



**A gift in your Will
makes a promise to our
families, forever.**



**Ronald McDonald
House Charities®
Toronto**



Every single day, with your help, we provide a home for families with a seriously ill child. Thank you for your kind and compassionate help – that keeps families together when they need each other the most

Every single day, we are inspired by stories of courage and resilience from our families. And we are also deeply moved by the generosity of donors like you—who support our families today—but also the donors who came before you, who left a gift in their Will to help families **forever**.

Here, you can find more about leaving a gift in your Will, including some practical details that we hope are helpful as you prepare to speak to your advisors and family about your plans or wishes.

You are welcome to contact me for more information about legacy giving or for a confidential conversation about including RMHC Toronto in your legacy plans. It's always wonderful to hear stories about what the House and Family Rooms have meant to our most loyal and cherished donors, so please don't hesitate to connect with me at any time.

Thank you for your vital
and vibrant support!
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This document is meant to support you and the professionals helping you through this process. We hope it also helps guide conversations with your loved ones.

Creating or updating your Will takes time and effort, but it is important and fulfilling. As a key part of your estate plan, your Will lets you decide with whom you want to share your assets. Your Will is the ultimate expression of the values and beliefs you hold in life. It is about your interests and passions, not merely your assets.

Your Will is an opportunity to reflect on what matters most to you. And you can support the work of a charity—like RMHC Toronto—and your loved ones. In fact, a gift in your Will can provide tax benefits that are passed on to your heirs. Your charitable designation can be claimed against 100% of net income on the final two lifetime tax returns. In short, a gift to the House could increase your gift left for loved ones. Your professional advisor can provide you with more guidance.

Where Do You Start?

There are two things you need to do before you create your legacy gift and they both typically involve professional help. The first is to determine approximately how much you might have to give. A financial advisor can help you determine how much you will need to live in comfort. She or he can also advise on how much you might give to family and loved ones.

The second is to consult with a lawyer and either create your first or update your current Will. This is the document which makes your legacy come alive.

Which Type of Gift is Right for You?

There are several gift options that may be available to you during your estate planning. The following is a summary of commonly used forms of legacy giving. Please note: we encourage and expect you to consult a professional advisor to determine the best option for you.

A Bequest in Your Will

There are three types of bequests available to you. Please note the use of our legal name: Toronto Children's Care Inc.

- 1. Specific Bequest** – designate a specific dollar amount or piece of property in your Will (e.g, stocks/bonds, property, works of art).
- 2. Residual Bequest** – in your Will you allocate all of—or a portion of— your estate to RMHC Toronto that remains after all debts, taxes, expenses and other bequests are paid.
- 3. Contingent Bequest** – you make a provision in your Will that your gift only takes effect if your primary intention cannot be met (i.e. if the primary beneficiary and alternate beneficiaries do not live longer than you).

Other forms of legacy gifts include gifts of life insurance, RRSPs or RRIFs, Charitable Remainder Trusts and more. We would be happy to have a confidential conversation with you about how these types of gifts can be put to work for our families, forever.

We can also provide you with sample wording and clauses you can use as a starting point, and we can also help you with sample codicil language if you wish.

Dayl's Story: A legacy of love and support

I remember the first time I walked through the doors at Ronald McDonald House. I walked in and right away I could feel that it was a home. You could just feel it. I was overwhelmed with feelings of family, unity, help, and love.

And I walked out of there knowing that my gift was valued and important. In fact, it changed my life. I walked out of there, heading home to my two healthy and lovely daughters and I realized how important it was that the House is there for families with sick children. I suddenly had perspective. Small things stopped bugging me. I took life more joyfully. And whenever I would go back to the House, that feeling would be reinforced.



When I retired, I started volunteering every week. I work at the front desk—greeting families and helping them get settled in at the House, answering phones, whatever is needed. After spending time at the House and seeing how important it is, I also took the step of remembering Ronald McDonald House in my Will. I needed to ensure the House continues to exist. My daughters know about my wishes—I've got it all in a binder! I am of the belief that we should all talk to our loved ones about our Wills and our other wishes. It's a positive conversation when you do it with a full heart—it comes from a place of love.

This House, that I have supported since the day I stepped foot inside it, is so important to me. And it's important that this work continues. I've seen how this organization runs—on a very fixed and lean budget—and they do such an amazing job. I trust this organization to keep doing what they are doing best. I'm doing this to leave behind a legacy of love and support for the House.

Our Promise To **You**

- Your gift will be used to have the greatest impact on our families. Every single gift, no matter the size, is important and appreciated.
- We are proud of our effectiveness and efficiency. We will apply both to your gift.
- You are encouraged to contact us for a conversation about our areas of work that interest you most, and how you can ensure your gift supports our work in the most effective way possible.
- We value and respect your privacy.
- Everything you tell us will be kept

in confidence and you are under no obligation.

- We would like to know if you have made a gift to RMHC Toronto in your Will so that we can plan ahead, and also so that we can recognize your generosity. Whether you choose to tell us or not is entirely your decision.

I'm here to help! I'm always happy to have a conversation with you about the best way that your gift can be used to help our families, forever.

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