

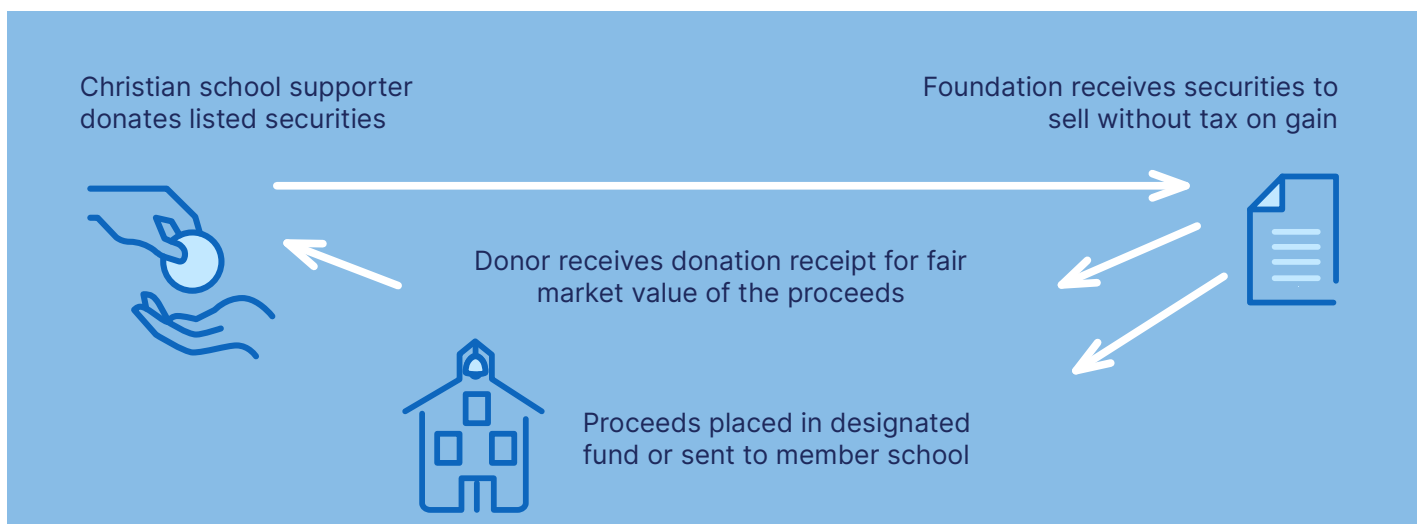
# Gifts of Appreciated Securities

You will see significant tax savings if you donate non-registered, publicly traded securities to benefit a Christian School or another registered charity. Eligible securities include stocks, bonds, mutual funds or exchange-traded funds listed on approved stock exchanges in Canada and internationally.

This significant tax benefit is available to you if you choose to give securities directly to the Foundation instead of liquidating them and subsequently donating the proceeds. The Foundation serves its member schools by providing the expertise and the brokerage account required to make this as straight-forward as possible.

## Features and Incentives of Gifting Appreciated Securities

- + None of your capital gain is taxable when your appreciated securities are donated.
- + You receive a donation receipt for 100% of the gross proceeds upon disposition.
- + This donation receipt can be used to apply against taxes you owe on other taxable income.
- + You can carry unused donation receipts forward for 5 years.
- + The donation limit is raised to 100% of your income in the year of death and the year prior to death.
- + For corporate donors, an added incentive could result in tax free dividends to the shareholders.



## The Christian School Foundation Makes This Easy for You

When you inquire about donating securities, we will ensure your objectives are met. The Foundation provides a Gifting Appreciated Securities Form with clear instructions that you provide to your broker or advisor. The Foundation also provides a Gift Direction Form to ensure the funds will be properly designated and used according to your wishes.

- + You can designate whether the proceeds go directly to the school as a flow-through transaction.
- + You can designate whether the proceeds go to an existing fund or new long-term fund for the school held at the Foundation.

We recommend that you consult the school to inform them of this transaction and discuss what their needs are, or we would be happy to have that conversation on your behalf, anonymously if you prefer.

You will receive a donation receipt for the gross proceeds prior to any fees. The Foundation's broker issues a nominal fee depending on if it is a gift of shares or mutual funds. If the proceeds are transferred to a school fund or are donated to the Christian School Foundation, there are no additional fees. If the proceeds are requested to immediately flow through directly to the school or to other charities (such as your church), the Foundation retains 1% of the net proceeds to support the work of the Foundation.

Before acting, it is advisable to thoroughly review your options. There are several ways to structure such a gift. In some cases, a tax and legal advisor should be consulted.

We can assist you in accomplishing your generous donation.  
Please contact Kevin teBrake at the Christian School Foundation  
[ktebrake@christianschoolfoundation.ca](mailto:ktebrake@christianschoolfoundation.ca).