

QUICK GUIDE TO GIVING (SPECIAL GIFTS)

FAQ	Cash	Securities	Bequest	Life Insurance	Retirement Plan Assets	Charitable Gift Annuity	Charitable Remainder Trust	Personal Property	Real Estate
How does it work?	Give cash	Transfer publicly listed securities, including stocks, bonds, mutual funds, flow-through shares, shares of private co.	Name Central as either a specific, residual or contingent beneficiary	Give old or new policy with Central as beneficiary and owner; can also name Central as beneficiary only of policy	Name Central as beneficiary of registered retirement fund - easy to do and can be highly beneficial	Combines the donor's gift to Central with a guaranteed life income annuity; donor receives set payments for life	Trust that pays income for life or a term of years to donor and/or others; asset that was placed into the trust ultimately comes to Central	Give artwork, collectables, equipment or other types of tangible property	Give real estate
How do you make the gift?	Write a check or give online	Contribute long-term appreciated stock or other marketable securities	Name Central in your will for a specific amount or a share of the residue	Donate a paid-up policy you no longer need, take out a new policy, or name Central as beneficiary only	Name Central as whole or partial beneficiary on your plan's form	Central purchases annuity on donor's behalf through licensed insurance company	Create a trust that pays income to donor and/or others; principal ultimately goes to Central	Donate the property to Central	Donate the property to Central
Donor Receives									
Tax receipt, therefore reducing income tax owing	Immediate tax receipt for full value of gift	Immediate tax receipt for fair market value of securities	Tax receipt issued to estate equal to bequest amount	Owner and beneficiary - tax receipt now for fair market value and on future premium payments	Tax receipt offsets tax owing by estate so gift is a wash (cost/benefit neutral)	Immediate tax receipt for gift portion of asset	Immediate tax receipt for present value of gift that will eventually come to Central	Immediate tax receipt for appraised value of property	Immediate tax receipt for appraised value
Reduction or elimination of capital gains		Complete avoidance	Complete avoidance if appreciated securities given				Possible	If certified cultural property only	Complete avoidance if principal residence and ecologically sensitive land
More Information	Cost of gift in Alberta is \$.50 on the dollar, (after initial \$200)	Ensure the shares are transferred, not sold then given	Tax credit can be used on final tax return and one year prior	Beneficiary only - receipt to estate equal to death benefits	Often overlooked and easily given	Great retirement income supplement	Gift is irrevocably given to Central	Can be used to make large gift without cash outlay	Many steps required; contact Central
What will you accomplish?	Maximize the tax credit	Avoid tax on capital gains; afford a larger gift; tax receipt for fair market value	Make a gift that costs nothing during your lifetime	Make a large gift at little cost	Make a significant gift and reduce tax owing by the estate	Supplement income with steady payments that are all or partially tax-free	Receive an income; asset is no longer part of estate	Put assets you no longer need or can maintain to good use and get tax receipt	Make a large gift that may avoid capital gains tax; receive tax receipt
Prospective donors	Charitably minded individuals who can part with cash now	Individuals who have much of their wealth in appreciated stock and can use the tax break	Anyone, but best are 55+ with some connection to Central – involvement, giving history	Owner & beneficiary - no longer need policy; Beneficiary only - prefer to retain ownership in case they will need it at some point	Anyone with RRSPs or other retirement plans; those who have no dependents (spouse or dependent child) to roll plan to tax-deferred	Older individuals (70+) who are looking to increase cash flow	Individuals 60+ with substantial cash or stock who want a guaranteed life income	Collectors, those who no longer need or can maintain property	Anyone