



LOCAL LOVE

Gifts of Securities

Gifts of securities are the most tax-effective way to make a donation, while helping friends and neighbours in need.

Through the donation of shares to United Way, you are able to limit the tax paid on capital gains, and receive a charitable tax receipt for the market value of your publicly traded shares.

	Sell securities and donate the after-tax proceeds	Donate securities through United Way KFL&A
Market value of security	\$10,000	\$10,000
Cost base	\$5,000	\$5,000
Capital gain	\$5,000	\$5,000
Taxable capital gain (50%)	\$2,500	\$0
Tax due on gain at Marginal Rate (Eg: 43%)*	\$1,075	\$0
Tax receipt for gift	\$10,000	\$10,000
Total Tax Credit*	\$3,976	\$3,976
Net tax savings	\$2,901	\$3,976

* Example uses Ontario federal and provincial combined tax rate

- Minimum donation \$1,200, enrolls you in Leaders of the Way level
- Marginal tax rates vary according to income level.

Giving a gift of securities is easy:

1. You or your broker will complete the Share Transfer Form located on our website at www.unitedwaykfla.ca/ways-to-give/
2. Send the form to United Way's brokerage firm, which is listed on the Share Transfer Form.
3. Authorize your broker to transfer the securities to United Way's broker account. Your shares will be sold immediately by United Way.
4. A tax receipt and acknowledgment letter will be issued for the market value on the date of transfer. A United Way representative may also call you to verify information.

Please speak with your financial advisors about the tax benefits of donating shares. For more information about Gift of Securities contact finance@unitedwaykfla.ca

“ We choose to donate publicly traded shares to the United Way based on the fact that it eliminates any capital gains taxes that we would normally incur. With the elimination of capital gains taxes we are motivated to make a larger donation. The process is very easy so we would encourage you to talk to your financial advisor about this strategy. ”
- Peter & Sheila Kingston



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