

DONATING SECURITIES

“At Better Living, our name is our vision.” William Krever, President & CEO



How does this work?

Securities are stocks, bonds and mutual funds. You can donate them now or as part of your will. Securities are transferred to the Better Living Charitable Foundation where they are received in a brokerage account and sold on date of receipt to raise the cash.

What are the benefits?

- Donating securities allows you to deliver a lasting legacy with extra tax benefits, ensuring that the Better Living Charitable Foundation **can continue to do essential work with seniors and adults living with disabilities.**
- You will receive a charitable tax receipt for the full value of your donation and pay tax on just half of the normal capital gains inclusion rate: 25 per cent rather than 50 per cent. This reduces the cost of your gift by 10 cents on the dollar.
- Publicly traded stocks, bonds, mutual funds and segregated funds can be donated ‘in kind’ which means less tax as you are not required to report any resulting capital gain.
- When you donate securities that have increased in value since their purchase, the income tax you would have to pay for cashing in the securities is reduced and you receive a receipt for the full market value of the security.

What are the next steps?

1. Obtain a change of ownership or transfer form.
2. Fill out your form and submit it to your financial planner and the Better Living Charitable Foundation.

Donating Securities (cont.)

3. Confirm the details of your gift with your financial planner.
4. Contact us so we can make this process as easy as possible for you.
Patricia Wilson, Executive Director, Better Living Charitable Foundation
Phone: 416-447-7244 ext. 631
Email: pwilson@betterlivinghealth.org

Please note: *The Better Living Charitable Foundation is pleased to arrange a complimentary consultation with a professional financial planner on how to include the Foundation in your estate or financial plans.*

Are you interested in learning about other gift planning options?

For more information about additional strategies to make tax-efficient gifts to the Better Living Charitable Foundation now and in the future, visit www.betterlivinghealth.org/content/planned-giving.

Have you included the Better Living Charitable Foundation in your planned giving?

Please let us know about your intent to give. We want to thank you for your thoughtful gift and ensure that your bequest is carried out according to your wishes. Simply complete the form on our website: www.betterlivinghealth.org/content/planned-giving or contact us. All information will be treated confidentially.

Disclaimer: This document is not intended as legal or financial planning advice. When considering any planned giving, you should always consult your professional advisors.