

Why give a Gift of Securities to United Way?

WE HAVE THE EXPERTISE

United Way has been providing 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

For a city to be truly great, it must be great for everyone. We focus on understanding the underlying causes of social issues while changing lives in the long term. By bringing diverse partners together, we support people living in vulnerable situations, ensure successful transitions for children and youth and improve lives for economically-challenged individuals and families.

What are the advantages of giving a Gift of Securities?

- ➔ It is the most tax-effective way to donate to charity with the capital gains tax rate now at ZERO per cent. You will receive a tax receipt for the full appreciated value of the donation without incurring any capital gains tax!
- ➔ The impact of your contribution is maximized because more money goes to where it is needed most in the community
- ➔ Highly appreciated securities provide the means to make a significant, low-cost gift
- ➔ Your charitable donation credit could be more than the purchase price if the securities have appreciated significantly

How does it work?

Consider the following example. Columns 1 and 2 compare the tax savings for you on a donation of \$100,000 in publicly traded securities to United Way against the proceeds from simply selling shares to make the donation. Column 3 shows the tax savings of donations of flow-through shares.

	① SELL SHARES AND DONATE PROCEEDS	② DONATION OF SHARES	③ DONATION OF NEWLY ACQUIRED FLOW- THROUGH SHARES
Market Share Price	\$100,000	\$100,000	\$78,125
Flow-through Premium to Market	0%	0%	28%
Donation of Shares to United Way	\$100,000	\$100,000	\$100,000
Adjusted Cost Base	\$60,000	\$60,000	\$0
Value of Donation upon Selling Shares	\$100,000	\$100,000	\$78,125
Flow-through Tax Benefit	\$0	\$0	\$39,000
Charity Tax Credit	\$49,952	\$49,952	\$39,015
Tax on Capital Gains	\$7,800	\$0	\$0
Net Cost to Donors	\$57,848	\$50,048	\$21,985
Cost Efficiency	42%	50%	72%

As you can see, donations of publicly traded securities will reduce your costs for charitable giving considerably, allowing you to give more than you otherwise thought possible.

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: 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
3. Once the signed form has been received and approved by United Way, you will be given United Way account information. Instruct your broker to initiate the trade to transfer your shares to United Way.**

Once we have the signed Transfer Form and the shares have been transferred to our account, a United Way representative will advise you of the value. 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

To find out how you can give a Gift of Securities, contact:
Gift of Securities Coordinator
United Way of Calgary and Area
Suite 600, 1202 Centre Street SE
Calgary, Alberta T2G 5A5

P: 403.410.2578
F: 403.355.3135
E: securities@calgaryunitedway.org
W: www.calgaryunitedway.org/securities

United Way is a Registered Charity.
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UNITED WE CREATE A BETTER FUTURE