

Tax Smart Ways to Support CMH

WAYS OF GIVING	HOW TO MAKE YOUR GIFT	THE TAX BENEFIT TO YOU
Cash Donation or Multi-Year Pledge	Cheque, credit card, securities, monthly pre-authorized payments or online at www.cmhfoundation.ca	<ul style="list-style-type: none"> › Receive an income tax receipt for the full amount of your gift to CMH Foundation each year.
Appreciated Securities	Shares of stock you own can be easily transferred electronically from your broker account directly to CMHF'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 to a registered charity like Cambridge Memorial Hospital Foundation. › Your income tax receipt is based on the fair market value on the day the shares are received in our account.
Life Insurance Giving	Transfer the ownership of a life insurance policy to CMHF and continue to pay the annual premiums.	<ul style="list-style-type: none"> › Receive an income tax receipt for the premiums paid after the ownership of the policy has been transferred to CMHF. › Assurance that a sizeable gift will be made in the future to CMH, while you enjoy income tax relief now.
Corporate Giving	Make a donation through a business or your Medical Professional Corporation.	<ul style="list-style-type: none"> › Your donation can reduce the amount of corporate taxes you pay.
Estate Giving	Include a charitable bequest to Cambridge Memorial Hospital 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.
RRSP/RRIF proceeds, or life insurance beneficiary	Name Cambridge Memorial Hospital Foundation as the beneficiary of your RRSP, RRIF or life insurance policy. More information available from the Foundation.	<ul style="list-style-type: none"> › Any of these donations will go directly to CMHF without incurring any probate tax to your estate.

Notes:

- › Our correct legal name is Cambridge Memorial Hospital Foundation.
- › All decisions on charitable giving should be made in consultation with your financial and/or legal advisor.
- › For life-time donation, the maximum amount of the tax credit that can be used in the year of transfer is 75% of net income. Excess tax credits can be carried forward for up to five years.