



Ways of Giving – Now and Later

Cash

Cash is the easiest way to make a donation to the Foundation. Gifts may be made with currency or by cheque, money order, bank transfer or credit card.

Publicly Listed Securities

A gift of publicly listed securities (stocks, bonds, options, rights, warrants etc.) transfers ownership to the Foundation. Donors benefit from zero taxable gains on gifts of appreciated publicly listed securities. A charitable tax receipt is issued for the closing price of the securities on the trading day we receive the gift.

A gift now: If your securities are held electronically, complete a Gift of Publicly Listed Securities form. Forward a copy to your broker and a copy to us. If your securities are held in paper form, please call our Gifts & Donor Relations group at 802-7700 or email donations@thecalgaryfoundation.org for instructions.

A gift later: You may donate publicly listed securities through a bequest in your will.

Life Insurance

You can make a sizeable donation without greatly affecting your cash flow by gifting life insurance to the Foundation. You have two options if you wish to gift life insurance:

1. You may transfer ownership of a policy to the Foundation, or you may name the Foundation as the beneficiary of a policy.
2. Transfer Ownership of Policy: By making the Foundation the owner of your policy you receive a charitable tax receipt for the policy's cash surrender value, and receive donation receipts for any premiums you pay once the Foundation is the owner. The Foundation will be made the beneficiary of the policy.

Naming the Foundation as Beneficiary

By making the Foundation the beneficiary of the policy, you remain the owner and your estate receives a charitable tax receipt when the proceeds are paid out.

Real Estate

A gift of real estate will result in a charitable tax receipt for the fair market value of the property. If you are planning to donate real estate (either now or through a bequest) please call us as each offer of a real estate gift is reviewed on a case-by-case basis.

A gift now: Please call us to discuss. As an appraisal of the property and other reviews will need to be done, some time is required before we can accept your gift and issue a donation receipt.

A gift later: You may leave a donation of real estate through a bequest in your will.

Gifts

A gift now: You may donate all or a portion of your RRSP or RRIF and receive a tax receipt for the full amount of your donation. If you gift funds from your RRSP at age 69 or earlier, you can obtain a waiver from Canada Revenue Agency to avoid the withholding tax.

A gift later: If you designate the Foundation as the beneficiary of your RRSP or RRIF, the Foundation receives the funds upon your death. This is a valuable option, particularly if you do not have a surviving spouse, as the charitable tax receipt issued to your estate will help to offset the tax that will otherwise be payable by the estate.

Gift in Kind

The Foundation is able to accept items such as artwork, antiques, jewelry, and so on. A charitable tax receipt is issued for the fair market value of the item. If you are planning to donate an item (either now or through a bequest) please call us as each offer of a gift of this nature is reviewed on a case-by-case basis.

A gift now: Please call us to discuss. As an appraisal of the property and other reviews may need to be arranged, some time is required before we can accept your gift and issue a donation receipt.

A gift later: You may donate an item through a bequest in your will.

Shares in Private Companies

If you would like to donate shares of a private company or other business interest please contact us as each offer of a gift of this nature is reviewed on a case-by-case basis.

Charitable Remainder Trusts, Residual Interests

Foundation staff would be happy to meet with you to discuss setting up a charitable remainder trust (which pays income back to you for your lifetime) or gifting a residual interest in property (which allows you to retain use of the property during your lifetime)