



# Legacy Giving at Campbell River Hospice Society

*A simple guide to leaving a meaningful gift in your Will.*

“Your legacy can bring comfort, dignity, and hope to those facing end-of-life and grief in our community.”

[www.crhospice.ca](http://www.crhospice.ca)



# The Impact of Your Legacy Gift on Our Community's Future

Your gift ensures compassionate, trauma-informed end-of-life and grief support continues for families in Campbell River. With only 3.5% government funding, community support is what keeps our services free.

## From Intention to Impact: Your Next Steps

### 1. Taking Care of Loved Ones

- Make sure your family and dependants are protected.
- Choose guardians and executors you trust.

### 2. Considering Your Community

- After loved ones are cared for, think about the legacy you'd like to leave.
- A gift in your Will to Campbell River Hospice Society (CRHS) ensures free counselling, compassionate end-of-life care, and vital grief education programs for our community.

### 3. How to Include CRHS in Your Will

- Use our full legal name: Campbell River Hospice Society
- Charity Registration Number: 122407844 RR 0001
- Keep your wording general so your gift can support the greatest needs in the future.

### 4. Tax Benefits

- Leaving a gift to CRHS in your Will may reduce taxes on your estate and in many cases the savings can be significant which will help you maximize impact for both loved ones and the community.

### 5. Next Steps

- Talk with your family and your lawyer.
- Let us know about your plans (confidential, non-binding).
- Together, we'll ensure your legacy brings comfort, dignity, and hope.

### Contact Us

440 Evergreen Road, Campbell River, BC  
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[www.crhospice.ca](http://www.crhospice.ca)

# 1) Think about the important people in your life

*Who do you want to support in your Will? Who will inherit the bulk of your property?*

Beneficiary's legal name

Beneficiary's legal name

Beneficiary's legal name

Beneficiary's legal name

Note\* Consider a few back-up beneficiaries too.

*Who will take care of your minor children, pets, or dependants In case something happens to you (and your partner, if applicable).*

Guardians legal name

Beneficiary's legal name

Have they agreed? ☐ Yes ☐ No

## Things to Consider When Choosing a Guardian

- Select someone who shares your core values and beliefs.
- Ensure they are dependable and able to provide a stable, secure environment.
- Choose a loving caretaker your dependants already know and trust.
- Aim for the smoothest possible transition for your dependants.



## 2) Think about the impact you want to make in this world

1. Does Campbell River Hospice Society's (CRHS) mission of compassionate end-of-life and grief support align with your values?
2. Has CRHS made a meaningful impact on your life, your family, or the Campbell River community?
3. Do you feel confident in CRHS's transparency, governance, and stewardship of community support?
4. Do you feel your gift helps ensure future generations in Campbell River continue to have access to free hospice care and grief services?

**NOTE:** If you are unsure whether the CHRS is the right fit for your needs, we encourage you to schedule a confidential meeting with our Executive Director and Board Chair. This open conversation will help ensure you make the decision that feels right for you and your family.

**NOTE:** When including CRHS in your Will, it's best to avoid placing too many restrictions on your gift. Community needs evolve over time, and most legal professionals recommend keeping your donation general in nature so it can be used where it is needed most to support compassionate end-of-life and grief care.

# 3) Taking Inventory of Your Assets

## Tracking Your Assets

Real estate
Cash savings
Pension Plan
Vehicles
Insurance Policies
Valuable property (jewelry, art, collectables)
Other
Total

## Value\$


## Tracking Your Debts

Mortgage
Consumer Debt (credit, installments)
Vehicle Loans
Student loans
Business Loans
Other
Total

## Value\$


## Estate Allocation

	%	\$
Family or Loved ones		
Campbell River Hospice		
Other		
Other		
Other		

## 4) How donations can help save on taxes

### 1. Charitable Donation Tax Credit

Leaving a bequest to a registered Canadian charity allows your estate to claim a charitable donation tax credit. This credit can be applied against up to 100% of net income in the year of death, with any unused credits carried back one year—reducing or even eliminating final income taxes.

### 2. Reducing Capital Gains Tax

Investments like stocks, mutual funds, or real estate are subject to capital gains tax at death. Donating these directly to charity through your Will can eliminate the tax on the donated assets and generate a tax credit.

### 3. Flexible Timing

If your estate qualifies as a “graduated rate estate” (GRE), executors can allocate the donation to the final return, the year before death, or the estate’s return—whichever provides the best tax benefit.

### 4. Offsetting Taxes on RRSPs / RRIFs

RRSPs and RRIFs are fully taxable at death (unless transferred to a spouse or dependent). A charitable bequest can offset these taxes, reducing your estate’s final bill.

### Example:

If your estate owes \$50,000 in taxes and you leave a \$50,000 bequest to a registered charity, the donation credit could reduce that tax bill—potentially to zero.

## 4) From Planning to Peace of Mind

### How to turn your draft into a legal document

- ☐ I need legal advice to divide my estate, save on taxes etc.
- ☐ I have a complicated situation ie: blended family, dependents with special needs etc
- ☐ I live in Quebec
- ☐ I have a pretty straightforward situation

**If you checked any of the first three boxes, it's a good idea to use a lawyer (or notary in QC or BC) to draft your Will. Otherwise, you might choose a lawyer or a trusted online Will platform**

Who will take on the role of executor to administer your estate and carry out your wishes?

have they agreed to serve as executor? ☐ Yes ☐ No

An Advance Care Plan goes beyond your Will. Many Canadians include a Power of Attorney and a Personal Directive (sometimes called a Representation Agreement, depending on the province). These documents ensure that someone you trust can manage your financial and personal affairs if you become incapacitated, and that your wishes for health care and end-of-life decisions are clearly documented. [www.advancecareplanning.ca](http://www.advancecareplanning.ca)

## 5) Putting Your Legacy Plan Into Action

You've done the hard work and now have the foundation you need to draft your legal documents. Once they're complete, you can take comfort in knowing your family will be cared for and that you've created a legacy to be proud of.

### Important steps to take once your Will is in place

- Finalize documentation with your lawyer
- Let your executor know where your Will and Advance Care Plan are stored — and provide key details like bank information, digital passwords, and other important documents.
- Talk to your family about your plans — open communication helps avoid surprises later.
- Set a reminder to review your Will every 5 years — to keep it current with any changes in your life or wishes.
- Inform your chosen charities about your future gift — so they understand your intentions. (There's no commitment; it simply ensures your gift is used as you wish.)

### Why It's Important to Share Your Plans With Us

If you have included the Campbell River Hospice Society in your Will, we would be deeply grateful to know. Sharing your plans with us is not about commitment or obligation—it's about allowing us to prepare and continue the important work of supporting individuals and families through grief and end-of-life care.

When we know about a future gift, it helps us plan ahead with confidence. Legacy gifts are often the foundation that allows us to expand our programs, invest in new services, and ensure that compassionate care will be available for generations to come. They provide stability in a time when government funding covers only a small portion of our needs, and community generosity makes the rest possible.

Letting us know about your intentions also gives us the opportunity to express our gratitude during your lifetime and to ensure that we fully understand your wishes for how your legacy will support the community. It allows us to be better stewards of your gift and to honour the values you hold dear. We also honour your choice to stay anonymous if you prefer.

By sharing your plans, you enable us to look ahead, strengthen our services, and continue to offer care so that no one in our community faces grief or the end of life alone.