Fondation
CHUDUMONT
Foundation

Legacy Giving at the
CHU Dumont Foundation:
Your Legacy Starts Now.

A Gift Planning Guide

Nancy and David Holt

Cover photo: Ginette Hébert, cancer survivor – a living testament to the power of generosity and hope.

Legacy Giving, Reimagined

Many think a legacy gift is for the distant future, but at the CHU Dumont Foundation, your legacy begins today.

A legacy gift, current or planned, reflects your values and vision for the care you hope will always be available at the Dr. Georges-L.-Dumont University Hospital Centre (CHU Dumont). Whether through succession planning, life insurance, or legacy endowments, you can make a meaningful impact now that endures for generations.

Legacy giving isn't about the size of the gift, it's about the size of the vision. Explore how your legacy can shape the future of care today.

We are pleased to share how you can include the CHU Dumont Foundation in your philanthropic gift planning. Whether through an annual contribution or a gift in your will, you are creating a lasting legacy of hope and compassion that will help provide transformative care for generations to come.

Dr. Julia Holt, sister of David Holt whose remarkable legacy gift continues to make a lasting impact

"My brother David and his beloved wife Nancy deeply believed in giving back to the community that had given them so much. Their bond with Moncton and the Atlantic Cancer Research Institute, affiliated with the Dr. Georges-L.-Dumont University Hospital Centre, inspired David to create something meaningful and lasting through the David and Nancy Holt Cancer Research Program.

David saw investing in cancer research and care as more than a charitable act – it was a commitment to future generations, envisioning a time when cancer would no longer feel insurmountable. Today, their legacy fuels a new era of research and innovation, offering renewed hope to those living with cancer, as well as to the families and communities who support them.

David found deep fulfillment in knowing that his and Nancy's values would live on through a cause they held so close to their hearts.

Through thoughtful estate planning, they established an endowment supporting a vital partnership between local hospitals and the Institute, reflecting a lasting commitment to advancing cancer care. Their legacy was shaped by vision, planning, and love – a gift that will continue to touch lives for years to come. I am proud of what David and Nancy have made possible, a reminder that each of us can leave something that truly matters."

The Need: A Healthcare Future Worth Investing In

Healthcare is evolving at an unprecedented pace. Medical technologies advance. Standards of care rise. New diseases and demographic shifts create fresh challenges. They require hospitals not only to keep up, but to lead.

At the heart of Moncton, the CHU Dumont is more than a hospital – it's a lifeline for communities across the Maritimes. As a flagship institution of the Vitalité Health Network and New Brunswick's first hospital to be designated a university hospital, it delivers specialized, bilingual care while advancing teaching, research, and innovation.

Through the CHU Dumont Foundation, we invest in priorities that strengthen care, support healthcare teams, and bring forward transformative innovations. Your support ensures this vital work continues for generations to come.

We are proud that the CHU Dumont is at the forefront of care in key areas that are essential to the health and well-being of our community and our province. Annual gifts to our Foundation help us contribute to immediate needs. But, to sustain and grow these areas of excellence, we must invest in long-term resources and build with vision.

Legacy gifts allow us to:

Help recruit and retain top medical talent

Invest in breakthrough technologies and research

Contribute to increased services to adapt to tomorrow's health challenges

Strengthen infrastructure and encourage innovation in patient care

Lionel, Chantel and Ayden Gaudet

Photo courtesy of Sylvie Mazerolle

Lionel and Chantel Gaudet – building a legacy of compassion through their gift planning

"For several years, we had been contributing to the Tree of Hope campaign. One day, during a conversation with our financial planner, we were informed that we could give more to the cause by purchasing a life insurance policy.

Without even increasing our annual contribution, we could significantly increase the cumulative value of our donation upon our passing.

Before making this decision, what mattered most to us was ensuring that this planned gift would not reduce the value of our estate for our child.

So, the idea of contributing more to the Tree of Hope during our lifetime, while knowing that even after we are gone, we will continue to support the development of the Dr. Léon-Richard Oncology Centre, turned out to be the right decision for us."

Ways to Give: Your Legacy, Your Way

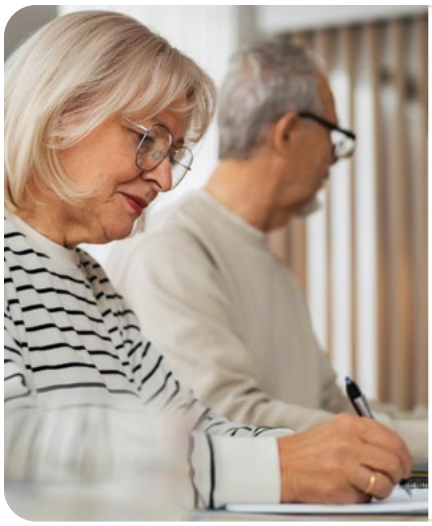
There are many ways to shape your legacy, and we're here to help you find the one that aligns with your values and goals. Whether you want to **make a difference today, in the future, or both**, there's an option that's right for you:

A Gift in Your Will

A bequest is a simple yet powerful way to leave a lasting impact. You can choose to designate a specific amount, a percentage of your estate, or the remainder after other bequests have been made.

By including the CHU Dumont Foundation in your will, you are creating a legacy of hope and transformative care that will benefit generations to come. Gifts through a will are also eligible for a charitable tax receipt, which can help reduce estate taxes.

With a thoughtfully prepared will, you can ensure your loved ones are cared for according to your wishes, while knowing your support will continue to make a difference long into the future. And if your circumstances change, your will can always be updated to reflect your current intentions.



Sample Bequest Language

The following sample clauses are provided to assist you and your legal advisor in preparing your will. We encourage you to consult a qualified professional when making or revising your estate plans. **The CHU Dumont Foundation does not provide legal or financial advice; the examples below are for reference only and should be reviewed with your professional advisor.**

Specific Bequest

A gift in which the CHU Dumont Foundation receives a predetermined amount of money.

"I give to the CHU Dumont Foundation, located in Moncton, New Brunswick, the sum of $_____ (dollars) to be used for the general purposes of the Foundation (or for a specific purpose, if desired)."

Residual Bequest

You may choose to leave all or part of the residue of your estate – that is, what remains after taxes, expenses, and specific gifts are taken care of. The beauty of this type of bequest is that it grows or decreases with your estate, so the proportion of your gift always remains the same.

"I give to the CHU Dumont Foundation, located in Moncton, New Brunswick, all (or __%) of the residue of my estate to be used for the general purposes of the Foundation (or for a specific purpose, if desired)."

Contingent Bequest

This bequest takes effect only if your initial plan isn't possible. For example, you can choose for the Foundation to receive part of your estate if your other beneficiaries pass away before you.

"If any of the beneficiaries named in this will are not living at my death, I give their share of my estate to the CHU Dumont Foundation, located in Moncton, New Brunswick, to be used for its general purposes (or for a specific purpose, if desired)."

Gifts of Life Insurance

You can name the CHU Dumont Foundation as the beneficiary of a new or existing life insurance policy. Depending on the policy structure, you may receive tax benefits during your lifetime, or your estate may receive a charitable tax receipt. The Foundation can also be designated as the policy owner, in which case a receipt is issued for the cash value of the policy and any future premiums.

In addition to these tax advantages, gifts of life insurance are not subject to probate fees, remain private, and cannot be contested in the way that gifts in a will sometimes can. As with all gifts to the CHU Dumont Foundation, you may specify how the funds are to be used, ensuring your intentions are honored.

Registered Retirement Funds (RRSPs/RRIFs)

Naming the CHU Dumont Foundation as a beneficiary of your RRSP or RRIF allows you to make a significant gift while potentially reducing taxes owed by your estate.

Under current tax rules, donations of up to 100% of taxable income can be deducted on your final tax return, with any unused portion carried back to the previous year. Without a surviving spouse, the full value of an RRSP or RRIF must be declared as income at the time of death, which can result in substantial taxes. By designating some or all of your RRSP or RRIF to the CHU Dumont Foundation, your estate receives a charitable tax receipt to help offset these taxes.

Additionally, the proceeds go directly to the CHU Dumont Foundation without going through probate, saving on probate fees. Your gift will create a lasting impact, supporting families and advancing care for generations to come.

Donor-Advised Funds

You can designate the CHU Dumont Foundation as a beneficiary of your donor-advised fund (DAF) or family foundation, either now or through your estate. Coordinating with your fund's administrator ensures your gift is directed according to your wishes, creating a meaningful and lasting impact.

Consider a Combined Giving Strategy

Maximize your impact by combining a gift today with a planned gift in your will or estate. This approach allows you to see the difference your generosity makes now, while ensuring your legacy continues to grow for the future. By pairing current donations with a planned gift, you can create a designated fund – expendable or endowed – that delivers immediate support to healthcare initiatives and provides lasting benefits for generations to come.

Gifts of Securities

Support the CHU Dumont Foundation with stocks, bonds, mutual funds, or other publicly-traded securities. These gifts offer significant tax benefits and are generally exempt from capital gains tax, making them an ideal option for donors with highly appreciated securities. Donors receive a charitable tax receipt for the full market value of the securities. **We encourage you to consult your financial advisor to ensure this option aligns with your overall financial and estate plans.**

Designated Funds

Establish a fund in your name – or in honour of someone you love – to create a lasting impact on patient care, research, and innovation at the CHU Dumont Foundation. Your fund can support the areas you care about most, helping advance medical breakthroughs, improve patient experiences, and ensure that families receive the highest quality care for generations to come. By creating a designated fund, you leave a meaningful legacy that reflects your values and commitment to the health and well-being of our community.

A Lasting Impact You Can Start Today with Designated Funds

Legacy giving isn't just about the future, and it isn't one-size-fits-all. Many donors create a designated fund to make an impact now while ensuring it continues for generations.

A designated fund can be set up in your name – or in tribute to someone you love – to support patient care, research, and innovation. **Funds can be expendable over time or endowed in perpetuity.**

Each year, a portion of your fund provides immediate impact for patients and families. In the case of endowment funds, the balance is reinvested to ensure the fund grows. In this way, **your designated fund begins with a single gift and becomes a legacy of compassion and healing that will endure for generations.**

A Gift Today, A Plan for Tomorrow

You can support the hospital through the CHU Dumont Foundation now with a gift aligned to your passion and include a legacy gift in your estate to sustain that support long-term. You'll see your generosity at work today, knowing your legacy will endure.

A Designated Fund for Immediate Needs

A designated fund for immediate needs offers a flexible way to address the CHU Dumont's emerging priorities. Unlike endowed funds, expendable funds can support current or future needs within a set period, whether for patient care, research, or the hospital's most urgent initiatives, while following your instructions for the use of the principal.

Endowment Funds

Create a named endowment with a minimum commitment of $50,000 (payable over 5 years) to support a program or area you care about. You can add to it over time or enhance it with a planned gift, ensuring your legacy grows while providing lasting support for the hospital.

Invite family, friends, or colleagues to contribute, creating a collaborative legacy that reflects shared values. Annual gifts can also be endowed, so your generosity continues forever – for example, a $50,000 endowment could generate $2,000 annually in perpetuity.

Endowments invest your gift, distributing a portion of earnings each year while allowing the fund to grow, creating a dependable legacy for generations to come.

Below is an illustration of endowment fund growth, assuming a 7% investment income, a 4% annual support allocation, and 2% reinvested.[1]

Year	Opening Balance	Investment Income (7%)	Spending (4%)	Reinvesting (3%)	Closing Balance
0 1	$50,000.00	$3,500.00	$2,000.00	$1,500.00	$51,500.00
1 2	$51,500.00	$3,605.00	$2,060.00	$1,545.00	$53,045.00
2 3	$53,045.00	$3,713.15	$2,121.80	$1,591.35	$54,636.35
3 4	$54,636.35	$3,824.54	$2,185.45	$1,639.09	$56,275.44
4 5	$56,275.44	$3,939.28	$2,251.02	$1,688.26	$57,963.70

Examples of Endowment Fund Projections Over 25 Years

Endowment Gift	Annual Support (year 1)	Total spending allocation (25 years)	Fund Value after 25 Years
$50,000	$2,000	$72,000	$104,000
$100,000	$4,000	$144,000	$209,000
$500,000	$20,000	$720,000	$1,045,000

A well-managed legacy endowment does more than generate ongoing support, it grows. Over time, your original gift can **double in value**, further expanding your legacy.

1 Actual returns may vary based on investment performance and foundation policies.

How We Can Help You Start Your Legacy

Getting started is easier than you think.

Whether you're considering a bequest, designated fund, or legacy endowment, we're here to guide you:

Speak with us:

Our team can help you explore options and find the approach that feels right.

Speak with your advisor:

A financial or estate planner can ensure your gift fits your broader plan.

Share your intentions:

Completing our non-binding Legacy Gift Intention Form helps us plan for the future and welcome you into our community of visionary donors.

A Legacy That Saves Lives

Legacy giving is more than a financial decision – it's a declaration of hope, compassion, and belief in a healthier future. Your gift helps save lives, comfort families, and strengthen care today and for generations to come.

Your legacy begins the moment you decide to make a difference. Thank you for taking this powerful step.

For Donors and Professional Advisors

To make your – or your client's – experience as straightforward as possible, we've compiled key information needed to support a gift to the CHU Dumont Foundation, including our legal name and charitable registration number.

THANK YOU

Take a moment to imagine the difference the CHU Dumont Foundation makes for families across our region.
A gift in your will helps secure this vital work for generations to come.

If you have already included the CHU Dumont Foundation in your will, we are deeply grateful. Please let us know so we can thank you and ensure your gift is used exactly as you intend. We are committed to honouring your legacy, while always respecting your privacy and confidentiality.

We invite you to complete a confidential Legacy Gift Intention Form, available at www.dumontfoundation.ca/planned-giving
If you prefer to remain anonymous, rest assured that your wishes will be fully respected.

Important Legal Information:

Legal Name: The CHU Dumont Foundation
Charitable Registration Number: 891275141 RR 0001
Address: 330, Université Avenue, Moncton (New Brunswick) E1C 2Z3
Contact: michael.cantwell@fondationdumont.ca | (506) 962-6755
Website: www.dumontfoundation.ca/planned-giving

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