

Making a Planned Gift to Royal University Hospital Foundation

"It takes a noble person to plant a seed and grow a tree that will one day provide shade to those whom one may never meet." – Dr. D. Elton Trueblood

Royal University Hospital Foundation's (RUH Foundation) planned giving donors help ensure our hospital has access to top medical professionals who are continually educated on medical advancements and have the proper technology and equipment at their disposal, which is integral to saving lives. Planned giving can give you peace of mind to feel at ease knowing that you've prepared for your future, your family's future, and the future of health care at Royal University Hospital. It allows you to leave a meaningful gift for the future while retaining current income today and can offer ways in which taxes may be lowered.

Royal University Hospital (RUH) holds a distinct role in Saskatchewan's health-care system when it comes to treating trauma, critical care and chronic disease patients. RUH Foundation is responsible for improving care and outcomes for the most critically ill patients and their families.



In Her Will and in Her Heart

When Peggy Benko took her identical twin granddaughters into her arms for the first time, she was overcome not only with love, but also with gratitude. Meeting her grandchildren would not have happened were it not for the specialists and medical teams at RUH.

On January 7, 2015, Peggy was at work in Regina, when she suffered a stroke from an aneurysm in her brain. She was rushed to a Regina hospital then flown to RUH and the waiting provincial stroke team, who saved her life.

Peggy says that every time something great happens now, like seeing her son get married, she is reminded of the critical role RUH has played in her life.

For that reason, she has decided to include the RUH Foundation in her will.

Peggy says that while she continues to donate regularly now, leaving a bequest to RUH Foundation through her will is a way in which she can continue to give life to others after she's gone. "If I can in a tiny way help so some other person will be able to see their grandchildren someday, there's nothing greater than that."



Ways to Give

- **Publicly Traded Securities** – Securities can include stocks, shares, bonds, and mutual funds.
- **Charitable Gift Annuity** – A charitable gift annuity might appeal to you if you are more concerned about financial security than income. A donation is made to RUH Foundation, with a portion being used to purchase a life annuity which provides you, or another named individual, with guaranteed income for life through annuity payments which are mostly tax exempt.
- **Charitable Remainder Trust** – A Charitable Remainder Trust is a gift that you create funded with securities, real estate, or cash, making a permanent gift of the remainder interest to RUH Foundation.
- **Wills and Bequests** – Your will is the most important legal document you will ever sign. It clearly communicates to your loved ones your wishes with respect to your estate. Please see ruhfh.org/planned-giving for more information about creating a will.
- **Life Insurance** – It is popular among donors who want to make a significant gift, but at a relatively low cost. It's also a practical way to leave a legacy gift while gaining immediate tax relief. You can name RUH Foundation as the owner or beneficiary of a new or existing life insurance policy. The Foundation will benefit from your generosity on your passing, while your estate receives significant tax advantage.
- **Gift of TFSA, RRSP, and RRIF** – Donating your registered assets is one of the easiest, most tax-effective ways to support RUH. Those assets include Tax Free Saving Accounts (TFSA), Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF) and other deferred pension plans.

Guild of Friends

When you inform RUH Foundation of your planned Gift we are honoured to invite you to become a member of the RUH Foundation's Guild of Friends. This is a special group of donors who have made provisions in their estate plan through wills, life insurance, charitable remainder trusts, and other means to create a legacy of giving to RUH Foundation that will continue long into the future.

Members will receive RUH Foundation publications celebrating planned giving, invitations to impact events, a commemorative lapel pin, a certificate of appreciation and will be acknowledged on our Legacy Donor Wall. Should you wish to remain anonymous; the RUH Foundation will honor your request.



It is important you let us know about your future giving plans so that our Foundation can include your wishes in future healthcare priorities at RUH. We manage donor funds entrusted to us with care and are committed to the highest standards of accountability and transparency as an Imagine Canada Member.

For more information on how to leave a lasting legacy through planned giving with Royal University Hospital Foundation, please contact, Candace Boersma, Legacy and Major Gifts Officer, at 306.655.6501 or candace.boersma@ruhfh.org.

The material in this document provides general information and is not intended to constitute or replace specific professional advice. Donors considering a legacy gift should speak to an advisor with appropriate tax and other expertise to implement a charitable giving strategy that achieves their objectives.

