

Gift of Securities

Maximizing your gift. Minimizing your tax.



United Way
Calgary and Area

A Powerful
Way to Give
Locally

What is a Gift of Securities?

A Gift of Securities is a donation of publicly traded stocks, mutual funds or other eligible securities made directly to a charity without selling them first.

By donating securities instead of selling them, you eliminate capital gains tax and receive a charitable tax receipt for the full market value of your gift.

This approach allows you to give more strategically, making it one of the most effective ways to support your community.



Why give a Gift of Securities to United Way?

For nearly three decades, United Way has helped donors give gifts of securities. Our team works directly with you and your broker, if necessary, to ensure every transfer is handled efficiently, from start to receipt. With your investment, we can address Calgary's most pressing social challenges through a network of agencies and initiatives working on access to basic needs, employment supports, mental health services and social connection.

Benefits of Donating Securities

● ----- **Eliminate capital gains tax:** When you donate eligible securities to United Way, you eliminate capital gains tax on the appreciated value of your shares.

● ----- **Get a tax receipt for full market value:** Your charitable tax receipt reflects the current market value of the securities at the time of transfer.

● ----- **Make a larger gift at a lower cost:** Donating securities is one of the most tax-effective ways to give, allowing you to give more to United Way than if you sold the asset first and donated cash.

● ----- **Unlock a first-time match:** If this is your first gift of securities to United Way, your donation may be matched. Scan to learn more.



"Donating shares for the first time was incredibly easy. The process was smooth from start to finish, and the tax benefits made it an even smarter way to give."

—Paul & Michele B, United Way Gift of Securities donors



How does it work?

The following example compares the tax advantage of donating \$10,000 in publicly traded securities directly to United Way versus selling the same shares and donating the cash proceeds.

	SELL SHARES AND DONATE PROCEEDS	DONATE SECURITIES DIRECTLY
Original Cost of Security	\$6,000	\$6,000
Market Value of Security	\$10,000	\$10,000
Capital Gains	\$4,000	\$4,000
Tax Due on Capital Gains	\$940	\$0
Donation	\$10,000	\$10,000
Tax Credit on First \$200 (74%)	\$148	\$148
Tax Credit on Remainder (54%)	\$5,292	\$5,292
Total Tax Credit From Donation	\$5,440	\$5,440
Net Tax Advantage	\$4,500	\$5,440

By donating securities directly, you eliminate the capital gains tax entirely, reducing your personal tax burden on the gift.

How To Donate a Gift of Securities

Getting started is simple. Please note donations must have a value of \$1,000 or more.

1

Complete the Gift of Securities Donation form: calgaryunitedway.org/securitiesform

2

Email completed form securities@calgaryunitedway.org

3

United Way sends brokerage account information, and you can instruct your broker to initiate the trade to transfer the securities*

4

Your tax receipt is calculated based on the closing price of the security on the day it is received by United Way

Once the shares are received, United Way will confirm the value and issue your charitable tax receipt, generally based on the closing price on the day the donation is accepted.

If you have any questions or require assistance, contact our Gift of Securities Coordinator** by phone at (403) 410-2578 or email at securities@calgaryunitedway.org.

*Some restrictions apply. To download the Gift of Securities policy, visit: calgaryunitedway.org/acceptance-of-gifts-policy/

**Any gift planning should be done in consultation with your financial or tax advisor.

**United, we can
create greater
opportunities
for everyone.**

Ready to Maximize Your Gift and Make a Difference?

Contact our Gift of Securities Coordinator to get started:

Phone: 403-410-2578

Email: securities@calgaryunitedway.org

Connect with us:

f in @UnitedWayCGY
calgaryunitedway.org



Our Privacy Promise: Your support is very important to us. We value your privacy, and we will not sell or trade your name with other organizations. Charitable #13022 9750 RR0001. This year, United Way of Calgary and Area aims to match last year's fundraising success, with a goal of surpassing \$50 million to support our community. It will cost approximately 14% to 16% of the total to raise this, well below the Canada Revenue Agency's acceptable level of 35%. The funds from this campaign will support the greatest needs. For further information, please contact our Philanthropy Coordinator at (403) 410-1863. Our address is 410-919 11 Avenue SW Calgary, AB T2R 1P3 and we are incorporated in Alberta.