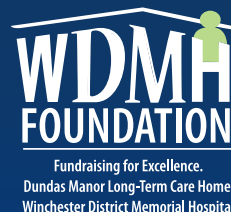


YOUR LEGACY

for your family and health care in your community



Your legacy should reflect your life, and not just what you leave behind.

“When I retired, I started to volunteer at Winchester District Memorial Hospital, and I love this place! It fills my day with conversation, responsibility, and activity. As my husband and I were redoing our Wills, our lawyer asked about making a charitable donation to a charity close to our hearts. We had not done this in our previous Will, but it made perfect sense to us at this time in our lives. Since two of my grandkids were born at Winchester District Memorial Hospital, and I have had surgeries here, the choice to give to this hospital was easy. Our children will not miss what they did not have, so it was an easy decision.”

~ Norah Martel of Russell

“You’ll never regret making a legacy gift. Your gift will live on. It’s a lifetime gift.”

~ Mr. W of North Dundas speaking of his legacy gift for Dundas Manor

“We are motivated to give because of the continued excellent track record of the hospital in serving our communities. When we donate, we know we are contributing to the ongoing success of the hospital, so that always feels good. The WDMH Foundation is a major recipient of our charitable donations today, so it was a natural progression to include the WDMH Foundation in our Wills. We hope others will consider the value that the Winchester District Memorial Hospital adds to the community, and the implications if it were not able to continue offering the current services. Let that be your guide to determine the level of support that you should provide.”

~ Terry Triskle and Sabina de Stecher of South Mountain

As with all gifts to the WDMH Foundation, you decide if your legacy gift will support Dundas Manor, Winchester District Memorial Hospital – or both!



Your guide to legacy giving from the WDMH Foundation

Unlocking the Power of Purpose: Make a Lasting Difference

By Betty-Anne Howard

Are you eager to make a positive impact in the world, your community, and your own life? If you've ever thought about your life's purpose or wondered how you can lead a more purposeful existence, you're not alone.

However, there are myths and misconceptions that act as barriers to Canadians leaving a gift in their Wills to charities. Let's dispel these myths and tackle one of the biggest barriers together.

Myth #1: The Choice Between Family and Charity

Some believe you must choose between providing for your family and supporting charities. The truth is you can do both. By redirecting money from the Canada Revenue Agency (CRA) to your favourite charity, you not only make a significant impact but also leave a lasting legacy.

Do you know what your final tax bill will be? It's good to know, as a starting point, so you can plan, in advance, how you can use different charitable giving strategies, depending on your own personal situation, to minimize those taxes while making a difference. What's most important is for you to be in a position of strength whereby you can make an informed decision about how you'd like to have your estate distributed. Don't let someone else, like the CRA, make that decision for you.

Myth #2: Breaking Barriers: Overcoming Uncertainty

Another major barrier preventing Canadians from leaving legacy gifts is uncertainty about the best way to do so. The array of options can be overwhelming, leaving people unsure of where to turn for guidance and support in structuring their estate and legacy plans. Too often, I hear, "My Financial Advisor is an Investment Advisor; they don't handle estate and legacy planning." So frustrating! You deserve an opportunity to explore this topic in detail with someone who understands your values and can illustrate, in plain language, how charitable giving minimizes taxes while aligning with your purposeful life.

A final note:

Achieving philanthropic dreams requires support and guidance. The journey starts with our hearts—your story, the charities that resonate with you, and the impact you want to have both now and after your passing contribute to your legacy. Connect emotionally with your values, and ask yourself, "How do I want to be remembered?" The more we tap into our emotions, the greater the possibilities for creating a lasting impact.

Our hearts represent emotions that propel us forward, while our heads enable us to explore our thinking and mindset. Dispelling limiting beliefs, such as the misconception that you must choose between family and charities, is crucial. Leaving decisions to your kids might seem convenient, but it could limit opportunities to maximize your impact and reduce your end-of-life tax bill. Professionals with expertise in estate and legacy planning can facilitate this process. Visit WillPower.ca to find specialists in this field.

**Collectively, we can make a huge difference in our lives and the lives of others.
Won't you join us in turning that dream into a reality?**

For over 25 years, Betty-Anne has been guiding women, couples, and families to realize their financial dreams and has shared her vision with audiences around the world. With her specialization in strategic philanthropic planning and charitable giving, she has directed millions of dollars to the charitable sector while dramatically reducing taxes for those she has assisted. Betty-Anne lives with her life partner Maggie and adopted goldendoodle, Phoenix, on beautiful Bass Lake between Kingston and Ottawa. They enjoy the great outdoors and spending time with their horses, Copper and Thor. Betty-Anne can be reached by Phone - 613-547-1554 or E-mail hello@bettyannehoward.com

The provincial government does not provide hospitals with funding for medical equipment purchases. Technology is advancing at lightning speed, and the very best equipment for Winchester District Memorial Hospital is a priority. **Donors keep our hospital well-equipped for today and for the future.**

Past legacy gifts have helped shape Winchester District Memorial Hospital into what it is today! Future legacy gifts will continue to help provide compassionate, excellent care, close to home for generations to come!

Legacy gifts will help ensure that Dundas Manor will be able to continue to provide the best care possible for its residents – including the redevelopment of the new Dundas Manor! The needs of individuals in this stage of their life – and their families – are always changing. Dundas Manor wants to meet those future needs – and legacy gifts will help this care continue for our community!

Ways to Give:

There are many ways to include the WDMH Foundation as part of your legacy!

A gift in your Will

You can include the WDMH Foundation in your Will with one simple line. You can create a new Will or simply add a codicil (an addition) to your current Will. One line can leave such an impact! And the charitable income tax receipt from your gift can offset your taxes – and may help your loved ones receive more – with less taxes going to the government.

Including the WDMH Foundation as a beneficiary of your RRSP or RRIF

You can leave a charitable gift to the WDMH Foundation using your RRSP or RRIF in 3 easy steps!

1. Download your RRSP/RRIF beneficiary form from your investment provider.
2. Name the WDMH Foundation as a beneficiary.
3. Submit the completed form to your investment provider.

RRSPs and RRIFs are tax deferred investments, but the entire amount will eventually become taxable, either during your lifetime or by your estate. This can result in the loss of nearly half of these assets to taxes. But by naming the WDMH Foundation as one of the beneficiaries of your registered funds, you will leave a generous gift that will have future impact on local health care, and your estate will benefit from the official charitable income tax receipt.

Gift by life insurance

A gift of Life Insurance is a simple and easy way to support the WDMH Foundation – and there are tax benefits for gifts of life insurance.

There are several ways to support the WDMH Foundation with a gift of life insurance:

- Listing the WDMH Foundation as the beneficiary of an existing policy
- Listing the WDMH Foundation as the owner and beneficiary of an existing policy
- Listing the WDMH Foundation as the beneficiary of a new policy
- Listing the WDMH Foundation as the owner and beneficiary of a new policy

It's best to discuss these options with your financial advisor, insurance broker and with us to see which is the best route for you, your financial situation, and WDMH Foundation policies.

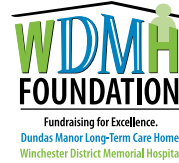
For more information about giving to the WDMH Foundation or for information about what you can ask your financial advisor or lawyer, please reach out to Erin Kapcala, Manager of Major and Planned Giving at 613-292-7468 / ekapcala@wdmh.on.ca



Your life's legacy is so important. And something worth thinking about and planning for.

A legacy gift is a simple, thoughtful way to reflect your vision for compassionate excellence in health care. It supports the future of Winchester District Memorial Hospital and/or Dundas Manor Long Term Care Home, and all impacted by this care close to home.

No matter the reason for giving, whether it be for personal fulfilment, a way to say 'thank you' or for the charitable tax benefits, a legacy gift will help provide excellent care for everyone close to home.



Please consider us as you prepare or update your estate or financial plans.

This type of support – called legacy giving – is a simple and impactful way for anyone to give.

Please visit:

<https://www.willpower.ca/charities/wdmh-foundation/>

Legacy Giving for the Future of Care Close to Home

Thank you, Legacy Donors! And welcome to our Society of Care: New Name, Same Commitment to our Legacy Donors

Although we changed the name, this special society's commitment is the same: it's our way of thanking legacy donors, recognizing their compassion and honouring their commitment to care through their legacy gift.

There are special thank you and recognition opportunities for legacy donors – should you wish – such as proudly listing your name(s) at Winchester District Memorial Hospital or Dundas Manor. If you have quietly chosen to leave a legacy gift to the WDMH Foundation, thank you! We understand if you do not want to publicly share your intention, but we do hope you will let us know so we may thank you privately and discuss with you the special and personal impact you want for your legacy gift. Your privacy will always be respected. We are so grateful for your support and the impact you have made.

If now feels like the right time to plan your legacy gift to the WDMH Foundation, we encourage you to discuss your interests with Erin. She will be honoured to help you find answers to your questions, and to help you plan your legacy gift to suit your wishes and your personal, financial, and tax circumstances. Your questions and any information exchanged will be held in the strictest confidence.



Erin Kapcala, Manager of Major and Planned Giving

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www.wdmhfoundation.ca/requestinfo

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