

## **Enduring Gifts**

Bequests are gifts given through a Will. Including a donation to the **Chemainus Health Care Foundation** through a final estate and is an option chosen by many. It leaves a contribution of lasting benefit to the community. The donations can be given to be used at the discretion of the Foundation or, if you wish, the terms of the will could direct the donation to a specific area.

RRSPs RRIFs and Tax Free Savings Accounts permit you to name the **Chemainus Health Care Foundation** as a beneficiary. The gifts do not form part of your estate thus avoid probate and administrative fees. Consultation with estate planning advisors is recommended if this is something you would like to consider.

Life Insurance is a way of giving that does not affect your estate. No probate or administrative fees apply and the grant cannot be contested. It is a secure and convenient way of giving.

Securities transfer directly to the Foundation can have a tax advantage. Close consultation with a tax advisor should be undertaken to make sure the particular securities qualify for exemption under the rules governing capital gains.