

# CaringLEGACY



*We are very appreciative of the care we received at CMH. Our three children and grandchild were all born here. The hospital is an integral part of our community and we feel it is our civic duty to support it so we give annually and have CMH in our wills.*

Vincent & Carmen Bowrey

**By leaving a gift to the Hospital in your will or as part of your estate plan your support will bring the very best in healthcare to your community and leave a legacy for the future of Cambridge Memorial Hospital.**

## A planned gift helps you to:

- › Achieve your philanthropic goals and support the charitable organizations and causes important to you
- › Meet your personal and financial goals
- › Lower your income tax and estate taxes

## Types of planned gifts:

### Bequests and Estate Residuals

Specify a specific dollar amount or a percentage of your assets to be gifted to the Hospital.

### Securities

Make a gift of publicly traded securities to the Hospital and receive a tax advantage. Your estate receives a charitable receipt for the value of the shares when they are received and your estate does not pay any capital gains on them.

### RRSPs and RRIFs

Designate the Hospital as the beneficiary of this asset and the estate receives a tax credit to offset the tax on income. The asset will be outside of the estate and therefore not subject to probate.

### Life Insurance

Make the Hospital the beneficiary of a new policy or transfer ownership of an existing life insurance policy to make a large, lasting gift to the Hospital without drawing on your assets or depleting your estate.

Always discuss your wishes with your family and consult the appropriate professional advisors to ensure the type and timing of your gift maximizes the advantages to you and your family.

If you are including the Hospital in your estate please let us know so we can thank you and discuss recognition opportunities. For additional information please contact us.