

Gift Guide

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

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

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