THE JEWISH COMMUNITY FOUNDATION OF MONTREAL

Gifts of Marketable Securities

A smart, tax-efficient way to support the causes you care about

Donating appreciated publicly traded securities in-kind directly to the Jewish Community Foundation (JCF) is one of the most tax-efficient ways to give. You receive a charitable tax receipt for the full fair market value, and you avoid paying capital gains tax on any appreciation.

Who is this for?

This strategy is ideal for:

- Individuals or corporations with appreciated stocks, bonds, or mutual funds
- Donors planning gifts at year-end or during high-income years
- Anyone looking to integrate charitable giving into estate planning in order to make an impactful gift

What are the key benefits?

TAX-EFFICIENT GIVING Donate securities directly and eliminate capital gains tax with no need to sell first.

IMMEDIATE RECEIPT Upon transfer, you will get a charitable tax receipt based on the fair market value of the donated securities, for immediate philanthropic impact.

CORPORATE PLANNING TOOL Portions of gifts made by a corporation may be distributed to shareholders tax-free and lower the company's taxable value.

SIMPLE PROCESS Easily transfer securities through your broker or by delivering endorsed certificates.

Types of Marketable Securities

Gift type	Brokerage Account Transfer	Physical Share Certificates	Corporate Gifts of Securities
How it works	You instruct your broker to transfer shares directly to JCF's brokerage account. JCF receives the shares and issues a tax receipt for their fair market value at the date of transfer.	You sign the back of the physical certificate and deliver it to the JCF. (N.B. Local signature verification may be required.). The donation receipt will reflect the value on the date of transfer.	Your company donates appreciated securities. The resulting gain is exempt from tax and is credited to the company's Capital Dividend Account, which can fund tax-free payouts to shareholders.
Good to know	• Most donors use this method • Quick, paperless, and low-effort • Ideal for stocks, bonds, ETFs, and mutual funds	• Used for legacy holdings • May require additional processing time	• Effective estate and succession tool • Reduces corporate value for tax purposes
Example	Mr. Levin donates $100,000 in Royal Bank stock (original book cost: $50,000). • If sold first, he would pay $12,500 in tax • But if donated directly, he will pay $0 in tax and it generates a receipt of $100,000 for a **net tax savings of $37,500**		

Additional Resources

Watch our explainer video

Read our article

The Foundation is crucial to my philanthropy. I appreciate the ease and flexibility in giving as well as their tremendous financial and tax knowledge. I can give more to the causes and organizations I care about – for a fraction of the cost. I like that.

- Gary D. Shapiro

About Us

With over $2.7B in assets under management, the Jewish Community Foundation of Montreal has been helping people make a meaningful and lasting impact with their philanthropy for over half a century—it is ***Where Smart Philanthropy Starts™***. Through an extensive professional team, the JCF provides a comprehensive range of services including endowment management, philanthropic planning, and educational resources to enable individuals and their families effortlessly fulfill their personal philanthropic goals in a tax-efficient manner.

Contact Us

info@jcfmontreal.org | **(514) 345-6414**

Our experienced philanthropic advisors are dedicated to helping you along your philanthropic journey.

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Where smart philanthropy starts®

These descriptions are informational only and do not constitute legal or tax advice as to how a specific gift vehicle will impact you. Always consult with your professional advisors.