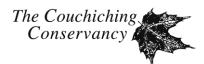


Gift Guide

Type of Gift	Benefits to	Benefits to the	Gift Examples	Most
	Conservancy	Donor		Appropriate For
Gift of cash	Available for immediate use to support our work today Liquid No risk	 Donation receipt for full amount Straightforward transactions Satisfaction of seeing gift at work today 	 Cash Cheque Credit Card Pre-Authorized Contributions (PAC), usually paid monthly 	Everyone (any age) who can afford to give up some principal and the interest it would otherwise earn
Gift of Publicly Listed Securities (Including segregated and mutual fund units)	Immediate use to support our work today Liquid Little risk Generally simple and low cost to implement	 Donation receipt for fair market value No capital gains tax Satisfaction of seeing gift at work today 	 Stocks Bonds Mutual Fund Units Employee Stock Option Shares 	Owners (any age) of stocks, bonds and other securities who can afford to give the asset and the interest or dividends it earns
Life Insurance Policy (Charity named as owner and irrevocable beneficiary)	Immediate access to cash value, assurance of death proceeds if policy retained (Term policies are often not retained as donor gets older)	 Donation receipt for cash value and any future premiums paid Small current outlay leveraged into larger future gift 	 Any whole life policy (participating or universal) Term policy (personal) 	Persons (generally ages 30-60) who a) have an older policy no longer needed, or b) want to make a large gift but have limited resources
Life Insurance (Charity named as beneficiary but not owner)	Will receive death proceeds unless donor changes beneficiary designation	 Satisfaction of providing a future gift while retaining full control of policy Donation receipt to estate for full value of death proceeds 	Any type of life insurance policy	Persons (any age) whose personal needs and family situation may be subject to change
Charitable Gift Annuity (self-insured)	Expectancy of future gift provided that bequest wording is not changed	 Guaranteed life payments, all or substantially tax free A donation receipt for a portion of contribution 	Cash or marketable securities	Oldest donors (usually 65 and older) who want the security of guaranteed income payments
Charitable Gift Annuity (reinsured)	Irrevocable gift of that portion of the contribution retained after purchasing commercial annuity		Cash or marketable securities	Oldest donors (usually 65 and older) who want the security of guaranteed income payments



Gift Guide

Bequest by Will Gift of Residual •	Expectancy Expectancy of future gift provided that bequest wording is not changed	Satisfaction of providing for future gift while retaining full control of property Donation receipt for use with final income tax return For bequest of listed securities, no capital gains tax, for most other property 50 % of capital gain will be taxable but can be offset by tax credit from gift, likely	Cash, securities, real estate, tangible personal property	Most Appropriate For All individuals (any age), but especially older persons with few or no heirs
Bequest by Will Gift of Residual •	Expectancy of future gift provided that bequest wording	Satisfaction of providing for future gift while retaining full control of property Donation receipt for use with final income tax return For bequest of listed securities, no capital gains tax, for most other property 50 % of capital gain will be taxable but can be offset by tax credit	real estate, tangible personal	All individuals (any age), but especially older persons with few
Gift of Residual •	future gift provided that bequest wording	providing for future gift while retaining full control of property Donation receipt for use with final income tax return For bequest of listed securities, no capital gains tax, for most other property 50 % of capital gain will be taxable but can be offset by tax credit	real estate, tangible personal	(any age), but especially older persons with few
		resulting in tax savings to estate		
Interest in real estate	Irrevocable future gift of property	 Ability to continue using property for life or term of years Donation receipt for present value of residual interest at time of gift Avoidance of tax of a portion of capital gain if donor retains life interest Property not subject to probate 	Principal residence other, other real estate	Persons (generally over age 60) who otherwise would give the property under their will
Charitable Remainder Trust (CRT) •	Irrevocable future gift of remaining trust assets While often complex to administer, can be a highly effective gift planning instrument in selected circumstances Trust cannot allow encroachment of capital or guaranteed	 Net income from property for life or a term of years May result in donation receipt for present value of the remainder interest issued at time trust established Property not subject to probate 	Cash, securities, real estate	Persons (generally over age 60) who want to make a future gift and obtain present tax relief but want to preserve investment income for themselves and/or a survivor

Source: Minton & Somers, Planned Giving for Canadians, Third Edition (Adapted and revised)