



Gifts of publicly traded securities

SHARING THE WEALTH

For a tax-effective way to create meaningful and ongoing support for your community and the causes and organizations important to you, consider making a gift of publicly traded securities to Edmonton Community Foundation.

Special tax incentives make such a gift especially attractive. (These tax incentives do not apply to a gift made from an RRSP/RRIF or TSFA.)

Publicly traded securities include shares listed on public stock exchanges, shares of mutual fund corporations, and units in mutual fund trusts.

HOW IT WORKS - INDIVIDUALS

When you transfer publicly traded securities that have increased in value to ECF “in-kind”, you become eligible for a 50% tax credit for the value of your securities. You also do NOT have to pay tax on the capital gain—a savings of as much as \$240 for every \$1000 of capital gain.*

HOW IT WORKS - CORPORATIONS

A gift of publicly traded securities “in-kind” from a corporation creates a tax deduction, depending upon the type of corporation. Not only will the capital gain on the shares be non-taxable, it may create a capital divi-dend account and other positive tax effects. Ask your tax advisor for more details.

This tax incentive does not apply if you sell your securities and donate the cash.

* Depending upon your income. For people with income less than \$200,000 the savings is more in the range of \$200 for every \$1000 of capital gain.

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EXAMPLE—INDIVIDUAL

	TRANSFER SHARES DIRECTLY	SELL & DONATE CASH
Fair Market Value	\$15,000	\$15,000
Cost of Shares	\$5,000	\$5,000
Capital Gain	\$10,000	\$10,000
Taxable Gain	\$0	\$5,000
Tax on Gain example 45%	\$0	\$2,250
* Varies based on tax rate		
	\$7,500	\$7,500
Tax Credit for Gift (50%)		
	\$7,500	\$5,250

- Individual circumstances vary. Consult with your professional advisor

NEXT STEPS

ECF has the forms and process documents necessary to transfer ownership directly to ECF.

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