

Gift of Securities Transfer Form - The Tomorrow Fund

The Canada Revenue Agency does not apply a capital gains tax on publicly traded securities when they are donated directly to a charity.

HOW DOES THIS BENEFIT YOU?

When shares are sold, there are typically taxes on the capital gains, even if you plan to donate the proceeds. When you donate your securities directly to United Way Halifax's endowment fund, The Tomorrow Fund, the capital gains are not subject to tax, and you will benefit from a tax receipt for the full value of your eligible securities.

AN EXAMPLE:

If you purchase shares at \$1,000, and the value of those shares increases to \$2,500, the capital gains are \$1,500.

If you sell those shares and donate the proceeds, you will owe tax on the \$1,500 capital gains.

When you donate the shares directly to United Way Halifax's endowment fund (The Tomorrow Fund), 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	\$ 1,000	\$ 1,000
Market value of security	\$ 2,500	\$ 2,500
Capital gains	\$ 1,500	\$ 1,500
A Tax due on capital gains*	\$ 375	\$ 0
Donation	\$ 2,500	\$ 2,500
Tax credit on first \$200 (25%)	\$ 50	\$ 50
Tax credit on remainder (50%)	\$ 1,150	\$ 1,150
B Total tax credit from donation	\$ 1,200	\$ 1,200
B-A Net tax advantage	\$ 825	\$ 1,200

* These examples are based on an annual taxable income of less than \$202,800. Please consult a financial advisor to learn more.

TO DONATE SECURITIES TO THE TOMORROW FUND

1. Complete the transfer form on the next page, sign, and fax or scan it to United Way Halifax at 902.423.6837 or email it to jstephens@unitedwayhalifax.ca.
2. Instruct your broker to transfer your securities to United Way Halifax's endowment fund brokerage account. Please do not transfer securities without first forwarding this form to United Way.
United Way Tomorrow Fund's Brokerage Account: National Bank Financial A/C 4A52W0A FINS: T080
CUID: NBCS Contact: Christine Wilson T: 902-496-7742
3. A charitable tax receipt will be issued for the closing price of the securities on the day of the transfer to United Way.
4. Eligibility for a tax receipt for the current year requires that securities must be in United Way Tomorrow Fund's brokerage account by 5PM on December 31st of that year.

Should you have any questions, please contact Jennifer Stephens at 902-422-1501.

Donor Privacy: United Way Halifax is committed to protecting the confidentiality of donor data. The information you provide is used to process and recognize your donation, issue tax receipt and fulfill any specific donation requests. Visit unitedwayhalifax.ca/privacy for more details.



United Way
Halifax

Letter from donor to their financial institution authorizing transfer shares to UNITED WAY OF HALIFAX REGION TOMORROW FUND

To: _____
Name of Investment Advisor

c/o _____
Financial Institution

From: _____
Donor's Name – PLEASE PRINT Client Account #

Date: _____

I would like the following investments currently held in my account at your firm to be transferred to United Way of Halifax Region Tomorrow Fund

National Bank Financial
1969 Upper Water St
Suite 1601
Halifax NS B3J 3R7

Christine Wilson
Tel: 902-496-7742
Toll Free 1-877-436-7738
Fax: 902-496-7701
christine.wilson@nbc.ca

	# of Shares	Name of Common Share	CUSIP #
1			
2			
3			
4			

UNITED WAY OF HALIFAX REGION TOMORROW FUND account number with National Bank Financial is **4A52W0A**.

CUID: NBCS
DTC: 5008
EUROCLEAR : 93044
FIN: T080

Sincerely,

(Signature of Donor)