



Donating a Gift of Life Insurance to Pathstone Foundation

A gift of life insurance is a powerful way to support the mental health programs and services offered by Pathstone Foundation, ensuring children, teens, and families in Niagara receive the care they need for generations to come.

Why Give Through Life Insurance?

A gift of life insurance allows you to make a significant contribution to Pathstone Foundation's mission without impacting your current income or savings. Your generosity will help ensure that mental health services, including walk-in clinics, live-in treatment programs, and therapy services, are available for children and teens across Niagara.

Ways to Donate Life Insurance

1. **Transfer Ownership of a Paid-Up Policy:** You can donate a paid-up life insurance policy by transferring ownership to Pathstone Foundation.
2. **Retain Ownership and Name Pathstone Foundation as Beneficiary:** You can retain ownership of your life insurance policy while naming Pathstone Foundation as the beneficiary.
3. **Name Pathstone Foundation as Owner and Beneficiary:** You can create a new life insurance policy or use an existing one by naming Pathstone Foundation as both the owner and beneficiary.

Benefits of Donating Life Insurance

1. **Immediate Tax Benefits:** If you transfer the ownership of a paid-up policy, you will receive a charitable tax receipt for the policy's cash surrender value, including any accumulated dividends or interest.
2. **Estate Tax Relief:** By retaining ownership of a policy and naming Pathstone Foundation as the beneficiary, your estate will receive a charitable tax receipt for the value of the policy upon your passing.
3. **Annual Tax Savings for Premium Payments:** If you name Pathstone Foundation as the owner and beneficiary of a new or existing policy, you will make annual premium payments and receive a charitable tax receipt for each payment.

Sample Policy Beneficiary Wording

"To Pathstone Foundation, charitable registration number 871080644 RR0001, located at 1338 Fourth Avenue, St. Catharines, ON, L2S 0G1, for its greatest needs or as designated by my estate."

Your thoughtful gift of life insurance can make a difference in the lives of children and families, helping them thrive today and in the future. Thank you for considering Pathstone Foundation as part of your legacy.

For more information, please contact:

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