



A Gift Using Your RRSP, RRIF or TFSA

As a supporter of the Hôtel-Dieu Grace Healthcare (HDGH) Foundation, you have the opportunity to create a Legacy of Care for future generations. By including the Foundation in your estate plans, you ensure that the programs, equipment, and services that define HDGH will continue to transform lives for years to come.

Your hard-earned retirement savings can become a powerful legacy for the HDGH Foundation. By naming the Foundation as a beneficiary of your RRSP, RRIF, or TFSA, you can help advance healthcare while reducing the tax burden on your estate.

Why Consider This Gift?

Your Options

RRSPs and RRIFs:

Name the Hôtel-Dieu Grace Healthcare Foundation as the beneficiary of your RRSP or RRIF. If you have a spouse, you can name the Foundation as secondary beneficiary after your spouse.

TFSAs:

You can also name the Foundation as beneficiary of your Tax-Free Savings Account.

Gift RRIF Payments Today:

If you don't need the income from mandatory RRIF withdrawals, you can donate them now and receive immediate tax benefits.

Important Notes

In Ontario and most provinces, you can change your beneficiary designation directly on your plan documents.

Wording matters—consult your lawyer or financial advisor to ensure your intentions are clear.

Benefits of a Gift in Your Will

Tax Advantages:

Registered assets often create significant tax liabilities for your estate. Naming a charity as beneficiary offsets these taxes with a charitable tax receipt.

Flexibility: You can donate a percentage or the entire value of your registered account.

Impact: Your gift ensures that HDGH continues to provide compassionate care and innovative programs for future generations.

Please consult your financial, legal, or insurance advisor to ensure your plans reflect your personal goals and tax considerations, and that your family's needs are met.

To learn more about creating your legacy, please contact
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