



much rather give to the hospital than the government.”

Norm is leaving part of his Registered Retirement Investment Fund (RRIF) to KGHF, and the rest to family and another charity. “It gives me peace of mind to know that I can support causes I care about AND my family, with the added benefit of a charitable tax credit for my estate.”

Norm says, “I spoke with my financial advisor and it was such a simple process. It’s a win-win for my loved ones and the causes I care about.”

A will isn’t just about distributing assets; it’s a way to effect change. Charitable giving can help you leave a lasting impact. By donating to causes you care about, like the KGH Foundation, you support meaningful change and create tax credits to benefit your estate.

Norm Fix is a Kelowna resident, a former business owner, a devoted community member, and a KGH Foundation donor. He attended an information session offered through the Foundation about how he could maximize his philanthropic potential while eliminating taxes on the gifts that he was leaving to his loved ones.

“My family and I have experienced excellent care at Kelowna General Hospital and the Central Okanagan Hospice House,” says Norm. “And I’d

### Smart giving

Donating registered account assets offers tax credits for your final tax return. Probate is bypassed when beneficiaries are designated outside your Will. This reduces potential fees, ensures privacy, and avoids delay.

### Making your mark

Thoughtful planning about what gifts you will leave for others empowers you to shape your legacy, and legacy planning lets you leave the world a better place. With this knowledge, don’t wait – start today!

**KGH Foundation** - [kghfoundation.com](http://kghfoundation.com)



“It gives me such peace of mind to know that I can support a cause that I care about and my family, with the added benefit of a charitable tax credit for my estate.” - Norm Fix

**For all that you hold dear,  
there’s a place in your Will.**



[kghfoundation.com](http://kghfoundation.com) | 250.862.4438

**KGHF** FOUNDATION