What do you do with money?



SAVE



INVEST



SPEND



GIVE

FINDING THE RIGHT BALANCE IS ESSENTIAL



Wealth Management
Dominion Securities

Charitable Giving – Now or Later?

Today

- **Cash flow**
- *One time*
- *Multi-period*
- **Assets**
- *Cash from dispositions*
- *Appreciated securities*
- *Assets that have a “cost”*

Today’s impact

- Current Donation tax credit to offset income (5 years)
- “Feel good effect” – making donation today
- Solidifying your legacy today
- Get to see the impact during your life

Tomorrow

- **Right to a future payment**
- *Beneficiary designation*
- *Registered assets (RRSP, TFSA)*
- *Insurance policies (Term, Whole life)*
- **Estate Assets**
- *Cash from dispositions*
- *Appreciated securities*
- *Assets that have a “cost”*

Tomorrow’s impact

- Minimize the effect on your current cash flow
- Maximizing your impact towards a cure
- Solidifying your legacy
- Ability to reach a 100% tax credit

RBC Wealth Management Dominion Securities

Donating personally held shares



You want to donate **$50,000** to charity.



You own **$50,000** of RBC shares.



You bought the shares for **$30,000.**

Wealth Management
Dominion Securities

Donating personally held shares

Sell securities & donate cash

Fair Market Value (a)	$50,000
Adjusted Cost Base	$30,000
Capital Gains	$20,000
Taxable Capital Gains	$10,000
Tax on Capital Gains @ 46%	$4,600
Amount Available for Donation	**$45,400**
Donation Tax Credit (b)	$20,884
Total Cost of Donation (a) - (b)	**$29,116**

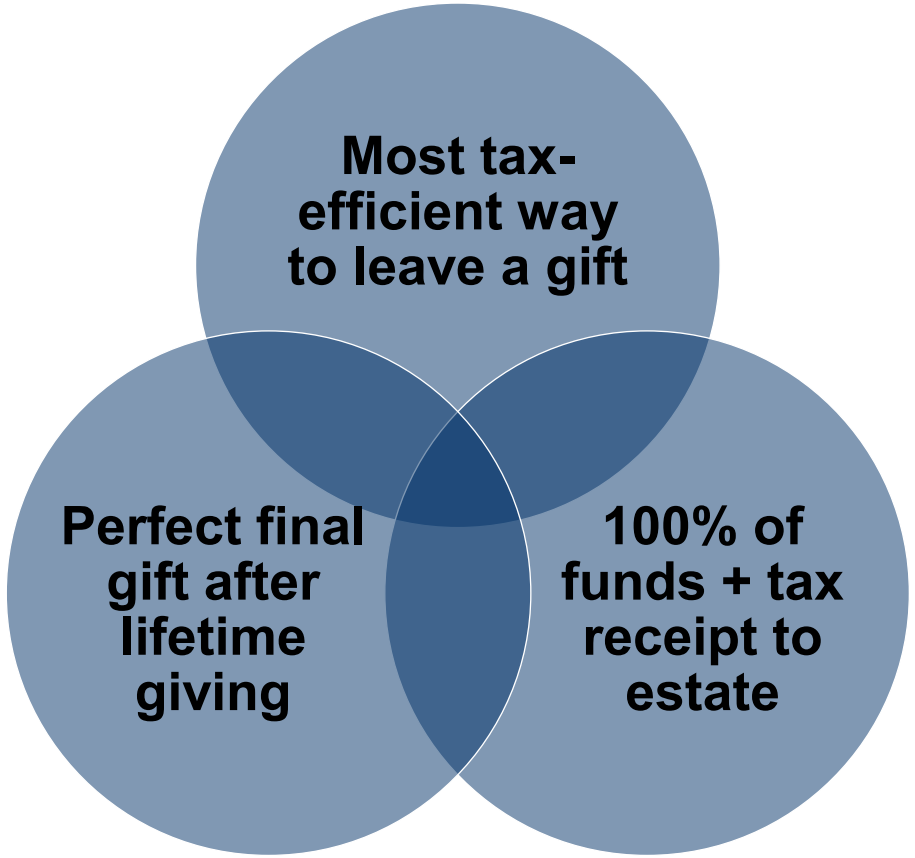
Donate securities in kind

Fair Market Value (a)	$50,000
Adjusted Cost Base	$30,000
Capital Gains	$20,000
Taxable Capital Gains	$0
Tax on Capital Gains @ 46%	$0
Amount Available for Donation	**$50,000**
Donation Tax Credit (b)	$23,000
Total Cost of Donation (a) - (b)	**$27,000**

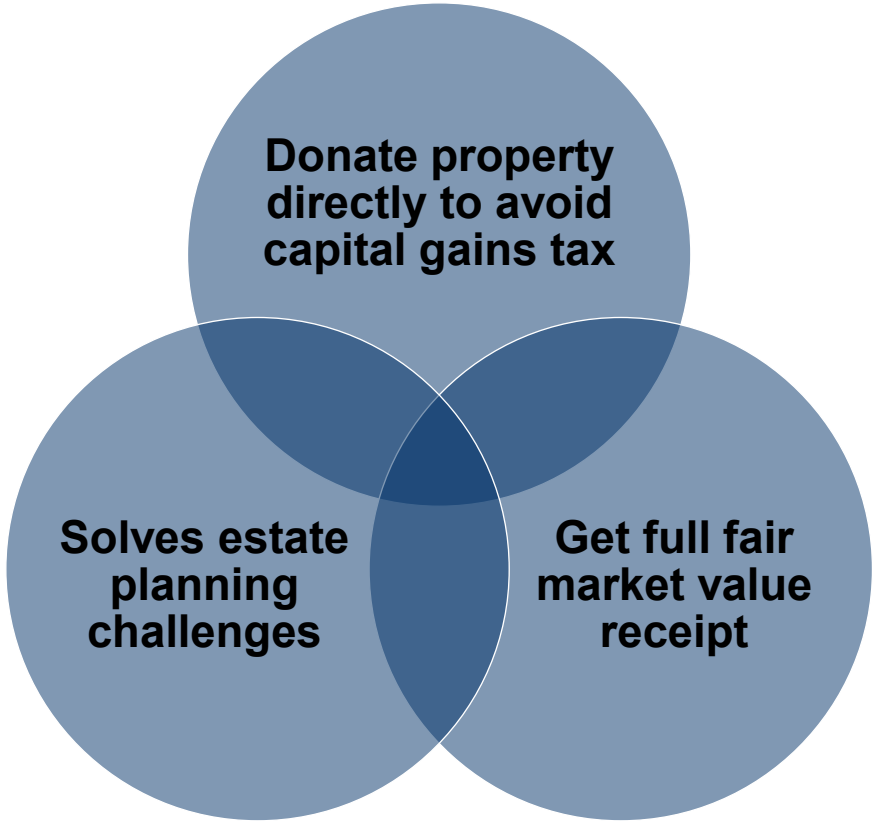
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Donations solving tax issues

RRSP/TFSA



Appreciated Assets — Real Estate



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Charitable giving using life insurance products

Present gift of a life insurance policy

How It Works

Name Beneficiary & Owner Designate the charity as both beneficiary and owner of your policy

Receive Tax Receipt Get immediate donation receipt for cash surrender value + accumulated dividends/interest

Pay Premiums Receive contribution receipts for any premiums you pay to keep policy active

Legacy Gift Life insurance proceeds paid directly to charity upon your death

Deferred gift of a life insurance policy

How It Works

Retain Ownership You keep ownership of the policy while naming the charity as beneficiary

Continue Paying Premiums You pay all premiums during your lifetime with no current tax relief

No Immediate Tax Benefit Premiums paid do not generate tax credits or deductions while you're alive

Legacy Tax Credit Upon your death, the charity receives proceeds and your estate receives a charitable donation tax credit on your final income tax return

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Establishing a Charitable Gift Plan

STEP #1: IDENTIFY CHARITABLE ORGANIZATIONS

STEP #2: IDENTIFY METHODSFOR GIVING

STEP #3: FINANCIAL CONSIDERATIONS

STEP #4: ENGAGE OTHERS

STEP #5: TAKE ACTION & ONGOING REVIEWS

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