

## Gift of Publicly Traded Securities



## The Oratory's Planned Giving Program

*A gift of publicly traded securities (shares, bonds, investment fund units or other similar securities trading on a Canadian, American or international stock exchange) can give you the opportunity to make an important gift to Saint Joseph's Oratory at a lesser cost.*

*But you must make sure you are donating securities, not selling them to then give the proceeds.*

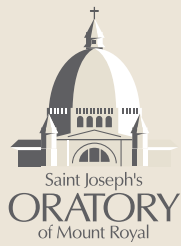
*When you donate shares by transferring them to the Oratory you do not have to pay the capital gains tax normally owed, decreasing its cost to you.*

*The transaction is simple : ask us for our Securities Transfer Form, fill it out, sign it and send a copy to your broker, and one to the Planned Giving Director at the Oratory. On this form you will state which securities you are donating and how many of them.*

*The value of the gift that will appear on your gift tax receipt is equivalent to the value of the securities at closing market on the day they are transferred.*

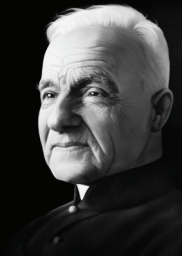
*You can also take advantage of this tax benefit to also make a gift using a life insurance policy: your premiums can be paid by the Oratory after it receives a transfer of donated securities from you in an amount sufficient to cover their cost!*

***Securities can also be given in-kind to the Oratory by your estate. For this to happen, your will must be drafted in a way that tells, or allows, your executor to make such a gift. Furthermore, in order for your estate to benefit from the same capital-gains tax savings and donation tax receipt you would as an individual, your estate will have to be designated as a "graduated rate estate (GRE)" – be sure that you, and your executor, receive proper legal and tax advice about this.***



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### TAX ADVANTAGES FOR INDIVIDUALS\*

	GIFT IN CASH	SELLING SECURITIES TO MAKE A DONATION	GIFT OF SECURITIES
GIFT VALUE	\$10,000	\$10,000	\$10,000
SECURITIES' PURCHASE COST		\$2,000	\$2,000
CAPITAL GAIN		\$8,000	\$8,000
TAXABLE CAPITAL GAIN		\$4,000 (50% OF THE CAPITAL GAIN)	\$0
TAXES OWED**		\$1,485 (37.12% X \$4,000)	\$0
TAX SAVINGS		\$0	\$1,485
GIFT TAX CREDIT	\$5,000	\$5,000	\$5,000
GIFT'S REAL COST	\$5,000	\$5,000 (\$10,000 - \$5,000)	\$3,515 (\$10,000 - \$1,485 - \$5,000)

\* Operational or holding companies are encouraged to consult their tax advisor to learn about the benefits that apply to them.

\*\* Calculated on a combined marginal tax rate for a revenue of \$80,000 at a rate of 37.12 %.



#### A USEFUL TIP

Did you know that your shares that have appreciated the most may be the ones that will reduce the cost of your gift the most?



#### ASK FOR A FORM

Before initiating a transfer of securities, please contact us to ask for the form to be fill out and sent to your broker.

#### P.S.:

The discussion herein is general in nature and may not apply to all individuals. Prospective donors are urged to consult their personal tax and financial advisors concerning the specific consequences of making gifts to Saint Joseph's Oratory of Mount Royal.



**ANY QUESTIONS?  
DO NOT HESITATE  
TO COMMUNICATE  
WITH US.**

**Ellen Morin**  
Planned Giving Program  
514 733-8211 ext. 2523  
emorin@osj.qc.ca

**Saint Joseph's Oratory of Mount Royal**  
3800 Queen Mary Road  
Montréal, Québec H3V 1H6  
514 733 8211 / 1 877 672-8647