

To make a donation or for further information, please contact:

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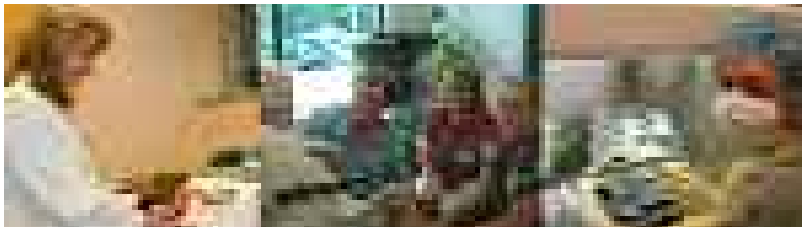
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Charitable Number: 83258 3744 RR 0001



The information in this brochure does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice. *ADMH Partners in Caring Foundation* encourages you to seek professional legal, estate planning and financial advice before deciding on a course of action.

Supporting Your Hospital & Nursing Home Planned Giving

Creating legacies for future generations



Planning your giving

Planning the distribution of your assets makes good sense and can be an easy and satisfying experience. A planned gift to the ADMH Partners in Caring Foundation is an opportunity to leave a legacy in our great community. This can produce a number of positive results:

- You, and not the government, direct what happens to your assets.
- Delays in distribution of your assets and associated costs may be minimized
- Tax savings may result by using gift planning methods appropriate to your goals, circumstances and objectives.
- Everyone benefits when philanthropic goals and personal financial responsibilities can be met.

Methods For Planned Giving

Bequests
Cash
Property, Securities & Royalties
Life Insurance
Gift Annuities
Charitable Remainder Trusts

Bequests

Bequests through a will are the easiest and most common planned gifts and can result in lower estate tax for you and your heirs. A general bequest directs that the ADMH Partners in Caring Foundation receive from your estate a specific amount of a certain kind of property, usually a sum of cash.

A residual bequest designates all or a portion of whatever remains from your estate after all debts, taxes, expenses and other bequests have been paid.

A contingent bequest takes effect only if the terms of the will cannot be met (eg. if the beneficiary does not survive the donor). This ensures that the property will pass to the ADMH Partners in Caring Foundation rather than unintended beneficiaries (eg. the government).

Outright Gifts

Cash: Up to 75% of your net income in a given year is eligible for a federal tax credit, which may be carried forward for a period of five years.

Property, Securities and Royalties: Property may be gifted now and retained for lifetime use. New tax laws allow greater incentives to donors of publicly - listed securities.

Life Insurance

Cash Value: If you make the ADMH Partners in Caring Foundation the owner and beneficiary of the policy, you are entitled to a charitable tax receipt for the cash surrender value.

Premiums: When the ADMH Partners in Caring Foundation is the owner and beneficiary of a policy, the premiums you pay are eligible for a charitable tax receipt. This is a way to make a substantial gift if resources are limited, or you do not want to take assets from your estate.

Wealth Replacement: Another method of including the ADMH Partners in Caring Foundation in your financial plan is through wealth insurance. This involves taking out a life insurance policy to replace the value of a gift. The estate does not pay tax on the life insurance proceeds it receives.

Charitable Remainder Trust

A Charitable Remainder Trust allows the donor to use the gifted assets during his or her lifetime and give the ADMH Partners in Caring Foundation irrevocable title to the assets at death. The donor receives an immediate charitable tax receipt and the satisfaction of working with the ADMH Partners in Caring Foundation during his or her lifetime.

The tax receipt is calculated using the current value of the assets less a discount factor based on the donor's life expectancy and current interest rates. The income generated is paid to the donor and treated as normal income for tax purposes.

A Charitable Remainder Trust can also be established through a bequest. The assets can provide for the needs of a surviving spouse or other heir during their lifetime and upon the death the assets pass to the ADMH Partners in Caring Foundation.