



## Donating Gifts of Publicly Traded Securities or Mutual Funds A Simple, Cost Effective Way to Give

### Gift Planning Tip

*Donating gifts of publicly traded securities or mutual funds is a simple, cost effective and tax-efficient way to make a charitable donation during your lifetime or through your will.*

---

A stock portfolio is often among the most valuable assets you own—and one that can carry substantial capital gain tax liability with its appreciation in value. With careful planning, you can reduce or even eliminate capital gains tax while supporting Casey House.

You can use the following securities:

- Shares that are listed on the stock exchanges prescribed by Canada Revenue Agency
- Units of mutual funds (held outside of an RRSP/RRIF)

### **Tax Advantage**

The Government of Canada has eliminated the capital gains tax on publicly traded securities and mutual funds that have been directly donated to a charity. The entire amount of the donation results in a tax credit that may be used to offset other taxable income. To take advantage of the tax savings, the securities must be donated in-kind. If you sell the shares first and then donate the cash to Casey House Foundation, you will be subject to capital gains tax.

### **Benefits of Donating Gifts of Securities or Mutual Funds**

- It's a valuable tax benefit.
- Gifts of publicly traded securities and mutual funds can be donated during your lifetime or through your will.
- Reduce taxes to your estate: If you leave publicly traded securities to Casey House through your will, your taxable capital gain may be eliminated and your estate may claim a tax credit of up to 100% of your net annual income in the year of death and the year preceding.

### **How to Make a Gift of Securities During Your Lifetime**

It is important to know that the ownership of the shares must be transferred to realize a tax benefit. Have your broker transfer your shares directly to Casey House Foundation through our BMO Investorline account, using the letter of authorization/direction to transfer securities.

### **How to Make a Gift of Securities Through Your Will**

If you plan to make a gift of publicly traded securities through your will to Casey House Foundation, the correct legal name to include is:

**Casey House Foundation**  
**119 Isabella Street, Toronto ON M4Y 1P2**  
Charitable Business Number: 10687 8374 RR0001

## How to Make a Gift of Mutual Funds During Your Lifetime

If you hold mutual funds in an account with a major brokerage firm or if they are held in connection with a mutual fund broker/dealer you may have your mutual funds transferred to Casey House Foundation through our BMO Investorline account using the direction to transfer ownership of mutual funds form.

Donations of mutual funds often take longer to transact than gifts of securities due to additional steps needed to transfer ownership. The fund company may require you to sign a fund company disclaimer. Contact your broker/dealer for more information and to obtain the required form for your signature.

## How to Make a Gift of Mutual Funds Through Your Will

If you plan to make a gift of mutual funds through your will to Casey House Foundation, the correct legal name to include is:

**Casey House Foundation**  
119 Isabella Street, Toronto ON M4Y 1P2  
Charitable Business Number: 10687 8374 RR0001

## We're Here to Help

Should you decide to donate gifts of publicly traded securities or mutual funds to Casey House Foundation during your lifetime or through your will, we hope you will share your decision with us so that we can express our gratitude today and ensure we are able to honour your gift intentions as you wish. Your gift intention will be held in strictest confidence.

## For More Information

Contact Tracy Hatten at 416-962-4040 ext. 4003 or [thatten@caseyhouse.ca](mailto:thatten@caseyhouse.ca) to discuss your particular situation and to ask any questions you may have about supporting us with a gift of publicly traded securities or mutual funds.

This information and material is intended to provide general examples and reference tools for understating the way in which charitable gifts may be made to Casey House Foundation and is for illustration purposes only. Casey House Foundation does not give legal or financial advice. Casey House Foundation strongly recommends donors to review this information and material and should consult with independent legal, financial and/or tax advisors. Casey House Foundation is not able to accept any gift that may expose it to adverse publicity, require expenditure beyond its resources, or involve it in unexpected responsibilities because of their source, conditions or purposes of the gift.

## Privacy Statement

Casey House Foundation protects the privacy of all of the information that you share with us. The personal information that you provide to Casey House Foundation will be used to provide tax receipts, to contact you regarding your gift, and to keep you informed of other Casey House and Casey House Foundation events. Casey House maintains a strict policy of honouring donor privacy. Under no circumstances will Casey House share, trade, or sell any of our donor information