



# Gifts of **Securities**

## Giving Opportunities

Why do we give? The feeling of altruism and being social conscience is the most common reason to give to charity. But tax benefits also offer a compelling reason to consider giving. With the motivation to support a good cause and the bonus of getting a tax break, you can maximize giving and make a great impact in our community.

### Tax Benefits:

Donations to United Way of Calgary and Area are eligible for valuable charitable tax credits. The chart below demonstrates tax credits at various levels:

Tax Benefits	Core Donors	\$1 - \$1,199	Leadership Donors	\$1,200 - \$9,999	Major Donors	\$10,000+
Annual Donation	\$120	\$600	\$1,200	\$5,000	\$10,000	\$25,000
Alberta Tax Credit	\$12	\$106	\$230	\$1,028	\$2,078	\$5,228
Federal Tax Credit	\$18	\$149	\$320	\$1,422	\$2,872	\$7,222
Cost After Tax	\$90	\$350	\$650	\$2,550	\$5,050	\$12,550

These examples are based on an annual taxable income of less than \$205,842. Those with income over \$205,842 are eligible to receive a 54% tax credit with donation.

## How does it benefit you?



You won't be taxed on capital gains



You'll get a tax receipt of the market value of your donation



It's an opportunity to donate more than you thought was possible



You'll be helping others

## How does donating securities work?

**STEP 01** } Contact United Way's Gift of Securities Coordinator at 403-410-2578 or email [securities@calgaryunitedway.org](mailto:securities@calgaryunitedway.org).

**STEP 02** } Complete and submit a United Way transfer form. *Note: donations must have a value of \$1,000 or more.*

**STEP 03** } United Way sends brokerage account information, and the broker initiates the trade to transfer the securities.

**STEP 04** } The value of the tax receipt will be calculated based on the closing price of the security on the day it is received by United Way.

### An example:

- If you purchase shares at \$15,000, and the value of those shares increases to \$25,000, the capital gains are \$10,000.
- If you sell those shares and donate the proceeds, you will owe tax on the \$10,000 capital gains.
- When you donate the shares directly to United Way, you do not have to pay the capital gains tax, and your net tax advantage will be larger.

		Sell Securities and donate proceeds to united way	Donate securities directly to united way
	Original cost of security	\$15,000	\$15,000
	Market value of security	\$25,000	\$25,000
	Capital gains	\$10,000	\$10,000
<b>A</b>	<b>Tax due on capital gains*</b>	<b>\$2,100</b>	<b>\$0</b>
	Donation	\$25,000	\$25,000
	Tax credit on first \$200 (25%)	\$50	\$50
	Tax credit on remainder (50%)	\$12,450	\$12,400
<b>B</b>	<b>Total tax credit from donation</b>	<b>\$12,450</b>	<b>\$12,450</b>
<b>B-A</b>	<b>Net tax advantage</b>	<b>\$10,350</b>	<b>\$12,450</b>

\* These examples are based on an annual taxable income of \$200,000. Please consult a financial advisor to learn more.

# A better tomorrow **starts with you.**

Contact our Planned Giving Team to begin planning today or to request more information.

[planned.giving@calgaryunitedway.org](mailto:planned.giving@calgaryunitedway.org) | (403) 231-6444



United Way of Calgary and Area  
 T: (403) 231-6265 F: (403) 355-3135  
 105 12 Ave SE, Calgary, AB T2G 1A1  
[www.calgaryunitedway.org](http://www.calgaryunitedway.org)  
 Charity Number: 13022 9750 RR0001