



THE JEWISH
COMMUNITY
FOUNDATION
OF MONTREAL

Four Ways of Giving



The Jewish Community Foundation of Montreal encourages charitable giving by making it easy, streamlined and tax-efficient.

That's Smart Philanthropy.

Our commitment:

To help individuals and families support the causes they care about and achieve their philanthropic goals

To find solutions that are tax-wise, create greater impact and reflect our clients' values

To ensure Montreal and its organizations remain strong and vibrant by helping build and carefully steward financial resources

**47 years
of service**

**More than
2,650 funds**

**Over \$1.38
Billion
in assets**

**\$58 Million in
grant allocations
last year**

5 reasons to entrust your clients' giving to the Foundation

1. Expertise

The JCF is a turnkey solution for philanthropy, with the expertise to make it easy, effective and tax-smart.

2. Your client's legacy

A legacy with the JCF means your clients' philanthropic leadership will continue to benefit the causes and organizations they care about well into the future.

3. Efficiency

Smart philanthropy is like smart business. The JCF helps your clients give more at a lower cost.

4. Charitable impact

Your clients' philanthropy is an important part of their life. The JCF is their partner in caring about their community and building a better world.

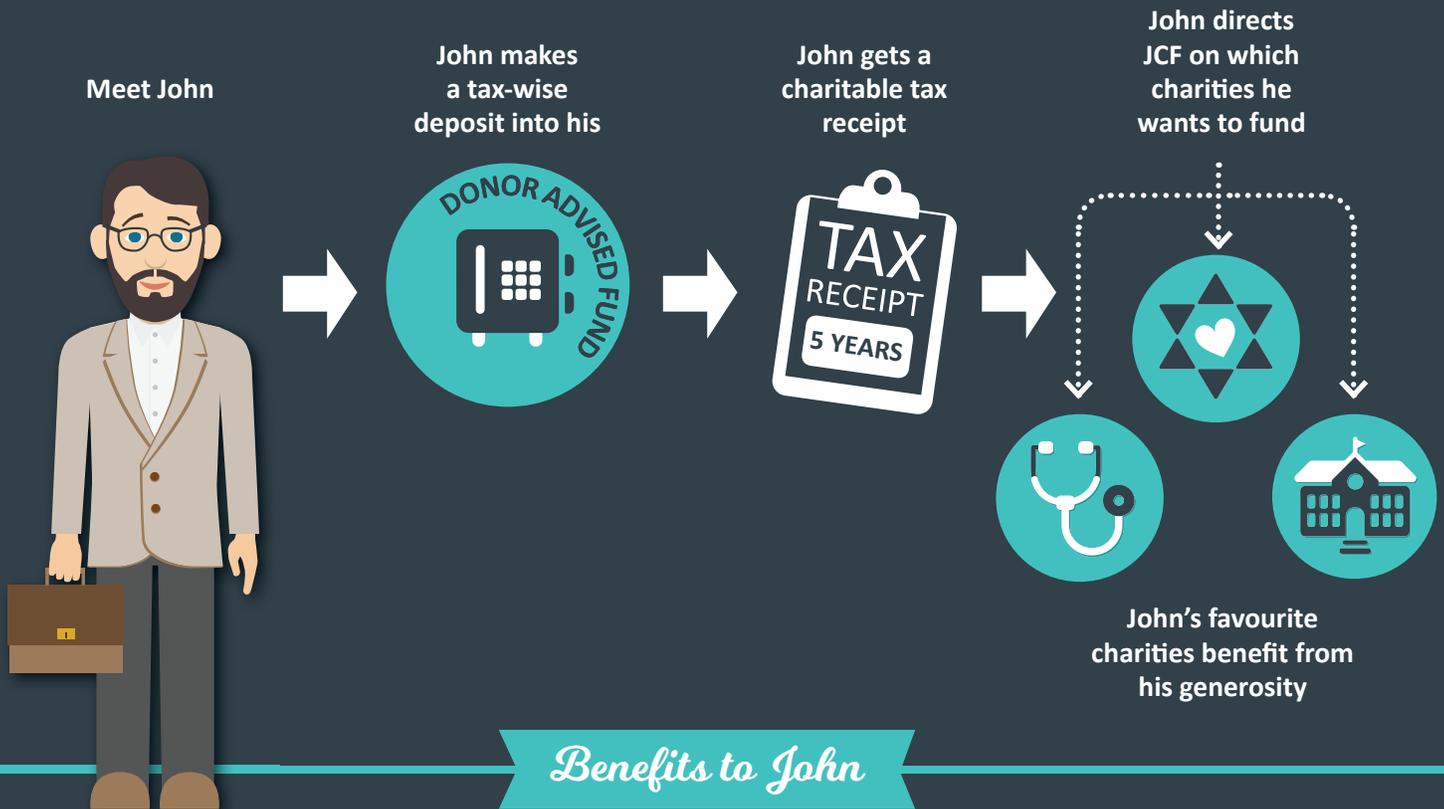
5. Four ways of giving

- Donor Advised Fund
- Gift of Insurance
- Charitable Remainder Trust
- Gift of Securities

1. Donor Advised Fund

Do a lot of good for a lot less

This is how centralised giving can streamline your client's philanthropy and save them money




No administrative burdens


Complete privacy


Recognition from charities


Expert advice


Peace of mind

A donor advised fund enables your clients to support the causes they care about with a single donation.

Think of a donor advised fund as a bank account for your clients' philanthropy.

The Benefits:

Convenience: Your clients can centralise all of their giving in one place by establishing a donor advised fund.

Flexibility: A donor advised fund creates the ability to plan out their giving. They can vary their giving as they see fit, while receiving an immediate tax deduction.

Options: Build their fund using several tax smart vehicles such as cash, marketable securities and life insurance.

Ease: Alleviate administrative burdens—there's no cheque writing or chasing receipts—and this means low administrative fees. Plus they can give JCF direction by phone, email or online, whichever is easier for them.



Smart philanthropy starts here.

Contact us today to learn how to do a lot of good for less.

2. Gift of Insurance

A larger gift at a low cost

This is how \$13,000 can create a \$100,000 legacy in your client's name:

Meet Sarah,
48 years old and
in good health



Sarah takes
out a

\$100,000

insurance policy
and names the
JCF
as the beneficiary



Sarah's annual
premium is

\$2,600

which qualifies
for a donation tax
receipt, resulting in
a tax saving of
\$1,300
each year



Sarah pays
premiums for only

10 YEARS

With the tax
benefit of \$1,300
per year, Sarah
only pays \$13,000
for her fully paid
policy worth

\$100,000

On actualization, the Jewish Community Foundation
receives the proceeds and sets up



The Sarah Foundation

and gives to charities as Sarah directed

The gift of insurance enables your clients to create a lasting legacy at a fraction of the cost.

In Canada, insurance can be given as a charitable gift, and your clients receive immediate tax benefits.

Frequently asked questions your clients might ask:

What would it cost me at my current age?

Provide us with your birth date and that of your spouse and we'll show you how to create long term philanthropy at a negligible cost.

I'm a business owner. Do I have any other options?

Yes. The policy can be owned by your company. The company pays the premiums; the proceeds are received by the company, paid out to the estate, and subsequently to the JCF, as per a gift set out in your will. We'll provide the estate with a tax receipt for the proceeds, which is very valuable. The net financial cost of doing it in this way is often negligible or nil. The insurance policy is often a joint last survivor policy with both spouses.

Can I also gift old insurance policies that are no longer needed?

If you have a mature insurance policy you no longer need, don't cancel it! Consider gifting it to the JCF. Sometimes these policies have substantial values and the gift results in a valuable tax receipt.

Can I use this to perpetuate my Combined Jewish Appeal gift?

Yes. No gift touches more Jewish lives than a donation to the Combined Jewish Appeal. Your gift will be recognized and will fulfill the promise of l'dor v'dor (meaning "from one generation to the next"). The illustrated example will create a \$5,000 annual CJA gift.



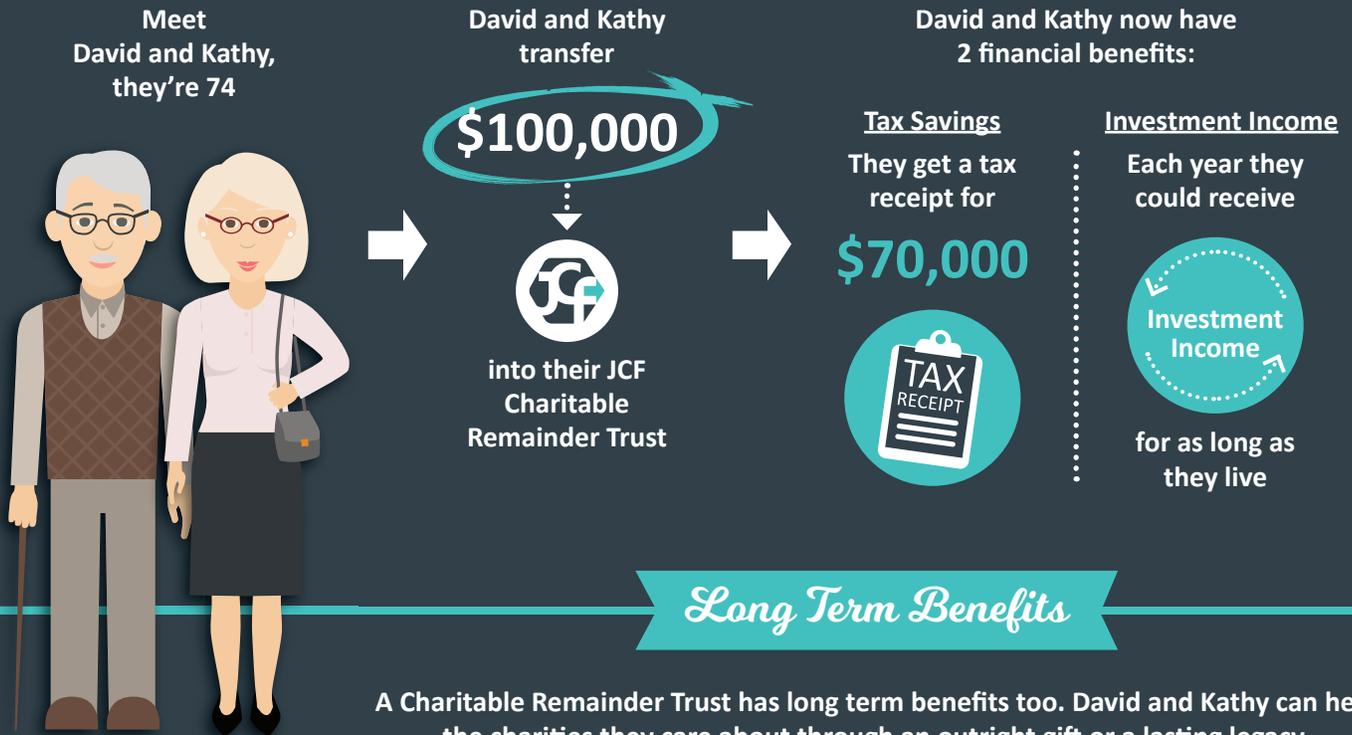
Smart philanthropy starts here.

Contact us today to learn how to give a large gift at a low cost.

3. Charitable Remainder Trust

A gift that gives back

This is how charitable giving can put money back in your client's pocket for the rest of their life



\$100,000

Gift



Endowment Fund



A charitable remainder trust enables your clients to get tax relief now, and income for life.

The Benefits:



Immediate tax savings: Your clients receive a tax receipt now to offset income tax this year, or for the next five years.



Investment income: A charitable remainder trust provides your clients and their spouse with income every single year, for life.



Endowment fund in their name: In the end they'll have a fund that can be used to make an outright gift to their favourite charity(ies), or an endowment fund that will leave a lasting legacy in their family's name.



Smart philanthropy starts here.

Contact us today to learn how a charitable remainder trust can work for you.

4. Gift of Securities

One of the simplest, easiest ways to give

This is how your clients can utilize marketable securities to simplify charitable giving and avoid capital gains tax

Meet Matt



Matt invested
\$50,000
in stocks

Today the value
of the stocks is

\$100,000

If Matt sells
the stock

It triggers a capital gain
which is taxable at

25%

There is no tax to
pay and Matt gets a
donation tax receipt for

If Matt donates
the stock to his
Fund at JCF



The Matt Foundation

Matt can direct where to give.



Giving a gift of securities offers a rewarding solution to eliminating capital gains tax

It's even easier than it sounds

A gift of marketable securities is one of the simplest, easiest, and most tax effective ways to give. It's also a smart way to avoid triggering capital gains tax on stocks and securities that have appreciated in value.

The Benefits:

No tax bill: When your clients sell their appreciated stocks they trigger a capital gain which is taxable at 25%. But if they donate them instead, through their fund at the JCF, their donation is exempt from capital gains tax.

Donation tax receipt: Your clients get a tax donation receipt for the full market value of the shares.

Ease: Your client's broker transfers their marketable securities to the JCF; they choose which charities they'll grant to, and the time frame.



Smart philanthropy starts here.

Contact us today to learn how to simplify your charitable giving.

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