
A gift of listed securities or shares is a tax-effective option that allows you to make a larger donation than if you were to make a cash donation of equal value. It's a strategic way of supporting a cause that is close to your heart.

Eligible securities

Eligible securities include stocks, bonds, and any other eligible security listed on a Canadian, U.S. or international stock exchange.

Advantages

- ✓ The procedure is **fast** and **simple**: it can all be done electronically and within just a few days.
- ✓ It's much more **tax-effective to donate securities directly** rather than selling them and then donating the proceeds, since the capital gains are tax-exempt.
- ✓ You will receive a **tax receipt equivalent to the market value** of your shares at the time the markets close on the day they are deposited into the Foundation's account.
- ✓ You also have the option of including a **gift of securities in your will** if you want to include the Foundation in your legacy plans.

Next steps

1. Complete the Gift of Securities form.
 2. Send the completed form to your broker and authorize them to make the transfer.
 3. Notify the Foundation of your donation to ensure that the transfer is successful and accepted by emailing your completed form to Monique Washnuk, Advisor, Philanthropic Development, at: philanthropie@diocesegatineau.org.
 4. Once the securities have been received, the Foundation will notify you of the final amount of your donation.
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Exemple of a gift

- Mr. Jolicoeur wants to donate \$100,000 to the Foundation.
- He holds publicly traded securities that he acquired at a cost of \$20,000 and that are now worth \$100,000.
- By choosing to donate securities, he will reduce the cost of making a \$100,000 donation to \$30,000 instead of \$50,000 if he had made the donation in cash.

	Cash donation	Donation of securities
Value of the donation	\$100,000	\$100,000
Tax credit for the donation <i>(\$100,000 x 50%)</i>	\$50,000	\$50,000
Capital gains tax avoided <i>(\$80,000 x 50% x 50%)</i>	-	<u>\$20,000</u>
Cost of the donation	\$50,000	\$30,000

Scenarios are for illustrative purposes only. To simplify the calculation, the tax rate and tax credit rate were rounded to 50% for a donation made in Quebec.

To discuss your giving options and to learn more, please contact:

[Monique Washnuk, MPNL, CFRE](#)

Advisor, Philanthropic Development

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Charitable Registration Number: 785 681 883 RR 0001

The Novatio Foundation does not provide any financial or legal advice. The information in this document is of a general nature and does not in any way replace the advice of professionals who can take your specific situation into account.