

Tax Smart Ways to Support St. Joe's!

The Benefits of Planned Giving (A future gift)		
Ways of Giving	How to Make Your Gift	The Tax Benefit to You
A Gift in your Will	Include a charitable bequest to St. Joseph's Healthcare Foundation in your Will.	<ul style="list-style-type: none"> Your estate will receive an income tax receipt to offset taxes owing at the time of your passing.
Life Insurance	Transfer the ownership of a life insurance policy to St. Joe's and continue to pay the annual premiums.	<ul style="list-style-type: none"> Receive an income tax receipt for premiums paid after the ownership of the policy has been transferred to St. Joseph's Healthcare Foundation. Assurance that a sizable gift will be made in the future to St. Joe's, while you enjoy income tax relief now!
RRSP/RRIF Proceeds or Life Insurance Beneficiary	Name St. Joseph's Healthcare Foundation as the beneficiary of your RRIF, RRSP or life insurance policy.	<ul style="list-style-type: none"> Any of these donations will go directly to St. Joseph's Healthcare Foundation without incurring any probate tax to your Estate.
Charitable Gift Annuity	Make an irrevocable contribution to St. Joe's and receive guaranteed income for a set number of years, or life. A minimum of 20% of the contribution is a donation and the remainder is used to purchase an annuity.	<ul style="list-style-type: none"> You will receive guaranteed, secure, income for life. The interest rate is often larger than interest received on a GIC, Savings Bond or Saving Account. An immediate donation receipt will help off-set taxes owing on other sources of income.

The Benefits of Giving Today		
Ways of Giving	How to Make Your Gift	The Tax Benefit to You
Cash Donations	Cheque, credit card, money order by mail or online at www.stjoesfoundation.ca .	<ul style="list-style-type: none"> Receive an income tax receipt for the full amount of your gift to St. Joseph's Healthcare Foundation.
Appreciated Securities	Shares you own can be easily transferred electronically from your broker account directly to St. Joe's broker account. A Letter of Authorization form will be provided to make the process quick and easy.	<ul style="list-style-type: none"> Capital gains tax is eliminated when you donate shares in-kind to a registered charity like St. Joseph's Healthcare Foundation. Your income tax receipt is based on the fair market value on the day the shares are received in our account.
Depreciated Securities	Sell your depreciated securities and donate the proceeds to St. Joseph's Healthcare Foundation. (This is often called "tax loss giving.")	<ul style="list-style-type: none"> Use the capital loss to offset capital gains. A net loss greater than \$3,000 can be carried back three years and carried forward indefinitely.

Please note: The information above is for illustration purposes only and does not constitute legal, financial or tax planning advice. We recommend you consult with your professional legal or financial advisor in planning your donation.