Gifts of Registered Plans

WRHN FOUNDATION
Waterloo Regional Health Network

There are many ways to make a meaningful difference in the future of health care while planning for your financial future.

By thoughtful charitable giving, you can support the health and well-being of your family, friends and neighbours through Waterloo Regional Health Network (WRHN), while exploring giving options that align with your personal values, financial goals and plans for your estate.

Today, 1.4 million people—10% of Ontario's population—rely on WRHN for care. As our region grows, so does the need for expanded hospital capacity, specialized services and innovative approaches to care. With plans for a new state-of-the-art acute care hospital by 2035, WRHN is reimagining health care to serve a growing population expected to reach 2 million.

With the right planning, your gift can create a lasting impact while potentially offering tax advantages and helping you balance your charitable intentions with the needs of your loved ones.

By naming the **Waterloo Regional Health Network Foundation** as a beneficiary of your registered retirement accounts or TFSA, you can transform potential tax burdens into a powerful, lasting gift for regional healthcare.



Your Options

RRSPs & RRIFs:
Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs) generally cannot be passed tax-free to adult children or next of kin (with exceptions for a surviving spouse or a dependent child with a disability); however, designating the Waterloo Regional Health Network Foundation as a primary or secondary beneficiary offsets your estate's tax liability through a charitable tax receipt.

TFSAs:
Naming the Foundation as a beneficiary of your Tax-Free Savings Account (TFSA) allows you to pass tax-free funds directly to regional healthcare while leaving other assets to your heirs.

RRIF Income Contributions:
If you do not require your mandatory annual RRIF withdrawals for daily living, you can donate them directly to the Foundation to offset the tax income incurred.



Your Next Steps
Speak with your financial advisor or estate planner to determine how donating registered assets fits into your overall estate plan. Because legal wording is important when designating beneficiaries through a Will or account forms,
please let us know if we can assist you or your professional advisors with specific wording.

Our Legal Name:
Waterloo Regional Health Network Foundation
Address:
235 The Boardwalk, Suite 300, Kitchener, ON N2N 0B1
Charitable Registration Number:
889180394 RR 0001

We are here to help
Whenever you wish to explore your options or ask questions, we are here to support you with care and confidentiality.

For more information, **please visit www.wrhnf.ca/donate/legacy-giving** or contact the Waterloo Regional Health Network Foundation at 519-749-6797 or info@wrhnf.ca.

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