

GIFT PLANNING CHART



	Cash	Bequests	Property	Securities	RRSP/RRIF	Insurance	Donor-Advised Fund	Gift Annuities	Charitable Loan Agreement
How does it work?	Donation of Cash	Charitable Bequests from Will	Donation of Personal Property (Collectibles) Real Estate, etc.	Donation of Appreciated Securities "In Kind"	Naming charity as Direct or Secondary Beneficiary	Naming charity as Owner or Beneficiary of policies	Similar to Family Foundation	Deferred charitable gift while receiving income	Shared Income
What do you want to do?	Give to Support Everyday Expenses	Make a Gift that costs nothing during a lifetime	Put assets you no longer want or need to good use	Avoid tax on capital gains, provide a larger gift to charity	Less to CRA, more to heirs and charity	Make a large gift at little cost	Create a perpetual legacy of giving	Supplement income with lifetime income while providing for charity	Have access to principal and receive a fixed income
How do you make the gift?	Write a Cheque or Give Online	Name Link Charity as Residual Beneficiary and Distributor	Donate appraised Personal Property through proper channel	Transfer Securities "In Kind" To Link Charity broker	Name a charity as Whole or Partial Beneficiary on your plan	Donate a paid up policy or have the charity named as beneficiary of a new policy	Donate cash or securities into a fund that you advise	Establish a Lifetime Gift Annuity Contract	Establish either Variable or Fixed Agreement
DONOR BENEFITS									
Charitable Tax Credit	Up to 75% Of Annual Net Income	Up to 100% of Final Return Net Income	Up to 75% Of Annual Net Income	Up to 75% of Annual Net Income	Up to 100% of Final Return Net Income	Cash value up to 75% of Annual Net Income	Up to 75% of Annual Net Income	Charitable Minimum 20% Receipt	None
Other Tax Benefits	5 Year Carry Forward	Plus 1 Year Carry Back	Benefit of a Receipt	Avoid tax on capital gains, provide a larger gift to charity	Plus 1 Year Carry Back	Several Complex Options	5 Year Carry Forward	Income Tax Free	Charitable Portion Tax Free
Receives Income	No	No	Potentially	No	No	No	No	Yes	Yes
CHARITY BENEFITS									
Immediate or Deferred	Immediate	Deferred	Immediate	Immediate	Deferred	Deferred	Both	Deferred	Immediate
OTHER CONSIDERATIONS/CONCERNS									
		Could be Contested and Subject to Probate	Important to work with charity before donation, many possible entanglements	Reduce excess positions tax neutral	Allows one to give more tax advantages and assets to heirs (TFSA, Principal Residual, etc.)	Property considered could have largest impact to charity	Donation could come from several sources into a named fund	Income generated is several times better than GIC Income	