

Easy Ways You Can Make a Lasting Impact

Legacy Gifts

Gifts That Cost You Nothing Now

Protect the future of St. Joseph's at Fleming with gifts in your **Will** and by **bequest**.

Pages 2-3

Gifts That Benefit Your Loved Ones

Provide for your family and heirs with a gift of **life insurance**.

Page 4

Other Ways to Give

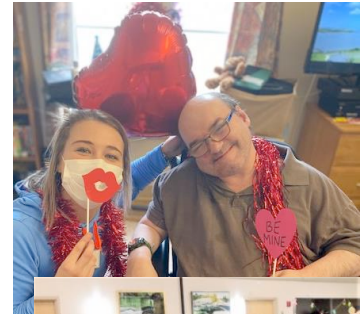
Safeguard St. Joseph's at Fleming with gifts in **memory** or **tribute** and gifts from donor-advised funds.

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Declaration of Intent

Please, tell us about your gift.

Attached



Gifts That Cost You Nothing Now

To create your legacy for St. Joseph's at Fleming, you simply sign your name. That's how easy it can be to include a gift in your Will. It costs you nothing now, but your impact goes on for generations protecting the future of our Residents at St. Joseph's at Fleming.

Once your family and friends are provided for, please consider making your appreciation of St. Joseph's at Fleming part of your life story with your legacy gift.

Gifts in a Will

When you remember St. Joseph's at Fleming with a gift in your Will, you make a lasting contribution to our Home. Your legacy gift will drive the most urgent priorities facing St. Joseph's at Fleming.

Here Are the Ways Most People Like to Make This Lasting Gift:

Residual Bequest

St. Joseph's at Fleming receives a percentage of the remainder or residue of your estate after other specific legacies have been fulfilled. This gift will be used where it's needed most. A lot of people prefer to give a residual gift as it keeps in line with inflation and does not lose value over time.

Specific Bequest

St. Joseph's at Fleming receives a specific dollar amount or a specified gift in kind (property, collections, books, jewelry, and so on). This gift will be used where it's needed most. Gifts in kind will be sold and proceeds will be used for St. Joseph's at Fleming where it's needed most.

***See Sample Bequest & Codicil Language Page 7**

Gifts That Cost You Nothing Now

The One-Minute Bequest

Now it's easier than ever to create your legacy of protecting St. Joseph's at Fleming. You can do it with the One Minute Bequest.

It takes only a few minutes of your time. It costs you nothing to make this gift that will safeguard St. Joseph's at Fleming for years to come. And it doesn't require assistance from lawyers or advisors (although you can and should feel free to consult with experts before making any donation). The only thing you need is a Registered Retirement Savings Plan, a Registered Retirement Income Fund or Life Insurance.

Here's How It Works:

Step 1

Request a Multiple Beneficiary Designation Form for your Registered Retirement Savings Plan, your Registered Retirement Income Fund or Life Insurance Policy from the administrator of your plan.

Step 2

Fill out the form and name St. Joseph's at Fleming as one of the beneficiaries.

Step 3

Return the form to your plan administrator.

It's that easy. In just three steps, you can make a gift to St. Joseph's at Fleming that costs you nothing now, powers the most urgent priorities facing our Home, and continues its impact for generations to come.

Take note, for some reason not every employee of the financial institution with whom you are dealing may be familiar with a Multiple Beneficiary Designation form. Rest assured, it does exist ... just keep asking until you are dealing with someone who knows where to find one.

Gifts That Benefit Your Loved Ones Too

You can make a gift that will protect the future of our Residents for generations to come and, at the same time, provide for your family and heirs.

Life Insurance Gifts

A gift of life insurance lets you support St. Joseph's at Fleming in a significant and meaningful way. By paying modest life-insurance premiums today and naming St. Joseph's at Fleming as a beneficiary, you can make an impactful gift that will demonstrate your commitment to St. Joseph's at Fleming.

One way to leave this gift is to assign St. Joseph's at Fleming as the beneficiary of your own policy or the life insurance policy from an employer. Your estate will receive a tax receipt equal to the direct benefit to St. Joseph's at Fleming. In this way, you create your legacy and benefit your heirs through a significant tax reduction to your estate.

A second option is to purchase a new policy, name St. Joseph's at Fleming as owner and receive tax receipts, during your lifetime, for any premiums paid after the date of transfer.

Other Ways to Give

You have even more options available to create your legacy for St. Joseph's at Fleming. Your generosity will safeguard St. Joseph's at Fleming today and tomorrow for future generations to benefit.

Gifts of Stocks and Securities

Donating publicly-traded stocks and securities provides a tax-advantageous way to support St. Joseph's at Fleming. When you make a gift of stocks, you receive a tax receipt for the fully appreciated value of your gift, and will not have to pay tax on realized capital gain. The receipt value will reflect the closing price on the date stocks are received by St. Joseph's at Fleming. The standard capital gain inclusion rate of 50 percent on selling shares is eliminated when you transfer your shares to St. Joseph's at Fleming rather than selling the stocks and donating the proceeds. You may transfer publicly traded stocks and securities electronically from your brokerage account to St. Joseph's at Fleming's brokerage account, which is maintained with RBC Dominion Securities. Just provide a **Letter of Instruction*** to your broker and ask that they transfer your shares to St. Joseph's at Fleming.

Receiving Institution Information:

RBC Dominion Securities
Account#: 511-23010-14
CUID: DOMA
FINS/DTC: 5002
Pamela Spry/Catherine Johnston
Phone: 705-743-3309 Fax: 705-7434516

***See Letter of Instruction Page 8**

Other Ways to Give

Gifts in Memory and Tribute

A memorial or tribute gift to the care of our Residents through St. Joseph's at Fleming is a meaningful way to express your love, admiration, and gratitude for someone special. Your gift will honour your loved one, create a lasting tribute to them, and connect both of you through your shared passion for St. Joseph's at Fleming.

When you make a gift in your Will for St. Joseph's at Fleming, you can do it in memory of or in honour of someone who's important to you. It will stand as your legacy and your loved one's legacy for generations to come.

Gifts from Donor Advised Funds

Donor-advised funds (DAFs) are one of the most convenient ways to support a cause you care about while maintaining the flexibility you desire. A DAF is a little like a personal charitable savings account. It allows you to make a charitable contribution (into your DAF account), receive an immediate tax deduction and then make gifts (recommend grants) over time to your favourite charities – like St. Joseph's at Fleming.

You can leave a legacy for Resident Care by naming St. Joseph's at Fleming as the beneficiary of the account balance in your will.

Sample of Bequest Language (For A New Will)

I hereby give, devise and bequeath \$ _____ OR ____ % OR ____ all of the remainder of my total estate to St. Joseph's at Fleming, 659 Brealey Drive, Peterborough, ON K9K 2R8, for its charitable uses and purposes.

Sample Codicil Language (Addition to An Existing Will)

I hereby give, devise, and bequeath \$ _____ OR ____ % OR ____ all of the remainder of my total estate to St. Joseph's at Fleming, 659 Brealey Drive, Peterborough, ON K9K 2R8, for its charitable uses and purposes.

In all other respects I ratify and confirm all of the provisions of my said last Will and Testament dated on the _____ day of _____, 20____.

IN WITNESS WHEREOF, I sign, publish and declare this instrument to be a Codicil to my last Will and Testament in the presence of the persons witnessing said Codicil at my request this _____ day of _____, 20____.

_____ residing at _____
(name)

Witnesses
_____ residing at _____
(name)

_____ residing at _____
(name)

Gift of Stocks & Securities Letter of Instruction

Today's Date: _____

Donor's Name: _____

Address: _____

Phone: _____

Email: _____

Referring Institution/Broker's: _____

Address: _____

Account Number at Delivering Institution: _____

Name of Stock: _____

Number of Shares being Donated: _____ Symbol: _____

Exchange Traded: _____ Total Amount: _____

Donation of Securities by Electronic Process

Request the broker to transfer your publicly traded security(s) to: the St. Joseph's at Fleming Foundation. The date your securities are received and the current price of the security(s) on that date will be the amount used for the tax receipt. *(It is the policy of St. Joseph's at Fleming Foundation that any donated securities may be retained, sold or traded at the discretion of St. Joseph's at Fleming Foundation.) This is a gift and there will be no consideration for the shares*

Donor Signature: _____

Signature of Joint Donor (if applicable) _____

St. Joseph's at Fleming maintains a
Brokerage Account with RBC Dominion
Securities: Account # 511-23010-14
CUID: DOMA FINS/DTC:5002

Pamela Spry/
Catherine Johnston
Ph: 705-743-3309
Fx: 705-743-4516

*Please send a copy of this completed
Letter of Instruction to St. Joseph at
Fleming so that we may ensure you
receive your tax receipt in the same timely
manner to which you are accustomed.*

We're here to help. Contact:

Matthew Boyles
Manager of Finance
St. Joseph's at Fleming
659 Brealey Drive
Peterborough, ON K9K 2R8
Ph: 705-743-4744, ext. 3020
mboyles@sjfltc.com
www.sjfltc.com

St. Joseph's at Fleming
659 Brealey Drive
Peterborough, ON K9K 2R8
Ph: 705-743-4744
Fx: 705-743-7532
www.sjfltc.com
Legal Name: St. Joseph's at Fleming
Charitable Registration Number: 129924254 RR0001

Declaration of Intent

Thank you for naming St. Joseph's at Fleming in your Will or estate plan and making a difference for our Residents for years to come! By declaring this future gift, you are joining others who have done the same in our **CIRCLE OF SAINTS**.

We would love to know what inspired your thoughtful commitment. The information you provide here will ensure that we have accurate records so that we can provide the best possible stewardship of your gift. This is not a binding legal document, and your information will be kept confidential. If you have questions, please contact [title] at [phone] or [email]

Tell Us About Your Gift

We would love to know what inspired you to thoughtfully include a gift in your Will or estate plan to St. Joseph's at Fleming.

Signing date of your Will: _____

I have supported St. Joseph's at Fleming through the following type(s) of deferred gift:*

- Gift in Will Life Insurance Policy Gifts of Stocks or Securities
- Beneficiary to RRSPs, RRIFs, donor-advised funds or other registered products
- Other

Is this gift revocable (can be changed) or irrevocable (cannot be changed)?

- Revocable Irrevocable

Is this a residual share or specified amount?

...2/

- This gift is a residual share (or percentage) This gift is a specific amount
- Prefer not to say

Have you planned this gift in honour of someone?

- Yes Name: _____ No

With your generous gift commitment, we are pleased to welcome you to St. Joseph’s at Fleming’s **CIRCLE OF SAINTS, comprised of those who have included St. Joseph’s at Fleming in their Wills or other Legacy Gifts. As a token of our appreciation, we would like to send you a letter of gratitude from our Board Chair and we would like to keep in touch with St. Joseph’s at Fleming’s related news and invitations that will bring you closer to our work. Please include your contact information below:**

First Name _____

Last Name _____

Address 1 _____

Address 2 _____

City _____ Prov _____

Postal Code _____ Phone _____

Email _____

Name of Executor(s)

Contact for Executor(s)

