

## Gift Guide

Type of Gift	Benefits to Conservancy	Benefits to the Donor	Gift Examples	Most Appropriate For
<b>Gift of cash</b>	<ul style="list-style-type: none"> <li>Available for immediate use to support our work today</li> <li>Liquid</li> <li>No risk</li> </ul>	<ul style="list-style-type: none"> <li>Donation receipt for full amount</li> <li>Straightforward transactions</li> <li>Satisfaction of seeing gift at work today</li> </ul>	<ul style="list-style-type: none"> <li>Cash</li> <li>Cheque</li> <li>Credit Card</li> <li>Pre-Authorized Contributions (PAC), usually paid monthly</li> </ul>	<ul style="list-style-type: none"> <li>Everyone (any age) who can afford to give up some principal and the interest it would otherwise earn</li> </ul>
<b>Gift of Publicly Listed Securities</b> (Including segregated and mutual fund units)	<ul style="list-style-type: none"> <li>Immediate use to support our work today</li> <li>Liquid</li> <li>Little risk</li> <li>Generally simple and low cost to implement</li> </ul>	<ul style="list-style-type: none"> <li>Donation receipt for fair market value</li> <li>No capital gains tax</li> <li>Satisfaction of seeing gift at work today</li> </ul>	<ul style="list-style-type: none"> <li>Stocks</li> <li>Bonds</li> <li>Mutual Fund Units</li> <li>Employee Stock Option Shares</li> </ul>	<ul style="list-style-type: none"> <li>Owners (any age) of stocks, bonds and other securities who can afford to give the asset and the interest or dividends it earns</li> </ul>
<b>Life Insurance Policy</b> (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)	<ul style="list-style-type: none"> <li>Donation receipt for cash value and any future premiums paid</li> <li>Small current outlay leveraged into larger future gift</li> </ul>	<ul style="list-style-type: none"> <li>Any whole life policy (participating or universal)</li> <li>Term policy (personal)</li> </ul>	<ul style="list-style-type: none"> <li>Persons (generally ages 30-60) who <b>a)</b> have an older policy no longer needed, or <b>b)</b> want to make a large gift but have limited resources</li> </ul>
<b>Life Insurance</b> (Charity named as beneficiary but not owner)	<ul style="list-style-type: none"> <li>Will receive death proceeds unless donor changes beneficiary designation</li> </ul>	<ul style="list-style-type: none"> <li>Satisfaction of providing a future gift while retaining full control of policy</li> <li>Donation receipt to estate for full value of death proceeds</li> </ul>	<ul style="list-style-type: none"> <li>Any type of life insurance policy</li> </ul>	<ul style="list-style-type: none"> <li>Persons (any age) whose personal needs and family situation may be subject to change</li> </ul>
<b>Charitable Gift Annuity</b> (self-insured)	<ul style="list-style-type: none"> <li>Expectancy of future gift provided that bequest wording is not changed</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed life payments, all or substantially tax free</li> <li>A donation receipt for a portion of contribution</li> </ul>	<ul style="list-style-type: none"> <li>Cash or marketable securities</li> </ul>	<ul style="list-style-type: none"> <li>Oldest donors (usually 65 and older) who want the security of guaranteed income payments</li> </ul>
<b>Charitable Gift Annuity</b> (reinsured)	<ul style="list-style-type: none"> <li>Irrevocable gift of that portion of the contribution retained after purchasing commercial annuity</li> </ul>		<ul style="list-style-type: none"> <li>Cash or marketable securities</li> </ul>	<ul style="list-style-type: none"> <li>Oldest donors (usually 65 and older) who want the security of guaranteed income payments</li> </ul>

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Type of Gift	Benefits to Conservancy	Benefits to the Donor	Gift Examples	Most Appropriate For
<b>Bequest by Will</b>	<ul style="list-style-type: none"> <li>Expectancy of future gift provided that bequest wording is not changed</li> </ul>	<ul style="list-style-type: none"> <li>Satisfaction of providing for future gift while retaining full control of property</li> <li>Donation receipt for use with final income tax return</li> <li>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 resulting in tax savings to estate</li> </ul>	<ul style="list-style-type: none"> <li>Cash, securities, real estate, tangible personal property</li> </ul>	<ul style="list-style-type: none"> <li>All individuals (any age), but especially older persons with few or no heirs</li> </ul>
<b>Gift of Residual Interest in real estate</b>	<ul style="list-style-type: none"> <li>Irrevocable future gift of property</li> </ul>	<ul style="list-style-type: none"> <li>Ability to continue using property for life or term of years</li> <li>Donation receipt for present value of residual interest at time of gift</li> <li>Avoidance of tax of a portion of capital gain if donor retains life interest</li> <li>Property not subject to probate</li> </ul>	<ul style="list-style-type: none"> <li>Principal residence other, other real estate</li> </ul>	<ul style="list-style-type: none"> <li>Persons (generally over age 60) who otherwise would give the property under their will</li> </ul>
<b>Charitable Remainder Trust (CRT)</b>	<ul style="list-style-type: none"> <li>Irrevocable future gift of remaining trust assets</li> <li>While often complex to administer, can be a highly effective gift planning instrument in selected circumstances</li> <li>Trust cannot allow encroachment of capital or guaranteed income</li> </ul>	<ul style="list-style-type: none"> <li>Net income from property for life or a term of years</li> <li>May result in donation receipt for present value of the remainder interest issued at time trust established</li> <li>Property not subject to probate</li> </ul>	<ul style="list-style-type: none"> <li>Cash, securities, real estate</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>

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