

Legacy Giving



THE LIFETIME RECOVERY
LEGACY FUND



Renascent[®]

The road to recovery starts here.

Table of Contents

About Renascent.....	3
Impact of our Services	4
Leaving a Legacy of Hope.....	5
The History of Renascent’s Legacy Program.....	6
How to Create Your Legacy.....	7
How You Can Help.....	8
Gift in Will	9
Gift of Retirement Funds	10
Stocks and Securities	12
Life Insurance Policy.....	13
I’m Here to Help	14



About Renascent

Since 1970, Renascent has helped more than 50,000 people access life-changing addiction services.

As one of Ontario's largest and longest-standing addiction treatment providers, our evidence-based, trauma-informed care addresses both substance addiction and concurrent mental health issues.

We are fully accredited by the Canadian Centre for Accreditation, and through a mix of intensive inpatient and virtual treatment options, we are committed to meeting people where they are as we provide care to address their specific recovery needs.

Impact of our Services (2020-21)

520 clients

received treatment in our inpatient program.

161 clients

received treatment in our Virtual Intensive Treatment Program.

303

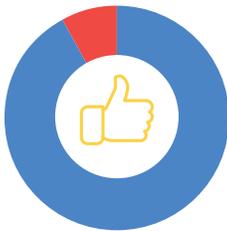
children, parents, siblings, partners, and loved ones learned how to cope through our Essential Family Care and Children's Programs.

28,359

phone calls to our Client Centre from people looking for support.

266

clients received continuing care treatment through our new virtual platform.



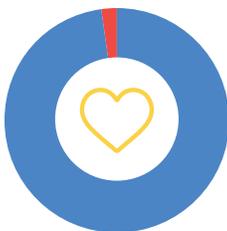
92% of our clients said

"I would recommend this service to a friend."



95% of our clients said

"I felt welcome from the start."



98% of our clients said

"The staff believed I could change and grow."

Source: The Ontario Perception of Care Tool for Mental Health and Addictions (OPOC-MHA)



Leaving a Legacy of Hope

While we wish no one experienced addiction, the reality is that generations to come will rely on us to provide life-saving addiction treatment and life-changing support. By becoming a Renascent Legacy Donor, you will support a community-focused, accredited health care provider that is committed to providing compassionate, quality care, and assistance to individuals and families struggling with addiction, and breaking down barriers of cost and marginalization wherever possible.

Simply put, the lasting impact of your donation will help us to deliver the hope of recovery for those who are yet to come. And by choosing to leave a legacy gift to Renascent Foundation, you will be remembered as someone whose belief in the power of recovery has translated into vital action.

Renascent's Legacy Program is an impactful way for anyone to share kindness which can be continued long after they are gone. To ensure we can all continue to provide assistance to future generations, consider leaving a gift in your will to Renascent Foundation OR naming Renascent Foundation as the beneficiary of a life insurance policy."

- Manu Sud, Board Member and Chair of Legacy Committee



The History of Renascent's Legacy Program

Dr. Ed and Bobby Yielding recognized the importance of ensuring that individuals who reached out for help were greeted with barrier-free access to essential programs and service. Dr. Ed Yielding was a general medical practitioner who dedicated his time and career to specializing in addiction medicine. He was Renascent's Medical Director for many years until he retired in 2005. His wife, Bobby Yielding, was a passionate and committed Board Director and volunteer at Renascent for many years. Bobby worked by her husband's side in his addiction medicine practice as a medical secretary.

Together they supported people in fighting the complex health challenges that individuals face when recovering from addiction. They dedicated their lives to caring for clients. In 2012, they left a transformational gift to carry on their legacy – one that is treasured in the rich history of Renascent's work.

The Yielding Family and many who came before and those who come after, understand the impact of supporting Renascent's vision – to provide all people affected by substance addictions with hope, tools, and living examples, to achieve a life of physical, mental, and spiritual health. Their legacies are gifts to the future of addiction treatment and mental health services for coming generations who reach out for help.



How to Create Your Legacy

The easiest way to leave a legacy gift is to designate a specific amount or percentage of your estate to Renascent Foundation in your Will.

Renascent Foundation also accepts funds from:

- Registered Retirement Savings Plans (RRSP)
- Registered Retirement Income Funds (RRIFs)
- Tax-Free Savings Accounts (TFSAs)
- Life insurance
- Grants from donor advised funds

The life you have built says a lot about you – your aspirations and values. The impact you have made. Your dreams for the future. A charitable gift can help you leave a legacy for those who have yet to come through one of Renascent's treatment programs.

A planned gift is your opportunity to leave a legacy of lasting impact on the lives of those suffering from addiction.

Benefits of Planned Giving



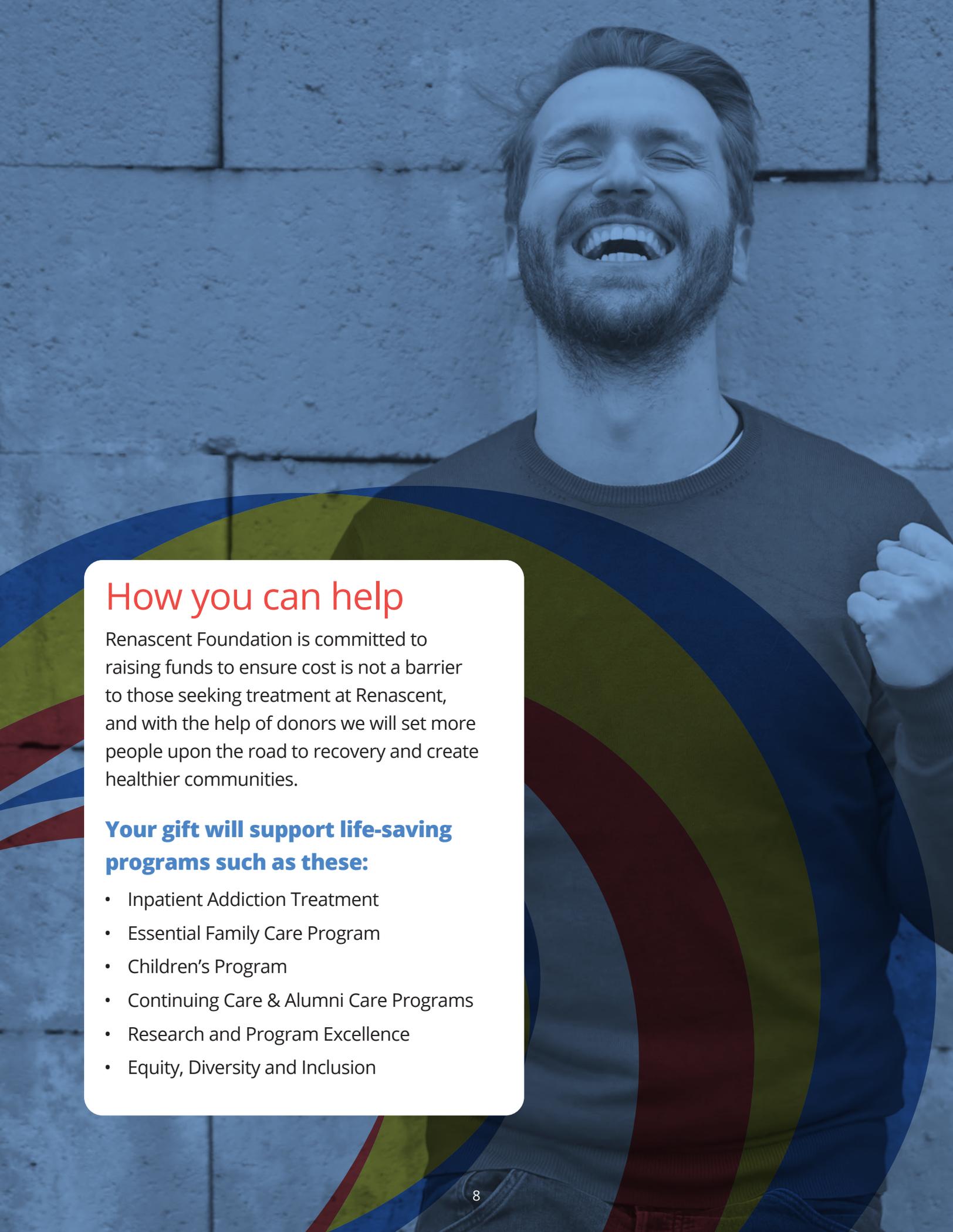
Tax Relief: Depending on the type of asset, leaving a gift in your Will can significantly reduce estate taxes.



Peace of Mind: You can make an adjustment to your Will at any time.



Cost-effective: There are no extra out-of-pocket costs. Your current income will not be affected.



How you can help

Renascent Foundation is committed to raising funds to ensure cost is not a barrier to those seeking treatment at Renascent, and with the help of donors we will set more people upon the road to recovery and create healthier communities.

Your gift will support life-saving programs such as these:

- Inpatient Addiction Treatment
- Essential Family Care Program
- Children's Program
- Continuing Care & Alumni Care Programs
- Research and Program Excellence
- Equity, Diversity and Inclusion



Gift in Will

Make Renascent Foundation a beneficiary in your Will and know that your legacy will live on for generations. All it takes is a simple clause in your Will. In addition, a tax receipt for the full amount of your donation will be issued and may offset capital gains or other taxes payable to lessen the financial cost on your estate.

You can choose to leave a specific dollar amount, or leave a residual bequest – a share of the remainder of your estate after other needs are met, or leave a contingent bequest – a share of your estate after your other beneficiaries have passed on.

Benefits

- You can make a larger gift than you ever thought possible.
- A gift in a Will does not cost you anything in your lifetime.
- A gift in a Will does not have to take away from what you plan to leave for your loved ones.
- You reduce the tax burden on your estate.
- You can choose to make changes to your Will at any time.

Typical Standard Will Clauses:

Suggested Will clause wording for unrestricted specific bequests:

I give the sum of _____ (insert a specific sum) to Renascent Foundation Inc. for its general purposes as Renascent sees fit.

Suggested Will clause wording for unrestricted residual bequest:

I give the _____ % of the residue of my estate to Renascent Foundation Inc. for its general purpose as Renascent Foundation sees fit.

Renascent Foundation strongly recommends you seek the professional services of a lawyer, accountant or financial advisor to ensure that your financial goals are considered, your tax situation reviewed and your planned gift tailored to best fit your circumstances.



Gift of Retirement Funds

You can name Renascent Foundation the beneficiary of retirement funds. These are among your most heavily taxed assets on transfer to the next generation. Saving for your retirement through a **Registered Retirement Savings Plan (RRSP)** is one important component of your complete financial plan. Your plan should also consider what happens to your RRSP or **Registered Retirement Income Fund (RRIF)** and **Registered Tax-Free Savings Accounts (TFSA)** when you pass away.

Benefits

- You can make a significant gift in the future while retaining use of your registered retirement funds during your lifetime.
- Your registered retirement funds are not part of your estate, and are not subject to probate fees.
- Since your funds are not a part of your estate, a gift of registered retirement funds does not affect what you planned to leave behind in your estate for loved ones.
- A gift of registered retirement funds can help offset the significant tax burden on your estate.

Renascent Foundation strongly recommends you seek the professional services of a lawyer, accountant or financial advisor to ensure that your financial goals are considered, your tax situation reviewed and your planned gift tailored to best fit your circumstances.



IT'S NOT ENOUGH
that I am loved,
I have to also feel it.
Show your love in ways I understand.
Working hard for me, all day,
means nothing to me now,
but hugs and words,
especially play
give me the feeling:
I am loved.





Stocks and Securities

When you donate publicly traded stocks to Renascent, you will gain significant tax benefits. You can eliminate capital gains tax by donating your securities to Renascent instead of selling them. Donors receive a tax receipt based on the stock price at the time of the transfer of ownership.

Benefits

- By donating publicly traded securities (stocks, mutual funds, bonds, etc.) directly to Renascent Foundation, you can eliminate capital gains tax when these securities are sold.
- Receive a tax receipt for the full market value of your securities.

Renascent Foundation strongly recommends you seek the professional services of a lawyer, accountant or financial advisor to ensure that your financial goals are considered, your tax situation reviewed and your planned gift tailored to best fit your circumstances.



Life Insurance Policy

With a gift of life insurance, you can make periodical premium payments that turn into a major gift – one that has the power to transform the lives of individuals and families impacted by addiction.

Benefits

- Periodical premium payments are an affordable way to make a significant gift.
- Your insurance policy is not a part of your estate, so it is not subject to probate fees.
- Since your policy is not part of your estate, a gift of life insurance does not affect what you planned to leave behind in your estate for loved ones.
- When Renascent Foundation is the beneficiary, a gift of life insurance can help offset the significant tax burden of your estate.

Ways You Can Give a Gift of Life Insurance

1. Purchase a new life insurance policy and name Renascent Foundation Inc. (official charity name) as the owner and beneficiary. The premiums you pay qualify for a charitable tax receipt.
2. Donate an existing policy to Renascent Foundation Inc. now. You will receive a charitable tax receipt for the cash surrender or fair market value of your life insurance policy, and any outstanding premiums also qualify for a charitable tax receipt.
3. Name Renascent Foundation Inc, as the beneficiary of your existing life insurance policy. Your estate will receive a charitable tax receipt when the proceeds are paid to Renascent Foundation.

Renascent Foundation strongly recommends you seek the professional services of a lawyer, accountant or financial advisor to ensure that your financial goals are considered, your tax situation reviewed and your planned gift tailored to best fit your circumstances.

I'm here to help.

For a confidential discussion about including Renascent in your Will and to talk about how you envision your gift, please contact our team.



Christina Selvaggio

Manager of Philanthropy

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Email: cselfaggio@renascent.ca





Renascent[®]

The road to recovery starts here.

Your support is critical to our success
and our vision of providing all individuals, families
and loved ones impacted by addiction with
timely access to comprehensive, person-centred
and evidence-based treatment

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renascent.ca

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