____ Place of Birth: _____

Citizenship: _____ Marital Status: _____

Spouse Information:

Spouse's Name: _____
Surname First given name Other given name

Spouse's Date of Birth: _____ Citizenship _____

Spouse's Address (if different from above): _____

Spouse's Occupation: _____

Spouse's Employer: _____

Children Information:

1. Child's Full Name: _____

Child's Address: _____

Child's Date of Birth: _____ Marital Status _____

Name of Child's Spouse: _____

2. Child's Full Name: _____

Child's Address: _____

Child's Date of Birth: _____ Marital Status _____

Name of Child's Spouse: _____

3. Child's Full Name: _____

Child's Address: _____

Child's Date of Birth: _____ Marital Status _____

Name of Child's Spouse: _____

4. Child's Full Name: _____

Child's Address: _____

Child's Date of Birth: _____ Marital Status _____

Name of Child's Spouse: _____

B. FINANCIAL INFORMATION

1. REAL ESTATE	CURRENT VALUE
<p>a. Principal Residence</p> <p>Address: _____</p> <p>Year Purchased: _____ Cost when purchased: _____</p>	\$
<p>b. Recreational Property</p> <p>Address: _____</p> <p>Year Purchased: _____ Cost when purchased: _____</p>	\$
<p>c. Other Property (e.g., rental, business or farm property)</p> <p>Address: _____</p> <p>Year Purchased: _____ Cost when purchased: _____</p>	\$
2. BANK ACCOUNTS	
<p>a. Name of Bank: _____</p> <p>Address of Bank: _____</p> <p>Type of Account: _____ Account Number: _____</p>	\$
<p>b. Name of Bank: _____</p> <p>Address of Bank: _____</p> <p>Type of Account: _____ Account Number: _____</p>	\$
<p>c. Name of Bank: _____</p> <p>Address of Bank: _____</p> <p>Type of Account: _____ Account Number: _____</p>	\$

3. SAFETY DEPOSIT BOX

Box Location: _____

Box number: _____

\$

4. CARS, TRUCKS OR RECREATIONAL VEHICLES

Please describe if you intend to deal with the specific vehicles in your Will (type, value, ownership and original cost):

\$

5. LIFE INSURANCE, PENSIONS, ETC.

a. Personal Insurance on your life

i) Name of insurance company: _____

Owner of policy if not yourself: _____

Policy Number: _____

Type of Policy: _____

If term, the last date on which it can be renewed: _____

Name of beneficiary: _____

Are there accrued dividends on the policy? _____

\$

ii) Name of insurance company: _____

Owner of policy if not yourself: _____

Policy Number: _____

Type of Policy: _____

If term, the last date on which it can be renewed: _____

Name of beneficiary: _____

Are there accrued dividends on the policy? _____

\$

5. LIFE INSURANCE, PENSIONS, ETC. (CONTINUED)

b. Group Life Insurance

i) Name of insurance company: _____

Policy Number: _____

Type of Policy: _____

Name of beneficiary: _____

\$

c. Pensions and Other Plans

i) Do you belong to or contribute to a company pension plan? _____

Company Pension Plan: _____

Name of designated beneficiary _____

\$

ii) Do you have a Registered Retirement Savings Plan (RRSP)? _____

a) RRSP held by: _____

Name of designated beneficiary _____

\$

b) RRSP held by: _____

Name of designated beneficiary _____

\$

ii) Do you have a Registered Retirement Income Fund (RRIF)? _____

a) RRIF held by: _____

Name of designated beneficiary _____

\$

6. INVESTMENTS (Bonds, stocks, GICs and other investments)

Description: _____

\$

Are there foreign investments? If so, please indicate approximate total value and country: _____

\$

TOTAL ASSETS

\$

LIABILITIES	
a. Mortgage payable by you Name of mortgagee: _____	\$
b. Other debts i) Name of creditor: _____	\$
i) Name of creditor: _____	\$
TOTAL LIABILITIES	\$

SUMMARY	
TOTAL ASSETS	\$
TOTAL LIABILITIES	\$
NET EQUITY	\$

C. WILLS, TRUSTS AND RECORDS

Do you have a Will now? Yes No Date of this Will _____

Does your spouse have a Will? Yes No Date of spouse's Will _____

Where is this Will kept?

Where do you keep your financial records and other important papers?

Where will a new Will/Power of Attorney be kept?

Trustee Information

Check here if your spouse is to be a Trustee: Yes No

Proposed Trustee(s) if not spouse or if co-Trustee with spouse:

1) Full Name: _____

Address: _____

City: _____ Postal Code: _____

2) Full Name: _____

Address: _____

City: _____ Postal Code: _____

D. POWERS OF ATTORNEY FOR PROPERTY AND PERSONAL CARE

Have you granted a Power of Attorney for management of property and personal care?

Yes No Date power granted: _____

Name of attorney(s): _____

Name of alternate attorney(s), if any: _____

If a new Power of Attorney for Property is required, will your spouse be attorney? Yes No

Proposed Attorney(s) if not spouse or if co-attorney with spouse:

1) Full Name: _____

Address: _____

City: _____ Postal Code: _____

2) Full Name: _____

Address: _____

City: _____ Postal Code: _____

E. WILL INSTRUCTIONS

This is where you direct a specific sum of money or some specific item or piece of personal property to certain individual(s) or organizations, for example: St. Michael’s Hospital Foundation. If you wish to name St. Michael’s Hospital Foundation (also known as St. Michael’s Foundation) or another charity as the beneficiary of particular gifts, you can list the organization under the items below:

- 1. Disposition of personal effects, household goods, automobiles, art, jewelry, etc:

- 2. Disposition of real estate (home or cottage):

- 3. Cash Legacies:

- 4. Disposition of Residue:

- 5. Disposition of RRSPs, RRIF, pensions, etc.

Professional Advice
You should always seek advice from a lawyer or notary when preparing a Will or codicil to ensure that your Will is legally valid and meets your needs. A chartered accountant would be able to give proper advice regarding income tax.

F. CHARITABLE DONATION

Providing a legacy to St. Michael's Hospital Foundation (also known as St. Michael's Foundation) in your Will is a simple and thoughtful act that reflects your care for others. Share our vision for a future in which successful research and medical breakthroughs help us provide the highest quality of health care to many for years to come. *Caring now can be forever.*

Legal Name:

It is important that your Instructions contain the correct legal name of the recipients of your charitable gifts. If you wish, please specify the beneficiary as "St. Michael's Hospital Foundation" (also known as St. Michael's Foundation). Areas of Designation: If you wish, you can designate your future gift to an area of St. Michael's Hospital and/or Providence Healthcare that you care about. Our areas of excellence are:

1. Heart and Vascular Diseases
2. Inner City Health
3. Diabetes and Comprehensive Care
4. Specialized Complex Care
5. Mobility Program
6. Trauma and Neurosurgery

Tax Receipt:

For gifts to St. Michael's Hospital Foundation, your estate will receive a donation receipt that can be applied to the final tax return to reduce tax on the estate.

Contact Information:

For more information on how your gift can make a significant difference, please contact:

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Senior Philanthropy Officer, Gift Planning
St. Michael's Foundation
416.864.6060 ext. 2044
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Office: 2 Queen Street East, 7th Floor
Mailing Address: 30 Bond Street, Toronto,
ON, M5B 1W8

G. SAMPLE BEQUEST WORDING

Sample Clauses For Bequests

St. Michael's Hospital Foundation
Charitable Registration No. 12296 3663 RR0001

Undesignated

"To St. Michael's Hospital Foundation of 30 Bond Street, Toronto, ON, M5B 1W8, I give the sum of \$_____ (or I leave ____% of my estate or the estate residue) to be used for the purpose of (St. Michael's Hospital or Providence Healthcare)."

Designated Use – Specific Area/Department

"To St. Michael's Hospital Foundation of 30 Bond Street, Toronto, ON, M5B 1W8, I give the sum of \$_____ (or I leave ____% of my estate or the estate residue) to be used specifically for the purpose of the _____ Department of (St. Michael's Hospital or Providence Healthcare)."

Designated Use – Physician Specified

"To St. Michael's Hospital Foundation of 30 Bond Street, Toronto, ON, M5B 1W8, I give the sum of \$_____ (or I leave ____% of my estate or the estate residue) to be used for the purpose of the _____ Department of (St. Michael's Hospital or Providence Healthcare), under the direction of Dr. _____, or his/her designate or successor, as the case may be at the time of vesting of the bequest."

Named Endowment

"To St. Michael's Hospital Foundation of 30 Bond Street, Toronto, ON, M5B 1W8, I give the sum of \$_____ (or I leave ____% of my estate or the estate residue) to be used to establish the (your name) Endowment Fund. The principal contributed for this fund may be merged with any of St. Michael's Hospital Foundation assets for investment purposes, but it shall be identified in the books as the (your name) Endowment Fund. The annual income created by the endowment fund shall be used specifically for (state purpose, program or department) of (St. Michael's Hospital or Providence Healthcare)."

Power to Vary Clause

The following clause empowers St. Michael's Hospital Foundation's Board of Directors to vary the purposes for which the gift is used if circumstances make it impossible or impracticable to carry out the original purposes. It is recommended that this clause be included wherever a designated use is specified.

"If in the opinion of the Directors of St. Michael's Hospital Foundation (hereafter the Directors) it should become impossible, inadvisable or impracticable to apply the said gift for the said purpose or if the Directors are of the opinion that part of the gift is not required for such purpose, the Directors shall use the gift or such part thereof in such a manner as, in its discretion, may be to St. Michael's Hospital or Providence Healthcare's best advantage for other purposes consistent with the spirit and intention of the gift."

Professional Advice

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Charitable Registration #122963663RR0001



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