

Make a Planned Gift



HIV COMMUNITY LINK
(prevention + support + advocacy)

Make a lasting gift by adding HIV Community Link to your Will or capitalize on tax savings by donating a gift of securities.

People who own stocks, bonds or mutual funds are happy when their investments increase. Unfortunately, when you convert your investment to cash, the capital gain is taxable. By directly donating your publicly listed securities to HIV Community Link, you will pay no capital gains tax on its increase in value.

There have been important changes to the taxation of charitable gifts of securities. It is now even more tax-advantageous for you to make a gift of stock rather than cash and provides another way for you to invest in conservation.

Some of Canada's most prestigious companies are in the midst of ownership changes. In considering your options as a shareholder, don't forget that donating a gift of stock gives you a great opportunity to make a lasting gift.

If this method works for you, the easiest way to make a gift of stock is to have the shares electronically transferred from your account to HIV Community Link. The receipt value is for the closing trading price on the day that the shares are received into HIV Community Link's account.

You will receive a tax receipt for the fully appreciated value of the donation and will no longer pay any capital gains tax.

The chart below shows the tax advantage to donating the shares directly to HIV Community Link vs. selling the shares and then donating the cash proceeds to HIV Community Link.

	Sell Shares and Donate Cash	Donate Shares Directly
Fair market value	\$10,000	\$10,000
Cost basis	2,000	2,000
Capital gain	8,000	8,000
Taxable gain	4,000 (50%)	0 (0%)
Tax credit (assuming 25%)	2,500	2,500
Tax on gain (at 50%)	2,000	0
Tax savings	500	2,500

For more information, please contact the Senior Development Officer at (403) 508-2563.

We strongly encourage you to seek independent advice when executing gifts of securities, property, life insurance, charitable gift annuities, wills, trusts, contracts and other legal agreements