



The Jewish Community Foundation of Montreal

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YOUR GIVING OPTIONS

GIFTS THAT **GIVE BACK**



The Jewish Community Foundation of Montreal

is recognized in Canada as a center of excellence in planned giving, tax planning and innovation in philanthropy. We are committed to helping individuals and families support the causes they care about most while at the same time creating the greatest philanthropic impact.

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Donor Advised Fund

DO A LOT OF **GOOD** FOR A LOT **LESS**

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

This is Steve. See how his Donor Advised Fund works for him.

1

DEPOSIT

Steve makes a tax-wise deposit into his **Donor Advised Fund**

2

TAX RECEIPT

Steve gets a charitable tax receipt that he can use for up to **5 years**

3

DONATE

Steve advises the JCF on which charities he wants to support



Steve's favourite charities benefit from his generosity

Benefits

Ease of Access

Alleviate administrative burdens; no cheque writing or chasing tax receipts. We make it easy to direct your funds to charities; either by phone, email or online.

Flexibility

You can be more intentional with your philanthropy and take the time needed to carry out your philanthropic projects. Your tax deduction is immediate.

Options

You can build your fund using several tax-smart, non-cash gifts such as gifts of marketable securities or life insurance policies.

Convenience

You can centralize all your giving in one place.

Life Insurance

A LARGER GIFT AT A LOW COST

A gift of insurance enables you to create a lasting legacy at a fraction of the cost.

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

Linda is 48 years old and in good health. See how her Gift of Insurance works for her.



1

POLICY

Linda takes out a **\$100,000 insurance policy** and names the JCF as the beneficiary

2

PREMIUM

Linda's annual premium is **\$3,600** which qualifies for a donation tax receipt, resulting in a tax saving of **\$1,800** each year

3

BENEFIT

Linda pays premiums for only **10 years**. With the tax benefit of \$1,800 per year, **Linda only pays \$18,000** for her fully paid policy worth **\$100,000**

Gift of Insurance

HOW IT WORKS

Benefits

Your company can own the policy

As an alternate plan, your 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. The JCF provide the estate with a tax receipt for the proceeds. The net financial cost of doing it in this way is often negligible or nil.

You can gift your old policy

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

Perpetuate your gift

You can choose to endow any gift made to the JCF. An endowment fund will stand the test of time and perpetuate your gift long into the future for maximum impact.

Charitable Remainder Trust

A GIFT THAT GIVES BACK

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

Meet Barbara and David.
They are 74 years old.
See how their Charitable
Remainder Trust works for them.



Charitable Remainder Trust

HOW IT WORKS

TRUST

\$100,000

Barbara and David transfer
\$100,000 into their JCF
Charitable Remainder Trust.
Barbara and David now
have 2 financial benefits:

TAX SAVINGS

\$70,000

They get a tax receipt
for \$70,000

INVESTMENT INCOME

Each year they could
receive investment income
for **as long as they live**

Benefits

Endowment fund in their name

In the end, you will have a fund that can be used to make an outright gift to your favorite charities, or an endowment fund that will leave a lasting legacy in your family's name.

Investment Income

A charitable remainder trust provides you and your spouse with income every single year, for life.

Immediate tax savings

You receive a partial tax receipt now to offset income tax this year, or for the next five years.

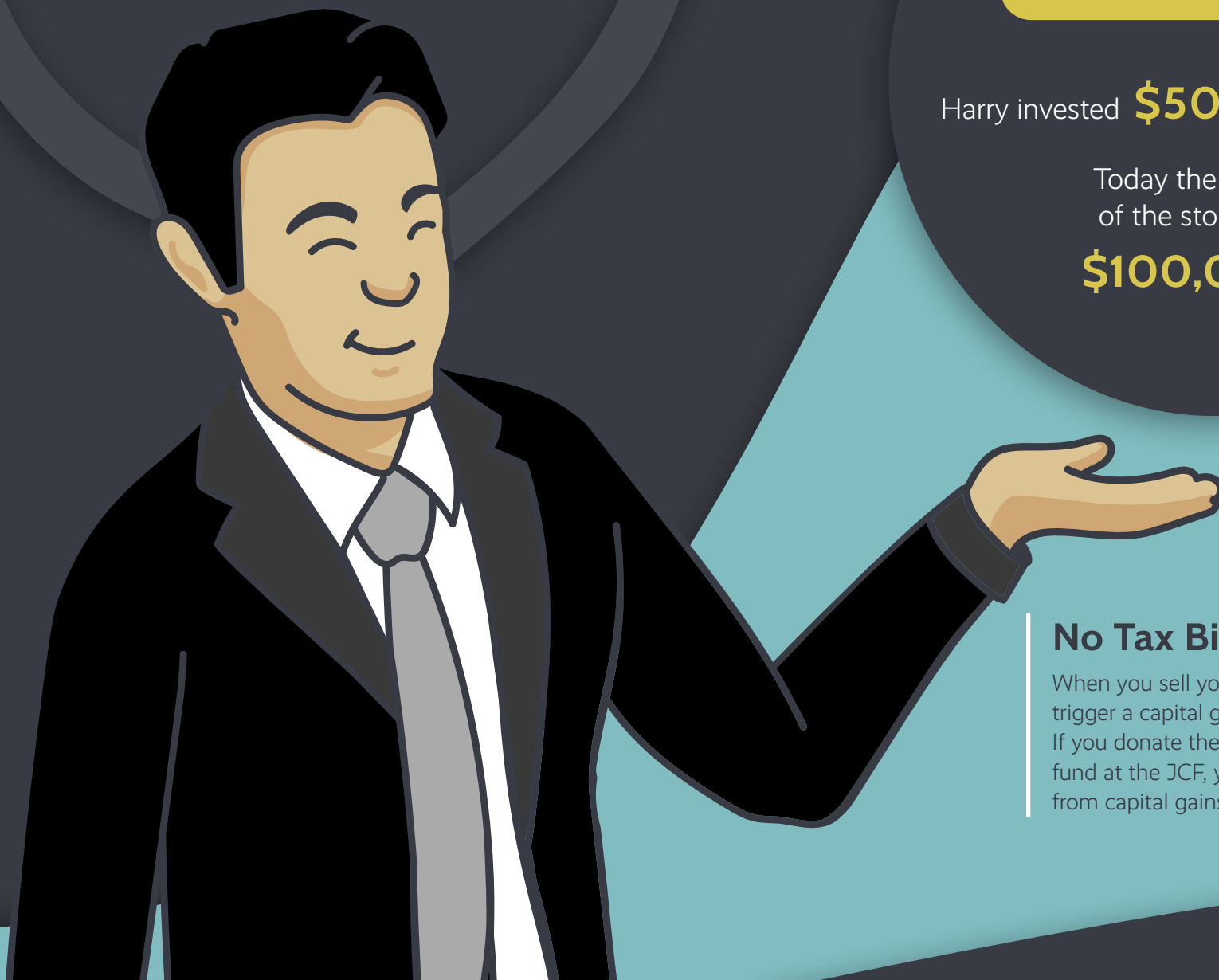
Gift of Securities

ONE OF THE SIMPLEST WAYS TO GIVE

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

A gift of marketable securities is also a smart way to avoid triggering capital gains tax on stocks and securities that have appreciated in value.

This is Harry.
See how his Gift of Securities works for him.



HARRY INVESTED

Harry invested **\$50,000** in stocks.

Today the value
of the stocks is
\$100,000



IF HARRY DONATES

there is **no tax to pay** and Harry gets a **donation tax receipt** for **\$100,000**



IF HARRY SELLS

It triggers a **capital gain** which is taxable at **25%**

Benefits

No Tax Bill

When you sell your appreciated stocks, they trigger a capital gain which is taxable at 25%. If you donate them instead through your fund at the JCF, your donation is exempt from capital gains tax.

Tax Receipt

You get a tax donation receipt for the full market value of the shares.

Ease of Access

Your broker transfers your marketable securities to the JCF, you choose which charities you want to grant to, and your time frame.

Gift of Securities

HOW IT WORKS