



**BUILD THE LARGEST PRIVATE MEDICAL  
RESEARCH FUND BY UNLOCKING THE HIDDEN  
VALUE IN YOUR LIFE INSURANCE**

**[www.loeysdietzcanada.org](http://www.loeysdietzcanada.org)**



The purpose of LDSF-Canada is to carry out research concerning the cause, treatment, and potential cure of Loeys-Dietz Syndrome and to support individuals and their families affected by this syndrome. As LDSF-Canada moves forward to meet the educational and resource needs of our community, we invite you to invest in our mission.

Our BHAG (Big Hairy (scary) Audacious Goal) is to build a medical research fund that will finance 50 young researchers globally each year! Their areas of research will be pertinent to Loeys-Dietz Syndrome as well as encompass numerous other disease states like: cardiology, pregnancy, orthopaedics, allergy, gastrointestinal, inflammation and other areas as yet to be identified as we better understand the disease progression.

LDSF-Canada is a registered Canadian charity based in Montreal and operates nationally. We have partnerships with numerous medical institutions in Canada such as: The Montreal Heart Institute, Montreal Children's Hospital, Shriners Canada and St. Mikes in Toronto. Canadian charitable registration number 808680607 RR 0001. Charitable tax receipts will be issued for donations accepted and received.

## ADVANTAGES OF DONATING A LIFE INSURANCE POLICY

- ♥ You obtain a tax receipt (good for 5 years) for 10%-50% of the face value of the policy (even for term policies that have no "cash surrender value")
- ♥ You convert a "worthless or low cash value policy" into cash in your pocket when you file your income taxes
- ♥ Eliminate the burden of annual premium expenses
- ♥ The Foundation becomes the owner and beneficiary and it pays the premiums and collects the death benefit upon maturity

## SUITABLE POLICIES

- ♥ Term, Whole life, Universal or T100 policies
- ♥ Corporate or personally owned policies
- ♥ In-force greater than 3 years
- ♥ Minimum death benefit of \$50,000

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QUESTIONS	ANSWERS
What types of policies are eligible?	Term/permanent (whole life and universal)
Who pays for medical underwriting?	The Foundation
Who pays for actuarial underwriting?	The Foundation
What size policies do you accept?	Between \$50k and \$10m
What are your selection criteria?	We work with donors that have a reduced life expectancy
Who pays the premiums after the policy has been donated?	The Foundation
Who is the beneficiary of the policy after it has been donated?	The Foundation
Who is the owner after the policy has been donated?	The Foundation
How does the process work?	<p>You call/email us and give us the following information:</p> <ul style="list-style-type: none"> <li>♥ Face value of the policy</li> <li>♥ Annual premium (current and renewal)</li> <li>♥ Type of policy <ul style="list-style-type: none"> <li>♥ If term, is it convertible without medical underwriting?</li> </ul> </li> <li>♥ Policy expiration</li> <li>♥ Medical condition(s) of the insured</li> <li>♥ Age of the insured</li> </ul>
How long does the policy have to have been in force for?	The policy must be in force for over 3 years.
How long does the process take?	<p>Triage: less than a week  Medical underwriting: 1-2 weeks  Actuarial underwriting: 1 week  Donation paperwork: 1 day  Total time: 3-4 weeks</p>
What is the typical value of the tax receipt that the donor will receive?	The value is determined by the actuary. The tax receipt can vary between 10-50% of the face value.
What if one of my relatives wanted to benefit from the policy?	Before a policy donation is approved, we must ensure that no relative is interested in taking over the policy.
But what's in it for me?	You had planned to cancel your policy in order to save paying the premiums. The Foundation pays the premiums (you save \$\$) and you get a tax receipt (good for this year and 5 years into the future) which puts money back into your pocket.

# DONATION PROCESS



1(800) 604-3685

[info@loeysdietzcanada.org](mailto:info@loeysdietzcanada.org)

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## DISCLOSURES

- ♥ Proceeds are treated as a disposition for tax purposes and are taxed on excess amount over adjusted cost basis, which includes all premiums paid on the policy less the net cost of pure insurance. Policy holders should seek their own independent professional tax, legal and financial advice.
- ♥ A change of ownership of a policy may in the future limit the insured's ability to purchase additional insurance as a result of limits on how much coverage insurers will issue.
- ♥ Donors of life insurance policies will be required to provide consent to allow access to medical records for purposes of evaluating the life insurance policy. This information will be maintained on a confidential basis.