

Alternative Ways of Giving

Gifts of Securities

If you are an investor, a gift of securities may make more sense from a tax perspective than simply giving cash. When you sell appreciated investments you must pay capital gains tax on 50% of the gain. If you donate the investments, however, you will pay no capital gains tax. In fact some donors can actually make money on their gifts if the charitable tax receipt exceeds the cost of their original investment. Donors can also donate securities that have decreased in value and realize a capital loss that can offset past and future capital gains.

Retirement Funds

Many people are not comfortable donating retirement funds during their lifetime as they do not know how much money they will need to support themselves throughout their life. When they pass away, however, these funds will be heavily taxed. In fact, in many cases, nearly half of the retirement funds will be lost to taxation. Through careful planning, most or all of the final income tax on a retirement plan can be eliminated by making a charitable gift of all or a portion of the plan. You can easily leave your RRSP or RRIF to ARC. There are two simple ways. Your financial institution will provide you with a Beneficiary Selection Form and you can designate The Arthritis Research Centre Society of Canada/Arthrite-recherche Canada on the form. Alternately, you can designate your estate as the beneficiary and then leave a gift in your Will equal to the value of all or part of your retirement funds. In both cases, your estate will receive a charitable tax receipt for the value of the donation.

Gifts of Insurance

There are several types of insurance gifts and each receives different tax treatment. A gift of life insurance enables you to turn small donations into an ultimately much larger gift in support of arthritis research. Also, donors who have the capacity to make a large once-in-a-lifetime gift can “replenish” their estate with the use of life insurance. Those with existing paid-up insurance policies that they no longer need can donate the policy. Alternately, donors who no longer wish to be burdened with making premium payments on a policy can donate the policy to ARC.

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Charitable Registration
No. 870758547 RR0001

arthritisresearch.ca



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Charitable Remainder Trusts

Charitable remainder trusts (CRTs) have been specially created to enable donors to make a gift of an asset such as an investment portfolio but continue to receive the investment income from the portfolio for the donor's lifetime. The donated assets are held in trust for the future ultimate capital beneficiary, Arthritis Research Canada.

Real Estate

Donors can elect to donate a principle residence, investment/recreation property or farm property and receive an immediate tax receipt for the appraised fair market value of the real estate. By giving gift of real estate, donors can make a significant gift during their lifetime without a negative impact on their cash reserves.

Private Company Shares

Successful entrepreneurs can donate shares in their privately held company rather than simply donating cash. If the company is a qualified small business corporation, there can be significant tax advantages to such a gift.

Full legal name:

The Arthritis Research Centre Society of Canada/Arthrite-recherche Canada

Charitable registration number: 87075 8547 RR0001

Mailing address: 5591 No. 3 Rd Richmond BC V6X 2C7

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Website: www.arthritisresearch.ca

For further information on any form of giving, please contact the Director of Development at 604.207.4002

Leading research. Finding answers. Saving lives.