

Gifts of Securities



Gifts of securities are a cost-effective opportunity to transform an asset into immediate and significant support of United Way Simcoe Muskoka. By donating appreciated stocks, mutual funds or stock options, you eliminate the capital gains tax you'd have to pay if you sold your appreciated securities, and you receive a charitable tax receipt for your donation.

A gift of securities, therefore, benefits you more than giving cash, and allows you to make a larger gift for less, while amplifying the impact in the lives of those in need.

The Advantages of Donating a Gift of Securities

1. You pay no tax on the capital gains that have accumulated on the securities.
2. You receive a charitable tax receipt for your donation and have the satisfaction of seeing the impact your gift has made.
3. You may choose to donate a portion of your stock and retain the remainder for personal use.
4. You can donate the securities immediately or as part of your estate planning.



Next Steps

1. **Contact your financial advisor to decide which investments make the most financial and philanthropic impact.**
2. **Ask your broker to transfer your securities to United Way Simcoe Muskoka's broker by completing the securities transfer form available online at uwsimcoemuskoka.ca/securities.**
3. **United Way Simcoe Muskoka will sell the stock and receive current value.**
4. **You will receive a tax receipt for the closing value of the stock on the day United Way Simcoe Muskoka's broker receives them without having to pay any capital gains!**

Why United Way Simcoe Muskoka?

Poverty is an everyday reality for more than 60,000 Simcoe Muskoka residents. That's a reality that forces people to make the daily choice between going to work or staying home to watch their children, without pay. It's a reality that stops youth from attending a higher education. Its a reality that increases the likelihood of mental and physical health problems.

We want to change that reality, and you can help.

By supporting United Way Simcoe Muskoka, you are giving hope to someone that has to deal with the daily hardships of poverty.

Hope that their house will stay warm for the winter.

Hope that their children will grow up to be the best that they can be.

Hope for a better life.

The Impact of Donating Securities

	Sell Shares & Donate Cash	Donate Shares Directly
Today's Selling Price	\$50,000	\$50,000
Original Price	\$10,000	\$10,000
Capital Gains	\$40,000 (Current value - purchase price)	\$40,000 (Current value - purchase price)
Tax on Capital Gains	\$10,000**	\$0 (No tax on donated shares)
Tax Credit	\$25,000 (\$50,000 donation x 50%**)	\$25,000 (\$50,000 donation x 50%**)
Tax Savings from Donations	\$15,000 (\$25,000 - \$10,000 capital gains)	\$25,000
Total Tax Savings	\$15,000 (Tax credit - tax on capital gains)	\$35,000 (Tax credit + no tax on capital gains)
Actual Cost of Gift	\$35,000 (\$50,000 gift - total tax savings)	\$15,000 (\$50,000 gift - total tax savings)

**Example is for illustrative purposes only.*

***Assumes gift made in Ontario at a marginal tax rate of 50%.*

To discuss a gift of securities, please contact:

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**United Way
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