

CANADIAN CHARITABLE GIFT MATRIX – Features of most commonly accessed gift types

Type of Gift	Benefits to Charitable Organizations	Benefits to the Donor	Gift Examples	Most Appropriate For
Gift of Cash	<ul style="list-style-type: none"> • Available for immediate use • Liquid • No risk 	<ul style="list-style-type: none"> • Tax receipt for full amount • Straightforward transactions • Satisfaction of seeing gift at work today 	<ul style="list-style-type: none"> • Cash • Cheque • Credit Card • Pre-Authorized Contributions, usually paid monthly 	<ul style="list-style-type: none"> • Everyone (any age) who can afford to give up some principal and the interest it would otherwise earn
Gift of Publicly Listed Securities (including segregated & mutual fund units)	<ul style="list-style-type: none"> • Immediate Use • Liquid • Little risk • Generally simple and low cost to implement 	<ul style="list-style-type: none"> • Donation receipt for fair market value • No capital gains tax • Satisfaction of seeing gift at work today 	<ul style="list-style-type: none"> • Stocks • Bonds • Mutual Fund Units • Employee Stock Option Shares 	<ul style="list-style-type: none"> • Owners (any age) of stocks, bonds and other securities who can afford to give the asset and the interest or dividends it earns
Bequest by Will <ul style="list-style-type: none"> • Specific • Residual • Contingent 	<ul style="list-style-type: none"> • Expectancy of future gift provided that bequest wording is not changed 	<ul style="list-style-type: none"> • Satisfaction of providing future gift while retaining full control of property • Donation receipt for use with final income tax return • For bequest of listed securities, no capital gains tax, for most other property 50% of capital gain will be taxable but can be offset by tax credit from gift, likely resulting in tax savings to estate. 	<ul style="list-style-type: none"> • Cash, securities, real estate, tangible personal property 	<ul style="list-style-type: none"> • All individuals (any age), but especially older persons with few or no heirs
Life Insurance Policy (Charity named as owner and irrevocable beneficiary)	<ul style="list-style-type: none"> • Immediate access to cash value, assurance of death proceeds if policy retained (Term policies are often not retained as donor gets older) 	<ul style="list-style-type: none"> • Donation receipt for cash value and any future premiums paid • Small current outlay leveraged into larger future gift 	<ul style="list-style-type: none"> • Any whole life insurance policy (participating or universal) • Term policy (personal) 	<ul style="list-style-type: none"> • Persons (generally ages 30- 60) who i) have an older policy no longer needed, or ii) want to make a large gift but have limited resources
Life Insurance (charity named as beneficiary but not owner)	<ul style="list-style-type: none"> • Will receive death proceeds unless donor changes beneficiary designation 	<ul style="list-style-type: none"> • Satisfaction of providing a future gift while retaining full control of policy • Donation receipt to estate for full value of death proceeds 	<ul style="list-style-type: none"> • Any type of life insurance policy 	<ul style="list-style-type: none"> • Persons (any age) whose personal needs and family situation may be subject to change
Gift of Real Estate	<ul style="list-style-type: none"> • Proceeds available as soon as property is sold • Sometimes property itself can be retained and used • Valuation and ongoing maintenance considerations can add complexity to gift administration 	<ul style="list-style-type: none"> • Donation receipt for fair market value determined by appraisal (independently obtained by charity) • 50% of gain taxable, (unless property is donor's primary residence, in which case no taxable capital gain), offset by tax credit from donation receipt 	<ul style="list-style-type: none"> • Real estate including principal residence, vacation properties, and investment properties 	<ul style="list-style-type: none"> • Owners (generally over 50) of a principal residence or investment property who do not need the property or the proceeds from its sale

CHARITABLE GIFT PLANNING



THE CALGARY
FOUNDATION
 FOR CALGARY FOREVER

View the complete Canadian Charitable Gift Matrix at thecalgaryfoundation.org



CHARITABLE GIFT PLANNING

SERVING THE DONOR

The Calgary Foundation offers a broad scope of services that help you make effective charitable investments. Working with you and your professional advisor, TCF guides strategic charitable investments based on deep ties to the local community.

Simplicity & Service

We work with you and your advisor to design giving plans suited to your charitable and financial goals. Once a plan is in place, we take care of the paperwork, financial reporting, asset management and grantmaking.

Sophisticated Gift Advice

We accept sophisticated and complex gifts and will work with you and your advisor to ensure that you receive the maximum tax benefits from your gift.

Investment Expertise

Our funds are invested by some of North America's top financial advisors. Through prudent investment practices, we strive to receive the best return at the lowest cost.

Recognition or Anonymity

You have the option of being recognized for your gift, or of remaining anonymous. The choice is yours.

Broad Perspective

We develop networks in a wide range of sectors. We are well placed to make simple and powerful connections between donors and organizations in the community.

DONOR FUND OPTIONS

Community Fund

Donors place no restrictions on the use of the funds and entrust The Calgary Foundation with the task of **identifying community priorities** and the charitable organizations best able to fulfill them.

Field of Interest Fund

Donors can direct their charitable giving to a **general area of interest**. TCF makes grants to the charitable organizations best able to meet needs in the chosen field.

Donor Advised Fund

Donors are involved in **recommending charitable organizations** to receive grants from the Fund they have established.

Designated Fund

Donors recommend **specific charitable organizations** to support in perpetuity. If a designated organization ceases to exist, the income from the Fund is redirected to an organization with a similar mission.

Memorial Fund

Created by donors to **commemorate** a person, family or important event. These Funds can be established as any type of TCF Endowment Fund.

Student Award Funds:

- **Designated Student Award Fund:** Donors establish a Fund designated to a specific educational institution that selects deserving individuals pursuing education or training.
- **Foundation-Administered Student Award:** TCF administers the Fund by creating and distributing applications and disbursing funds to the institution the selected recipient is attending.

WHAT IS CHARITABLE GIFT PLANNING?

Planned giving is the thoughtful process of realizing philanthropic objectives while optimizing tax and other financial benefits.

A PLANNED GIFT:

- allows you to carefully plan the impact of your gift **now** and for **future generations**.
- is a tangible expression of the **values** you embrace throughout your life.
- encourages review of your financial and estate plans.
- can be **flexible and compatible** with your personal and financial needs.
- generates **significant tax benefits** in both annual and estate tax situations.
- is **good** for society, good for your family, good for your business, and good for you.

CHARITABLE GIFT PLANNING



For more information please contact the Gifts and Donor Relations staff:

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Charitable Registration # 108074436 RR0001

MISSION

The Calgary Foundation (TCF) was established in 1955 to facilitate collaborative philanthropy by making powerful connections between donors and community organizations for the long term benefit of Calgary and surrounding area.

The Calgary Foundation:

- provides **Grants** to hundreds of nonprofit organizations working on a wide variety of programs and projects in all sectors of the community.
- offers expertise and advice to **Donors** to help establish charitable Funds, most endowed in perpetuity.
- plays a **Community** role by applying resources, creating meeting places and fostering partnerships to build a strong charitable sector.