

WAYS TO GIVE GIFT OF SECURITIES



WHAT IS GIFT OF SECURITIES?

Gifts of securities are the most tax-effective way to make a donation. If you sell a security, you pay tax on 50% of the capital gain. However, when you donate a gift of securities to United Way Halton & Hamilton the taxable capital gain may be eliminated.

AND... You receive a tax receipt for the full market value of the gift, based on the close price of the security on the day it is received by United Way Halton & Hamilton.

ITEM	SELL SECURITIES & DONATE THE CASH	DONATE SECURITY "IN KIND"
Market Value of Security	\$10,000	\$10,000
Cost Base	\$5,000	\$5,000
Capital Gain	\$5,000	\$5,000
Taxable Capital Gain (50%)	\$2,500	\$0
Tax Due on Gain at Marginal Rate (Eg: 43%)*	\$1,075	\$0
Tax Receipt for Gift	\$8,925	\$10,000
Total Tax Credit*	\$3,873	\$4,340
NET TAX SAVINGS	\$2,798	\$4,340

- * Example uses Ontario federal and provincial combined tax rate
- Minimum donation \$1,200, enrolls you in Leadership level
 - Marginal tax rates vary according to income level

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GIVING A GIFT OF SECURITIES IS EASY

1. You or your broker can complete the Share Transfer Form located on our website at uwhh.ca/give/securities.
2. Send the form to United Way's brokerage firm, which is listed on the Share Transfer Form.
3. Authorize your broker to transfer the securities to United Way's broker account.
4. A tax receipt and acknowledgment letter will be issued for the market value on the date of transfer. A United Way staff may also call you to verify information.

“ Since working with TD for the past 30 years, I have always donated to United Way. Most recently I have been donating stock securities - it allows you to receive a tax incentive, and eliminate your capital gain. United Way has made donating securities a seamless and easy process, and I am thankful we have this option.”

Anna Iacobelli,
Senior Vice President, Metro West Region,
TD Canada Trust

Major Giving Cabinet Chair,
United Way Halton & Hamilton

Please speak with your financial advisors about the tax benefits of donating shares. For more information about Gift of Securities, contact info@uwhh.ca

LEADERSHIP GIVING

P.S. With a gift of \$1,200+/year, you can become a United Way Leadership donor. You'll drive lasting change and support vital programs that families, seniors, and children rely on.

Step up, and lead with purpose. Come join a powerful local network, today!

CONTACT US



For further information on making a gift of securities or stock to United Way Halton & Hamilton, please visit uwhh.ca/give/securities/ or contact us directly to discuss your gift.