

Making a Planned/Legacy Gift



"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 (RUH) Foundation's planned/legacy 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/Legacy 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 RUH. 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 holds a distinct role in Saskatchewan's health-care system when it comes to modern medicine for cardiology, mental health, neurology, oncology, research and education, stroke, support services, surgery and trauma/emergency services.



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.

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

- **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. Making a gift in your Will to RUH Foundation, while still looking after your loved ones, is a meaningful way to make a lasting commitment.
- **Life Insurance** — This option provides you with the chance to make a substantial donation 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.
- **Publicly Traded Securities** — Securities can include stocks, shares, bonds, and mutual funds.
 - Visit ruh.f.org > Ways to Give under Legacy or Planned Giving to find the [Securities Transfer Form](#), or call us at 306.655.6501 and request one.
- **Charitable Gift Annuity** — This 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** — Charitable Remainder Trust is an irrevocable trust that generates a potential income stream for you or other beneficiaries, with the remainder of the donated assets going to RUH Foundation.

Royal Legacy Giving Society

When you inform RUH Foundation of your Legacy Gift we are honoured to invite you to become a member of the RUH Foundation's Royal Legacy Giving Society. This is a special group of donors who have made provisions in their estate plan through Wills, life insurance, 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, and will be acknowledged on our Legacy Donor Wall. Should you wish to remain anonymous; RUH Foundation will honor your request.

If you have included the RUH Foundation in your Will, or other legacy/planned gifts, Thank You. We ask that you please let us know so we can include your wishes in future health-care 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.



Charitable BN: 11927 9131 RR0001

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