

Give Today for a Healthier Tomorrow!

Legacy Gifts and Other Planned Giving Options



- Verdun Hospital
- Notre-Dame Hospital
- The residential and long-term care centres (CHSLDs) and local community services centres (CLSCs) of the Integrated University Health and Social Services Centre (CIUSSS) of the Centre-Sud-de-l'Île-de-Montréal

The Fondation Santé Urbaine: Providing support that lasts a lifetime

The Foundation's mission is to bring more compassionate health care to people living on the CIUSSS of the Centre-Sud-de-l'Île-de-Montréal's territory throughout their health care journeys, from birth to the end of life, through acts of kindness, the purchase of medical equipment and innovative projects.

Our vision is making a real difference and offering a tangible support to local populations when they need it.





*“Your donations are essential to our work. **Your support means we are able to acquire equipment much sooner than we could otherwise.** At a time when all our departments are feeling the impacts of the ongoing shortage of resources, every donor makes a real difference. With better equipment, we can provide better care, reduce the length of hospital stays and work together more effectively as a team.”*

Dr. Michael Bell, urology department head,
Centre-Sud-de-l'Île-de-Montréal CIUSSS

A powerful way to make a real difference

“I wish there was a way to do more with my donations.”

“I want to pass my values on to the next generation.”

“I’d like to leave a legacy that will be remembered.”

**Have you ever said something like this to yourself?
If so, planned giving may be right for you.**

It takes a village to raise a child, and it takes a close-knit network of professionals to provide care at every stage of that child’s life.

Health care institutions are woven through the stories of our family’s lives.

The Fondation Santé Urbaine is here, as it has always been, to see you and your family through every step of your health care journey.



*“I’m a long-time Verdun resident, living on my own with my two cats. I didn’t realize how lucky I was to be living in Verdun until I was diagnosed with breast cancer. **I was able to receive treatment at a hospital that provided excellent care**, and not only did the Fondation Santé Urbaine’s transportation service help me get to my appointments, I also found a friend in my driver. I am grateful to the Verdun Hospital for their responsive care, kind staff and guidance throughout my battle with cancer. After two surgeries and twelve radiation treatments, I have beaten cancer. I couldn’t have done it without all of the help, support and follow-up care the hospital gave me.”*

Linda Bouchard, Verdun Hospital patient

Real needs, real results

Over the past three years, the Fondation Santé Urbaine has invested nearly \$4 million in projects that benefit the Verdun Hospital, the Notre-Dame Hospital, CLSCs and CHSLDs in the area, including:



The purchase of cutting-edge hospital equipment to provide advanced care, such as ventilators, scanners and ultrasound machines.



A transportation service offering oncology patients rides to their treatment appointments.



An accessible bus making it possible for thousands of CHSLD residents to go on excursions.



A dental clinic for underprivileged youth.



Planned giving: It's easier than you think!

Planned giving is a simple, tangible way to carry on a tradition or leave a legacy that reflects your vision and values.

A planned gift is simply a donation arranged ahead of time for either immediate or future use.

You and your family may wish to plan your donation together.

Either way, you don't have to figure it out on your own. The Fondation Santé Urbaine has a network of professionals who can guide you through the process and help you decide which option best aligns with your circumstances and values.

*"As a donor for the past several years, I have set up a legacy gift to express my final wishes. **It's my way of sharing how proud I am to be part of the Verdun community and of giving back.**"*

Michel Lapalme, retired pharmacist
and Verdun Hospital patient

Ways to give

The following provides an overview of the most common types of planned giving. More information about the options available for each type can be found in the “Details” section.

Contact the Fondation Santé Urbaine team if you would like to discuss other ways you can give.

1

Legacy gifts

A legacy gift is a way to give back to your community, ensure that the next generations will continue to receive your support well into the future, convey your values, and demonstrate how much the health care institution of your choice means to you. You have several options for legacy giving, some of which may provide protection to your heirs and help reduce the tax burden on your estate. Additionally, your estate can receive a tax receipt for the value of the legacy gift. By including the Foundation in your estate plan, you automatically become a full-fledged member of the Foundation’s Visionaries Circle.

2

Gifts of life insurance

Donating your life insurance policy is a convenient and flexible way to make a substantial gift in an affordable manner while keeping your estate intact for your loved ones. You have several options for a gift of life insurance, depending on whether you want to retain ownership of the policy, and tax credits can be claimed either in your lifetime or for your estate. The main advantage of this type of giving is its simplicity.

3

Gifts of publicly traded securities

Donating publicly traded securities (called “securities” for short) is a tax-smart way to give, because securities donated directly to the Foundation are exempt from capital gains tax. The Foundation will also issue a tax receipt for the market value of the securities at the time of the donation. This makes donating securities a powerful way to amplify your impact and make a bigger donation at a lower cost to you.

DETAILS

Legacy gifts

If you would like to make a legacy gift to invest in the future of health care, all you have to do is include a clause in your will to that effect. Anyone can make this type of planned gift regardless of the value of their estate, and the gift can be revoked at any time. Your estate will receive a tax receipt for the value of the gift.

There are several ways to make a legacy gift:

Specific bequest

A specific amount of money or a particular asset in your estate is given to the Foundation. You can bequeath a set dollar amount, a RRSP, a RRIF, a real estate, publicly traded securities, a life insurance policy or any other assets in your will.

Sample wording: *“I bequeath the sum of \$_____ to the Fondation Santé Urbaine.”*

Universal bequest

All your assets, after debts and taxes are paid, are given to the Foundation.

Sample wording:

“I bequeath all of my movable and immovable property to the Fondation Santé Urbaine.”

Legacy by general title

This is an offshoot of universal bequests. All your bequeathed assets are divided into shares among several beneficiaries, allowing you to name both your loved ones and the Foundation as legatees.

Sample wording: *“I bequeath 80% of all my movable and immovable property to my children (nephews, etc.). I bequeath 20% of all my movable and immovable property to the Fondation Santé Urbaine.”*

Residual bequest

The assets remaining after debts, taxes and specific bequests have been paid are given to one or more beneficiaries, including the Foundation. This bequest can be quite substantial if no universal bequests or legacies by general title are made.

Sample wording: *“I bequeath the residue of all my movable and immovable property to the Fondation Santé Urbaine.”*

When you plan a gift to the Fondation Santé Urbaine, you can designate your gift to be either:

- allocated for general use by the Foundation to meet the most urgent health care needs in the area;
- earmarked for a specific health care institution or department.

Next steps

Talk your estate plan over with your financial advisor and notary.

You can also make it known to your loved ones that you are planning to make a legacy gift.

Write up or update your will with clauses specifying the type of legacy gift you wish to make. We encourage you to use the Foundation's charity number along with the complete name of the Foundation in order to be as accurate as possible.

Inform the Foundation of your wishes, by either contacting us directly or using the relevant form provided in the *Planned Giving (Don planifié)* section of our website, so we have the opportunity to thank you and ensure your wishes will be respected.



*“I didn’t know that my brother had included a planned gift for the Verdun Hospital in his will. When he died and our family found out he had made this legacy gift, **we were all so touched and inspired by his generosity.** We realized how important it is to donate to our local hospitals—they need our support. Since then, I have encouraged all my loved ones to include a hospital in their will. It’s a simple but powerful way to make a difference.”*

Micheline Bertrand, painter, donor and sister of donor

Gifts of life insurance

Donating your life insurance policy is an easy and effective way to make a big impact at a low cost to you. Depending on the option you choose, tax credits can be claimed either in your lifetime or for your estate.

You can:

- **take out a new life insurance policy** and name the Fondation Santé Urbaine as the owner and beneficiary;
- **retain ownership of the policy** but name the Foundation as the beneficiary;
- **name the Foundation as the beneficiary** of an existing insurance policy and transfer ownership of the policy to the Foundation.

Next steps

If you would like to name the Foundation as the beneficiary of an insurance policy and retain ownership, you should be able to do so on your insurance provider's website with just a few clicks. Contact your insurance provider if you require any assistance.

If you would like to take out a new insurance policy and transfer ownership to the Foundation, we recommend you ask your financial advisor and contact us to discuss your plan.

Before cancelling a life insurance policy you don't need anymore, consider donating it to the Foundation as a way to support your local hospital and future generations.

3

Gifts of securities

Publicly traded securities are often overlooked as a donation option. Any investor can donate securities and enjoy substantial tax benefits that will make their donation go the extra mile.

The Fondation Santé Urbaine accepts the following gifts of securities:

- Stocks
- Flow-through shares
- Bonds
- Mutual funds
- Other eligible securities listed on Canada, US or international stock exchanges

If you own a holding company, donating securities through that company can increase the balance in its capital dividend account by the amount of the non-taxable portion of the capital gain. Ask your financial advisor for more information.

Next steps

Call the Foundation for more information or download the relevant form provided in the *Planned Giving (Don planifié)* section of our website.

Send the form to your broker or financial advisor to authorize the transfer of securities, and provide a copy of the form to the Foundation.

The Foundation will send you a tax receipt for the market value of the securities at market close on the day that the securities are deposited into the Foundation's account.



“I will never forget the care I received at the Verdun Hospital and the follow-up care while I was rehabilitating... From the reception clerks and sample collectors, to the lab technicians and radiologists, to the surgeons and rehab specialists, there are so many people working behind the scenes to make sure everything goes well. While I can’t thank each and every one of you by name, please know that I am incredibly grateful for your service, and you have helped me feel like a new person.”

Mr. Rochon, Verdun Hospital hip surgery patient



We're here for you, every step of the way

Let's say you want to donate to show your gratitude for the care you received at the Verdun or Notre-Dame hospitals, or the care that one of your parents received at their CHSLD.

What if there was a way to maximize the impact of your donation?

A way to ensure that your support could help us deliver better, more compassionate and accessible care to future generations?

Wouldn't that be the greatest gift of all—the ultimate expression of a commitment to a healthier future for the ones you love?

Planned giving is a way to leave a legacy of generosity long into the future.

If this is something that you are interested in, we recommend speaking with your financial advisor and/or notary, who can help you decide which option is best for you.

For more information or to set up a meeting to discuss your options, please contact **Lisa Lafargue**, Assistant Executive Director and Planned Gifts Manager by phone at 514-765-7302 or by email at info@fondationsanteurbaine.com.

*On behalf of generations of
future patients, thank you.*



514-765-7302

info@fondationsanteurbaine.com

1560 Sherbrooke Street East, Suite F-1123, Montréal, Quebec H2L 4M1

FondationSanteUrbaine.com

The Fondation Santé Urbaine is a registered charity organization.
Number 11892 3291 RR0001