



TIMELY,
TAX-EFFICIENT AND
EFFECTIVE

WHY GIVE A GIFT OF SECURITIES TO UNITED WAY?

WE HAVE THE EXPERTISE

United Way of Calgary and Area has provided an efficient and effective way for you to give Gifts of Securities since 1999. We have the expertise and experience to ensure your gift will have the greatest impact on Calgary's most important social issues.

YOU ARE CREATING LONG-TERM SUSTAINABILITY

We bring together all areas of community such as human service agencies, all levels of government and school boards to address root causes of social issues. We focus on understanding the underlying causes of these issues while changing lives in the long term. With your help, we can support children and youth to have the opportunities they need to be all that they can be, we can provide individuals and families with the long-term skills they need to move from poverty to possibility and we can help neighbourhoods become vital, strong and resilient.

WHAT ARE THE ADVANTAGES OF GIVING A GIFT OF SECURITIES?

- It is still a very tax-effective way to donate to charity with the capital gains tax rate now at ZERO percent in most cases.
- You will receive a tax receipt for the market value of your donation and in most cases you will not incur any capital gains tax.
- Highly appreciated securities provide the means to make a significant, low-cost gift.
- The impact of your contribution is maximized because more of your money goes to where it is needed most in the community.
- While 2011 tax rules modified the inclusion of capital gains on flow-through shares, these remain an attractive gift alternative.



Change starts here.

HOW DOES IT WORK?

Consider the following example. Columns 1 and 2 compare the tax savings for you on a donation of \$10,000 in publicly traded securities to United Way of Calgary and Area against the proceeds from simply selling shares to make the donation. Column 3 shows the tax savings of donations of flow-through shares, applying 2011 regulations.

	1 SELL SHARES AND DONATE PROCEEDS TO UNITED WAY	2 DONATE SHARES DIRECTLY TO UNITED WAY	3 FLOW-THROUGH SHARES BOUGHT AND DONATED DIRECTLY TO UNITED WAY
FACTS			
Market value of shares	\$ 10,000	\$ 10,000	\$ 7,813
Flow-through premium to market	0%	0%	28%
Donation cost to donor	\$ 10,000	\$ 10,000	\$ 10,000
Adjusted cost base	\$ 6,000	\$ 6,000	\$ 0
Value of donation upon selling shares	\$ 10,000	\$ 10,000	\$ 7,813
CALCULATIONS			
Value of donation upon selling shares	\$ 10,000	\$ 10,000	\$ 7,813
Flow-through tax benefit	n/a	n/a	\$ 3,900
Charity tax credit*	\$ 4,950	\$ 4,950	\$ 3,856
Tax on capital gain	\$ 780	\$ 0	\$ 1,523
Net cost to donor	\$ 5,830	\$ 5,050	\$ 3,767
Cost efficiency	42%	50%	52%

*Example uses Alberta maximum marginal tax rate (Federal 29%, Provincial 21%)

Donations of publicly traded securities continue to present tax effective alternatives to giving, allowing you to give more than you might have thought possible. If you have any questions about giving a Gift of Securities, please contact our Gift of Securities Coordinator at 403-410-2578 or at securities@calgaryunitedway.org.

HOW EASY IS IT TO TRANSFER A GIFT OF SECURITIES?

TRANSFERRING A GIFT OF SECURITIES* ONLY TAKES 3 STEPS

United Way makes it easy by offering a streamlined electronic transfer process:

1. Contact our Gift of Securities Coordinator at 403-410-2578 or via e-mail: securities@calgaryunitedway.org
2. Download and complete the online Transfer Form: www.calgaryunitedway.org/securities.htm. Sign and fax it to United Way at 403-410-1873 or email to securities@calgaryunitedway.org.

3. Once the signed form has been received and approved by United Way, you will be given United Way's account information. You must then instruct your broker to initiate the trade to transfer your shares to United Way.**

Once the shares have been transferred to our account, a United Way representative will advise you of the value and you will receive a charitable tax receipt for that same amount. Generally this will be based on the closing price on the day we accept the donation, but exceptions may apply.

* Any gift planning should be done in consultation with your financial or tax advisor.

** Some restrictions apply. To download the complete Gift of Securities policy, visit: www.calgaryunitedway.org/securities.



United Way of Calgary and Area
Suite 600, 1202 Centre Street SE
Calgary, Alberta T2G 5A5

t. 403-410-2578
f. 403-410-1873
securities@calgaryunitedway.org
www.calgaryunitedway.org/securities

United Way is a Registered Charity.
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