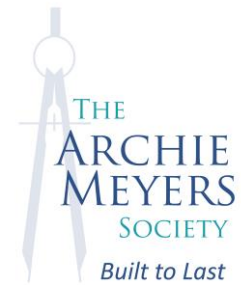




CAMPBELLFORD
MEMORIAL HOSPITAL FOUNDATION



What is Planned Giving?

A planned gift is:

- a gift that is arranged now to provide funds to Campbellford Memorial Hospital Foundation usually at some time in the future.
- a gift made after careful consideration through your financial or estate plan.
- a gift that requires some type of legal documentation, for example, a Will or a life insurance policy.
- a gift that is made from your assets, not your income, for example, a gift of Publicly Traded Securities or Mutual Funds.
- a gift that has tax advantages and benefits under current laws.
- a gift that is made for personal reasons, in addition to ensuring that Campbellford Memorial Hospital Foundation continues its commitment to providing Quality Health Care Close to Home.

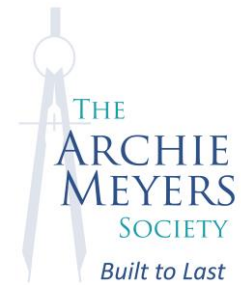
Planned Giving is an easy way of perpetuating your support to Campbellford Memorial Hospital Foundation beyond your lifetime. There are many different ways to make a **planned gift**. Most importantly, planned gifts can be tailored to *your* personal and financial circumstances. The most common type of planned gift is a charitable bequest in a person's Will. However, more and more Canadians are realizing the benefits of giving through methods such as, gifts of Publicly Traded Securities and Mutual Funds, Gift-Plus Annuities, Life Insurance Policies, and Charitable Remainder Trusts.

Planned gifts are easy to set up and they can provide you with philanthropic satisfaction, current and future tax savings, and estate tax saving benefits.

Of course, the best plan will be one that balances what you wish to accomplish for you and your family with your charitable interests and objectives. While you should always consult your own financial and legal counsel, we can help you clarify your charitable intentions. If you would like, we can talk with you and your advisors to ensure your planned gift fits your desires, financial objectives, family needs, tax situation and our funding objectives. Please be assured that any discussion is confidential and will not obligate you to make a gift. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



CAMPBELLFORD
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Charitable Will Bequest

Many Canadians support charitable organizations through future gifts from their estates. A **Charitable Will Bequest** is a direction in your Will that instructs your Executor(s)/Trustee(s) to leave one or more of your assets to a charitable organization(s). A charitable Will bequest is a way to support Campbellford Memorial Hospital Foundation while helping you achieve significant tax savings for your estate. A charitable Will bequest is a meaningful way to reduce your taxes, increase inheritances to your loved ones and make a difference.

Charitable Bequest – The Benefits to You

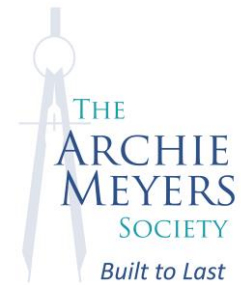
- **Convenient** – A charitable Will bequest can be made no matter how old you are and can be for any amount you want.
- **Simple** – A charitable Will bequest is easy to arrange. Simply instruct your lawyer to include a bequest to Campbellford Memorial Hospital Foundation or your favourite charity in your Will.
- **Cost-effective** – There are no extra out-of-pocket costs. Your present income will not decrease.
- **Tax Relief** – A charitable Will bequest is a highly effective way to reduce estate taxes.
- **Tax Planning** – Campbellford Memorial Hospital Foundation will issue a charitable tax receipt for the full value of your bequest. This receipt will be used to reduce the tax payable on your final tax return. If your bequest exceeds 100% of your net income, the excess may be carried back to the previous tax year.
- **Flexible** – Your bequest can be for a specific amount, a percentage of your estate, or the residue of your estate – that is a gift after your debts have been paid and other bequests made.
- **Control** – You retain use of the charitable gift asset for the duration of your lifetime.
- **Peace of Mind** – You can make changes to your Will at any time.
- **Satisfaction** – Planned gifts are made for personal reasons in addition to ensuring that Campbellford Memorial Hospital Foundation continues its commitment to Quality Health Care Close To Home. As well, your bequest can create a lasting memorial for you, your family or anyone you may wish to honour.

For the greatest flexibility in meeting urgent needs, Campbellford Memorial Hospital Foundation prefers bequests to be unrestricted. However, if you wish to designate your gift, we are happy to discuss that option with you. To enable us to use designated bequest funds as intended yet accommodate the unforeseen.

Please Seek Expert Advice: Campbellford Memorial Hospital Foundation strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed, and that your planned gift is tailored to your circumstances. Campbellford Memorial Hospital Foundation recommends that you consult your lawyer or estate planner regarding the specific wording of any charitable Will bequest. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



CAMPBELLFORD
MEMORIAL HOSPITAL FOUNDATION



Charitable Will Bequest

Sample Charitable Bequest Language

These are sample clauses only. Your lawyer or estate planner should review any wording.

Specific, unrestricted:

I give, devise and bequeath to Campbellford Memorial Hospital Foundation the sum of \$_____ to be used for any purpose(s) approved by the Board of Directors of Campbellford Memorial Hospital Foundation.

Specific, restricted with escape clause:

I give, devise and bequeath to Campbellford Memorial Hospital Foundation the sum of \$_____ to be used for the following purpose(s) _____. If Campbellford Memorial Hospital Foundation is unable to apply all or part of these funds for the specific purpose(s) stated herein, the balance of this bequest not so extended may be used for any purpose approved by the Board of Directors of Campbellford Memorial Hospital Foundation.

General % unrestricted:

I give, devise and bequeath to Campbellford Memorial Hospital Foundation ____% of the residue of my estate to be used for any purpose(s) approved by the Board of Directors of Campbellford Memorial Hospital Foundation.

General %, restricted with escape clause:

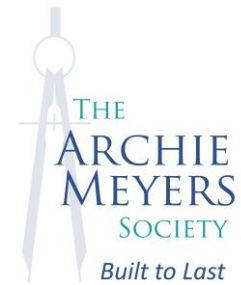
I give, devise and bequeath to Campbellford Memorial Hospital Foundation, ____% of my estate to be used for the following purpose(s) _____. If Campbellford Memorial Hospital Foundation is unable to apply all or part of these funds for the specific purpose(s) stated herein, the balance of this bequest not so extended may be used for any purpose(s) approved by the Board of Directors of Campbellford Memorial Hospital Foundation.

Residual contingent trust:

Upon the death of the survivor of my (wife, husband, etc.) _____ and my (son, daughter, etc.) _____, I direct my trustee to transfer and deliver the balance of the residue of my Estate, including any undistributed income to Campbellford Memorial Hospital Foundation to be used for any purpose(s) approved by the Board of Directors of Campbellford Memorial Hospital Foundation.



CAMPBELLFORD
MEMORIAL HOSPITAL FOUNDATION



Publicly Traded Securities & Mutual Funds

In 2006 the Federal government introduced a **special tax incentive** on gifts of **Publicly Traded Securities and Mutual Funds**. You can give a gift of publicly traded securities to Campbellford Memorial Hospital Foundation and **eliminate** the capital gains tax. If you own stocks or mutual funds that have grown in value, you will face a tax bill when you sell them. By donating them **directly** to Campbellford Memorial Hospital Foundation you can eliminate your tax bill and make a significant gift at the same time.

Gifts of Publicly Traded Securities and Mutual Funds – The Benefits to You

- **Opportunity** – An opportunity to make a significant gift.
- **Tax Advantages** – By donating your appreciated securities or mutual funds directly to Campbellford Memorial Hospital Foundation you eliminate your capital gains tax bill.
- **Reduced Brokerage Fees** – Many brokerage houses forego fees for charitable transactions.
- **Simple and Convenient** – Securities are easy to transfer. Your broker transfers the shares from your account to Campbellford Memorial Hospital Foundation brokerage account. The date of your donation will be the date the securities are deposited into our brokerage account.
- **Recognition** – Your gift can be honoured during your lifetime.

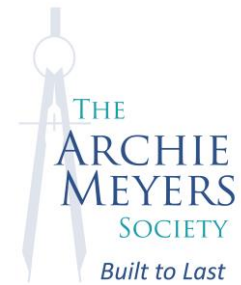
How does it work?

A donation receipt is issued for the fair market value of the security on the date of transfer. The securities must be transferred to Campbellford Memorial Hospital Foundation and not be sold by you, the donor. The gift will not qualify for the capital gains tax elimination if the securities are sold and the cash then gifted to a charity.

Please Seek Expert Advice: If you are thinking about transferring assets that have appreciated in value, you should seek expert advice from a tax specialist or your broker. Campbellford Memorial Hospital Foundation strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed, and that your planned gift is tailored to your circumstances. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



CAMPBELLFORD
MEMORIAL HOSPITAL FOUNDATION



Publicly Traded Securities & Mutual Funds

How does it work? Guidelines for Transferring Assets

1. The easiest and safest method of transfer exists if the securities are in a brokerage account. Securities may be transferred by instructions from you, the donor, to transfer the securities from your account to Campbellford Memorial Hospital Foundation's account. The Campbellford Memorial Hospital Foundation has developed a simple to use form to assist with this donation method (see next page).
2. A donor who holds securities certificates may present an endorsed certificate with the signature guaranteed by the bank or your broker, or an unendorsed certificate and a signed stock or bond power of attorney with the signature guaranteed. Certificates may be delivered by courier to Campbellford Memorial Hospital Foundation in advance of the closing *if due precaution is observed*, that is, the unendorsed certificates and the stock or bond power of attorney are delivered separately.
3. Re-registering the securities certificates in the name of Campbellford Memorial Hospital Foundation is **not** recommended, as re-registration can take more than two weeks in which time the value of the securities can change.
4. To transfer mutual fund shares, the donor should send a letter of instruction to the fund company (i.e. AGF or McKenzie Financial, etc). The donor must sign documents provided by the fund company. A letter of instruction states: "I request that "ABC Fund" immediately transfer (number) _____ shares from my account # _____ into the name of Campbellford Memorial Hospital Foundation, account # 6C7NY8A at National Bank Correspondent Network (NBCN). Do not sell or redeem this donation from my account. After Campbellford Memorial Hospital Foundation receives confirmation that the shares are in its account, it may authorize the sale of the shares."

CAUTION: When transferring listed securities ALWAYS ensure that the securities are transferred directly to Campbellford Memorial Hospital Foundation then sold by Campbellford Memorial Hospital Foundation. The securities must be transferred to Campbellford Memorial Hospital Foundation and **not be sold by you**, the donor. The gift **will not** qualify for the capital gains tax elimination if the securities are sold and the cash then gifted to a charity.



Publicly Traded Securities & Mutual Funds

Questions and Examples:

What counts as publicly listed securities?

Your donation must be of securities that are traded on a public market in Canada or the United States. This includes stocks, bonds, and mutual funds, but excludes shares in a private corporations and stock options.

How do I actually save more and give more by donating gifts of securities?

Let's say you purchased common shares in ABC Company for a cost of \$1,000. If the current market value of the shares has increased to \$5,000, you would have a capital gain of \$4,000. If you sell these shares, and donate the cash, you would need to pay tax on the capital gain. Instead, by donating the shares, you get a tax receipt for the \$5,000 and pay zero capital gains tax. As a result, you now have a tax credit of \$2,300, which is \$920 more than if you had sold the shares and donated the proceeds. Thus, this method of giving is more tax-efficient.

	Sell Securities and Donate Cash	Donate Securities
Current Market Value	\$5,000*	\$5,000*
Adjusted Cost Base	\$1,000	\$1,000
Capital Gain	\$4,000	\$4,000
Taxable Capital Gain (50%)	\$2,000	\$0
Tax On Capital Gain <i>(assuming 46% marginal tax rate)</i>	\$920	\$0
Tax Credit on Donation <i>(assuming 46% marginal tax rate)</i>	\$2,300	\$2,300
Net Tax Savings	\$1,380	\$2,300

* Minus 3% transaction fee

← Charity
Receives

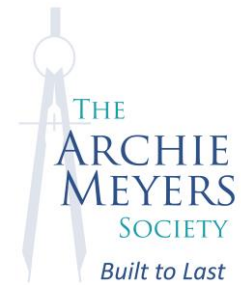
← You
Receive

Total benefit of donating \$5,000 of appreciated securities over an equivalent gift of cash: **\$920.**

**This information provided is general in nature, does not constitute legal or financial advice, and should not be relied upon as a substitute for professional advice. We strongly encourage you to seek professional legal, estate planning and/or financial advice before deciding upon your donations to charity.*



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SHARE TRANSFER FORM GIFTS OF PUBLICLY TRADED SECURITIES TO CAMPBELLFORD MEMORIAL HOSPITAL FOUNDATION

In order to complete trade:

1. Instruct your broker to initiate trade through the CMH Foundation Broker,

Broker/Dealer: National Bank Correspondent Network (NBCN)

Account Name: Campbellford Memorial Hospital Foundation

Account Number: 6C7NY8A

Please note: the account number 6C7NY8A is for Canadian stocks, if the donation is a U.S. stock, the account number is 6C7NY8B.

2. Fax this form to the Campbellford Memorial Hospital Foundation 705-653-3430 to advise them to watch for the trade through National Bank Correspondent Network .

To be completed by Donor:

Name of Donor: _____ Daytime Telephone: _____

Donor's Address: _____

Name of Donor's Broker: _____ Broker's Telephone: _____

Firm: _____

Name of Security: _____ # of Shares Transferred: _____

Approx. Value of Each Share: \$ _____ Approx. Total Amount of Donation: \$ _____

Date of Transfer to CMHF's Account: _____

I understand that I will receive an official tax receipt from Campbellford Memorial Hospital Foundation for the closing price based on the date that the shares are received in Campbellford Memorial Hospital Foundation's account. These securities have been donated to Campbellford Memorial Hospital Foundation without restriction and can be sold by Campbellford Memorial Hospital Foundation at any time considered appropriate.*

Signature of Donor: _____ Date: _____

*In accordance with Campbellford Memorial Hospital Foundation policy, all shares are sold immediately.

Campbellford Memorial Hospital Foundation
146 Oliver Road, Campbellford , ON K0L1L0
Tel: (705) 632-2014 Fax: (705) 653-3430
Charitable No.: 118826650RR0001



Life Insurance

A gift of **Life Insurance** is a simple and easy way to support Campbellford Memorial Hospital Foundation. A life insurance policy enables you to leave a gift to Campbellford Memorial Hospital Foundation for a relatively small financial outlay while allowing you to make a significant gift. Many of our younger donors would like to make a significant contribution; however, they may not have the financial resources to make a large gift during their lifetime. A life insurance gift is the perfect answer. In addition, you can make a gift of either a new or existing policy.

Life Insurance Gift - The Benefits to You

- **Simple and Convenient** – The transaction is simple. Your life insurance specialist can advise you on the type of policy that would best fit your needs, custom design your program and carry through with the necessary paperwork.
- **Inexpensive** – A way to make a larger gift than you might otherwise be able to, without depleting your current assets now or your estate later.
- **Leverage** – The ultimate value of your policy will be far more than the premiums you pay.
- **Save Taxes today** – Immediate tax relief in the form of charitable tax receipts for the premiums paid.
- **Estate Preservation** – Your estate to your family is not diminished because life insurance, by its very nature creates an additional, separate “estate”.
- **Eliminates Probate, Legal & Executor Fees** – Life insurance is not subject to probate costs or delays in settlement. The full proceeds are payable to Campbellford Memorial Hospital Foundation at maturity or your death.
- **Peace of Mind** – You can plan, arrange and announce the gift yourself and you will know that it will occur just as planned.
- **Control** – Life insurance is not a matter of public record and allows you to remain anonymous. And unlike a Will, the gift cannot be contested.
- **Recognition** – Your gift can be honoured during your lifetime.

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Life Insurance

How does it work?

There are a number of easy ways to make a gift of ***Life Insurance***.

1. You can take an existing policy that has finished serving its original purpose and simply have the ownership and beneficiary designation transferred to Campbellford Memorial Hospital Foundation. This designation cannot be changed.

A charitable tax receipt will be issued for the worth of the policy at the time of transfer. Any continued premium payments also qualify for a charitable tax receipt. Please note that there are tax advantages to retaining existing policies. Campbellford Memorial Hospital Foundation strongly recommends that you discuss this matter with your insurance specialist before any transfer takes place.

2. You can purchase a new life insurance policy. After one premium payment has been paid, Campbellford Memorial Hospital Foundation is named as the owner and beneficiary. You continue to pay the premiums and receive a charitable tax receipt for those payments. Again, this designation cannot be changed.
3. It may be to your advantage to name your estate as the beneficiary of your life insurance policy, and then make a same dollar amount bequest in your Will to Campbellford Memorial Hospital Foundation. You will not receive a charitable tax receipt for any of the premiums paid during your life. However, your estate will be eligible to claim a donation for the full amount of the insurance proceeds.
4. You can name Campbellford Memorial Hospital Foundation as your beneficiary on your individual or group life insurance. You retain ownership of the policy. You can change the beneficiary designation at any time. If you are a salaried employee and have a benefit plan that has a death benefit component to it, consider naming Campbellford Memorial Hospital Foundation as the beneficiary. However, you will not receive a charitable tax receipt for any premiums paid during your lifetime.

Please Seek Expert Advice: Campbellford Memorial Hospital Foundation strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed and that your planned gift is tailored to your circumstances. A life insurance specialist should review in detail what would best fit your needs. Before considering a planned gift of life insurance, you should already have satisfied any need for life insurance for the protection of your family. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



Charitable Remainder Trust

A **Charitable Remainder Trust** is a way of giving assets to Campbellford Memorial Hospital Foundation through a trust agreement. A charitable remainder trust can be established by contributing bonds, stock securities, mutual funds or real estate to a trustee who holds and manages it. You may choose a charitable remainder trust because you have an asset that you would eventually like to give to Campbellford Memorial Hospital Foundation, but you need the income it now provides or you do not wish to part with your asset right now.

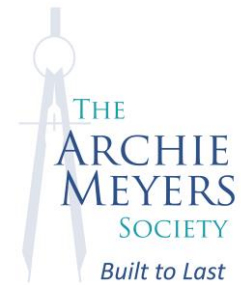
Charitable Reminder Trust – The Benefits to You

- **Tax Advantages** – A charitable tax receipt is issued upon transferring assets to a trust that names Campbellford Memorial Hospital Foundation as the capital beneficiary.
 - The five-year carry-forward provision allows effective tax planning while you are alive rather than the one-year carry back upon death.
 - The government has allowed a beneficial tax treatment of capital gains on these gifts.
- **Income** – Your trust can provide you with a lifetime income.
- **Worry Free Management** – Your trust can be managed professionally, freeing you from daily investment decision or market concerns.
- **Eliminates Probate and Estate Fees** – Your gift is not subject to probate fees and other estate costs.
- **Avoids Will Challenges** – Trust assets are not considered part of your estate.
- **Protects Privacy** – By transferring assets to a trust, your decision is private.
- **Control** – The trust retains your assets until death, at which point Campbellford Memorial Hospital Foundation will receive the “remainder” of the property in the trust.
- **Recognition** – Your gift can be honoured during your lifetime.

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Charitable Remainder Trust

How does it work?

You receive a charitable tax receipt for the fair market value of the remainder interest, which is calculated by a Canada Revenue Agency formula that takes into account your life expectancy and the present value of the property being transferred into the trust. Valuations are required to determine a value of the remainder interest.

Costs

Before creating a trust, the total cost of setting up and administering it must be weighed against the future reduction of tax and other benefits that it will provide. The assets within the charitable remainder trust should be worth at least \$150,000 to offset fees. The fees are tax-deductible.

Important points to remember include:

- The transfer of assets to the trust is irrevocable, which means you cannot reverse the transfer once it has been completed;
- The amount of the charitable tax receipt is determined by a formula set down by Canada Revenue Agency, which takes into account your life expectancy and the present value of the assets;
- Valuations are required to determine the value of the remainder interest.

Please Seek Expert Advice: If you are thinking about transferring assets that have appreciated in value, you should seek expert advice from a tax specialist or financial planner. Campbellford Memorial Hospital Foundation strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed, and that your planned gift is tailored to your circumstances. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



Registered Assets

Donating **Registered Assets** such as a **Registered Retirement Savings Plan** or a **Registered Retirement Income Fund** allows you to create a legacy for Campbellford Memorial Hospital Foundation – once your needs and those of your loved ones have been met. Donating to Campbellford Memorial Hospital Foundation all or part of an RRSP or RRIF is an effective way to reduce the taxes payable by your estate.

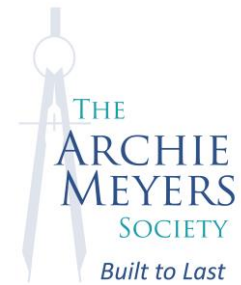
If you die without a surviving spouse or qualifying dependants, the full remaining value of your RRSP or RRIF is added to your income in the year of death, and your estate must pay the taxes. RRSPs and RRIFs often create large tax liabilities for a taxpayer in the year of death, since the entire amount of the plan is included in the taxpayer's income in one year. If your RRSP or RRIF has a registered charity as the **direct beneficiary**, your estate will receive a donation receipt for the entire value of the plan. The credit arising from this donation will offset the tax liability. As a result, the entire value inside an RRSP or RRIF can be given to a registered charity in the year of death with no tax implications. A gift of a RRSP or RRIF may enable you to fulfill dual goals of supporting Campbellford Memorial Hospital Foundation while reducing the amount of taxes that your estate would otherwise have to pay.

Gifts of Registered Assets – The Benefits to You

- **Tax Advantages** – Tax-effective means of supporting Campbellford Memorial Hospital Foundation. Your estate may claim gifts in the years of your death equal to 100% of your net income in that year and the preceding year. RRSPs and RRIFs become fully taxable as income in the year of death, usually at the highest marginal tax rate, unless the funds can be rolled over to a surviving spouse or a dependant child.
- **Control** – You retain the use of the investment for the duration of your lifetime.
- **Simple** – Easy to arrange. Simply ask your financial institution to change the beneficiary designation to Campbellford Memorial Hospital Foundation.
- **Flexible** – The designation is revocable and can be changed if your financial circumstances alter.
- **Cost Effective** – There are no extra out-of-pocket costs.
- **Eliminates Probate, Legal & Executor Fees** – Your gift will not be subject to probate costs or delays in settlement. The full proceeds are payable to Campbellford Memorial Hospital Foundation upon your death.
- **Peace of Mind** – You can plan, arrange and announce the gift yourself and you will know that it will occur just as planned.
- **Control** – Not a matter of public record allowing you to remain anonymous. And unlike a Will, the gift cannot be contested.
- **Memorialize** – Your bequest can create a lasting memorial for you, your family or anyone you may wish to honour.
- **Opportunity** – An opportunity to make a significant gift.
- **Recognition** – Your gift can be honoured during your lifetime.



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Registered Assets

How does it work?

There are two ways to donate the proceeds of an RRSP or RRIF:

- You can name Campbellford Memorial Hospital Foundation as the direct beneficiary of your RRSP or RRIF. Upon your death the proceeds will be paid directly to Campbellford Memorial Hospital Foundation without going through probate.
- You can name your estate as the beneficiary of your RRSP or RRIF and leave instructions in your Will to donate all or part of your RRSP or RRIF to Campbellford Memorial Hospital Foundation. You may specify a percentage of the RRSP or RRIF or a specific dollar amount to be donated. The donation qualifies for the charitable Will bequest donation tax credit for up to 100% of income in the year of death and in the year preceding. **Note:** The trustee of your RRSP or RRIF will withhold taxes and probate will apply when choosing this option.

Please Seek Expert Advice: When considering a planned gift, it is important to assess your overall financial circumstances. Therefore, it is important to consult your financial advisor when making a planned gift so you can choose a strategy which best provides you or your estate with the largest tax savings while fulfilling your charitable goals. If you are thinking about transferring assets that have appreciated in value, you should seek expert advice from a tax specialist or financial planner. Campbellford Memorial Hospital Foundation strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed and your planned gift is tailored to your circumstances. Thank you for your interest in supporting Campbellford Memorial Hospital Foundation. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



Gift – Plus Annuity

A **Gift-Plus Annuity** allows you to make a gift to support Campbellford Memorial Hospital Foundation while at the same time receiving a guaranteed predetermined income for life. Income from a charitable annuity can have tax advantages. It is an ideal choice if you are concerned about the amount of tax that you are now paying on your interest-bearing investments. Annuities are high quality, guaranteed investments that provide regular payments to you and/or your spouse.

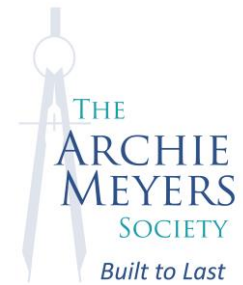
Gift-Plus Annuities – The Benefits to You

- **High Return** – A gift-plus annuity can provide you with a higher rate of return than those available on similar investments such as guaranteed investment certificates or Canada Savings Bonds.
- **Tax-Free Income** – Each payment is a blend of capital and interest - the capital portion of your payment is non-taxable. The blend is structured so you pay very little tax.
- **Insured** – The Canadian Life and Health Compensation Corporation insures your payments, which guarantees annuity payments up to \$2,000/month in the event of an insurance company failure.
- **Worry free** – You are free from investment management concerns.
- **Flexible** – You can purchase an annuity now and defer the payments to a later date.
- **Convenient** – You can choose the payment structure that suits you - monthly, quarterly, annually and your payment can be deposited directly into your bank account.
- **Tailored** – Campbellford Memorial Hospital Foundation works with financial advisors to explore the variety of options available in the marketplace and ensure that your gift is set up to meet your needs.
- **Reputable** – After the details of the annuity have been decided, Campbellford Memorial Hospital Foundation purchases the charitable annuity from a reputable commercial institution on your behalf.
- **Immediate Gift** – A gift-plus annuity enables you to give a lump sum to Campbellford Memorial Hospital Foundation for immediate use.
- **Recognition** – Your gift can be honoured during your lifetime.

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Gift – Plus Annuity

How does it work?

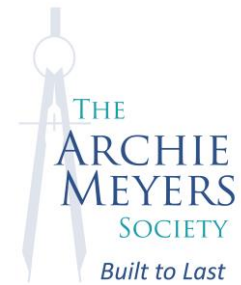
A gift annuity is a contractual arrangement with a commercial annuity provider. Campbellford Memorial Hospital Foundation works with financial advisors to explore the variety of options available in the marketplace. The following information is required to obtain quotations - your age, the annual payment amount you would like to achieve from the annuity and the lump sum you wish to transfer.

The quotations from the top annuity providers (life insurance companies) are received and forwarded to you. Once the details of the annuity have been decided, you transfer the lump sum to Campbellford Memorial Hospital Foundation. We then purchase a prescribed annuity from a reputable commercial institution on your behalf. Cash in excess of the amount required for purchase of the commercial annuity is retained by Campbellford Memorial Hospital Foundation and used for charitable purposes. Annuity payments are then made directly to you, the donor.

Please Seek Expert Advice: Campbellford Memorial Hospital Foundation strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed, and your planned gift is tailored to your circumstances. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



CAMPBELLFORD
MEMORIAL HOSPITAL FOUNDATION



Residual Interest Gift

A **Residual Interest** gift is a method of giving in which property is deeded to Campbellford Memorial Hospital Foundation. However, you retain the use of the property for the rest of your life or a term of years. For example, you might give a residual interest in your cottage, but continue to use it and enjoy it over your lifetime.

These types of gifts are usually given by those who plan to give the property through a Charitable Will Bequest to Campbellford Memorial Hospital Foundation however, would like to reduce income tax now, without any changes in their living arrangements.

Gifts of Residual Interest - Benefits to You

- **Tax Advantages** — You receive a charitable tax receipt now thereby increasing after tax income.
- **Fee Reduction** – Your asset has been removed from your estate thereby decreasing probate fees upon death.
- **Control** — You have made a significant contribution without loss of enjoyment of your asset.
- **Recognition** – Your gift can be honoured during your lifetime.

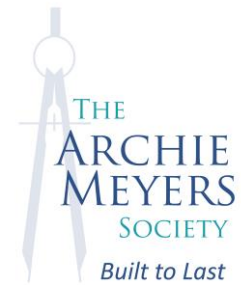
How does it work?

The property is appraised and the value determined. A deed is drawn up and signed by you and Campbellford Memorial Hospital Foundation. You are entitled to a charitable tax receipt for the present value of the residual interest. You make a gift of property to Campbellford Memorial Hospital Foundation and retain the use of it for life.

Please Seek Expert Advice: If you are thinking about transferring assets that have appreciated in value, you should seek expert advice from a tax specialist or financial planner. Campbellford Memorial Hospital Foundation strongly recommends professional advice to ensure that your financial goals are considered, your tax situation reviewed, and that your planned gift is tailored to your circumstances. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



CAMPBELLFORD
MEMORIAL HOSPITAL FOUNDATION



Real Estate Gift

A gift of **Real Estate** allows you to give an immediate gift and receive an immediate charitable tax receipt for the fair market value of the property. Gifts of Real Estate include principal residences, farms, land and commercial property. Giving a gift of real estate allows you to simplify your estate and give to Campbellford Memorial Hospital Foundation during your lifetime. This type of gift may be appealing if you are looking at ways to reduce your income tax now and are not in need of the dollar proceeds of the sale.

Gifts of Real Estate - Benefits to You

- **Opportunity** – You may not have liquid assets to fund a gift, however you may have real property. The property can be donated allowing you to make a larger gift than could be made out of cash flow.
- **Tax Advantages** – You receive a charitable tax receipt thereby increasing your after-tax income.
- **Tax Advantages** – The five-year carry forward tax provision allows effective tax planning while alive rather than the one-year carry back tax provision upon death.
- **Reduction of Fees** – Your asset has been removed from your estate thereby decreasing probate fees upon death.
- **Tax Advantages** – If your principal residence is donated, no capital gains tax is triggered and a charitable tax receipt will be issued by Campbellford Memorial Hospital Foundation for the full fair market value of the property.
- **Recognition** – Your gift can be honoured during your lifetime.

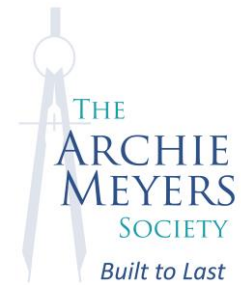
How does it work?

An independent appraiser must appraise the property. Campbellford Memorial Hospital Foundation begins the valuation process. After the fair market value is determined, you sign and deliver a deed transferring the property to Campbellford Memorial Hospital Foundation. A charitable tax receipt is then issued for the fair market value as of the day on which the transfer takes place. Please note that some conditions apply to the acceptance of these types of gifts, for example, an environmental audit of the property may be required.

Please Seek Expert Advice: If you are thinking about transferring assets that have appreciated in value, you should seek expert advice from a tax specialist or financial planner. Campbellford Memorial Hospital Foundation strongly recommends professional advice to ensure that your financial goals are considered, your tax situation reviewed and your planned gift is tailored to your circumstances. For further information, please call (705) 632-2014 or email jrussell@cmh.ca.



CAMPBELLFORD
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ARCHIE MEYERS SOCIETY MEMBERSHIP FORM

- I am pleased to accept membership in **The Archie Meyers Society** on the following basis:
- I have included the **Campbellford Memorial Hospital Foundation** in my Will.
- I have named the **Campbellford Memorial Hospital Foundation** as beneficiary of a life insurance policy, RRSP or RRIF proceeds.
- I have arranged for an annuity, trust or other residual interest gift to be directed to the **Campbellford Memorial Hospital Foundation**.

IF YOU WISH, PLEASE ADVISE:

- \$ _____ Specific Bequest or _____ % of residue
- For the following program _____
- To establish a named endowment fund to support _____.

Name(s): _____

Address: _____ Phone: _____

City: _____ Province: _____ Postal Code: _____

Signature: _____ Date: _____

I am willing for my name to be listed as an **Archie Meyers Society** Member. My name should appear for recognition purposes as follows (please include your spouse if you wish):

Please do not publish my (our) name for recognition purposes.

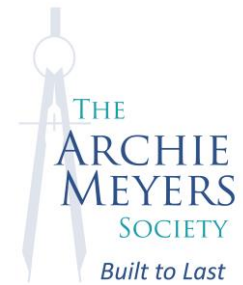
Please return this form to: Campbellford Memorial Hospital Foundation
146 Oliver Road, Campbellford, ON K0L 1L0
Phone: 705-632-2014
Email: jrussell@cmh.ca
Fax: 705-653-3430



The Archie Meyers Society recognizes donors who have planned a future gift to the Campbellford Memorial Hospital.
A gift in your Will – extraordinary gifts from people like you – has a far reaching impact on patient care. These gifts can ultimately assist with the reduction of wait times, improved safety measures, and additional time for our nurses at the bedside. What greater gift could there be when your loved ones or friends need medical care.
For further information, please contact: John Russell, Executive Director, 705-632-2014 or jrussell@cmh.ca or visit www.givetocmh.ca



CAMPBELLFORD
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Thank you

Campbellford Memorial Hospital Foundation established the Archie Meyers Legacy Society to acknowledge the compassionate philanthropy of individuals who remember Campbellford Memorial Hospital Foundation in their estate plans. Once you notify us that you have included Campbellford Memorial Hospital Foundation in your Will and estate plan or as the beneficiary of other assets, we will honour your legacy through membership in the **Archie Meyers Legacy Society**. By making a planned gift you will have the satisfaction of knowing that Campbellford Memorial Hospital Foundation can continue its commitment to Quality Health Care Close To Home.

Our recognition program gives Campbellford Memorial Hospital Foundation the opportunity to acknowledge the support of our donors. Allowing us to say **thank you** publicly inspires others who may be considering a similar gift, or who may have included Campbellford Memorial Hospital Foundation in their estate plans but have not made their intentions known.

We appreciate and value your commitment to us. Of course, you may choose to remain anonymous. If so we will respect your wishes and maintain the confidentiality of your planned gift.

For further on our planned giving recognition program, please call (705) 632-2014 or email jrussell@cmh.ca.