

## Create a Lasting Legacy

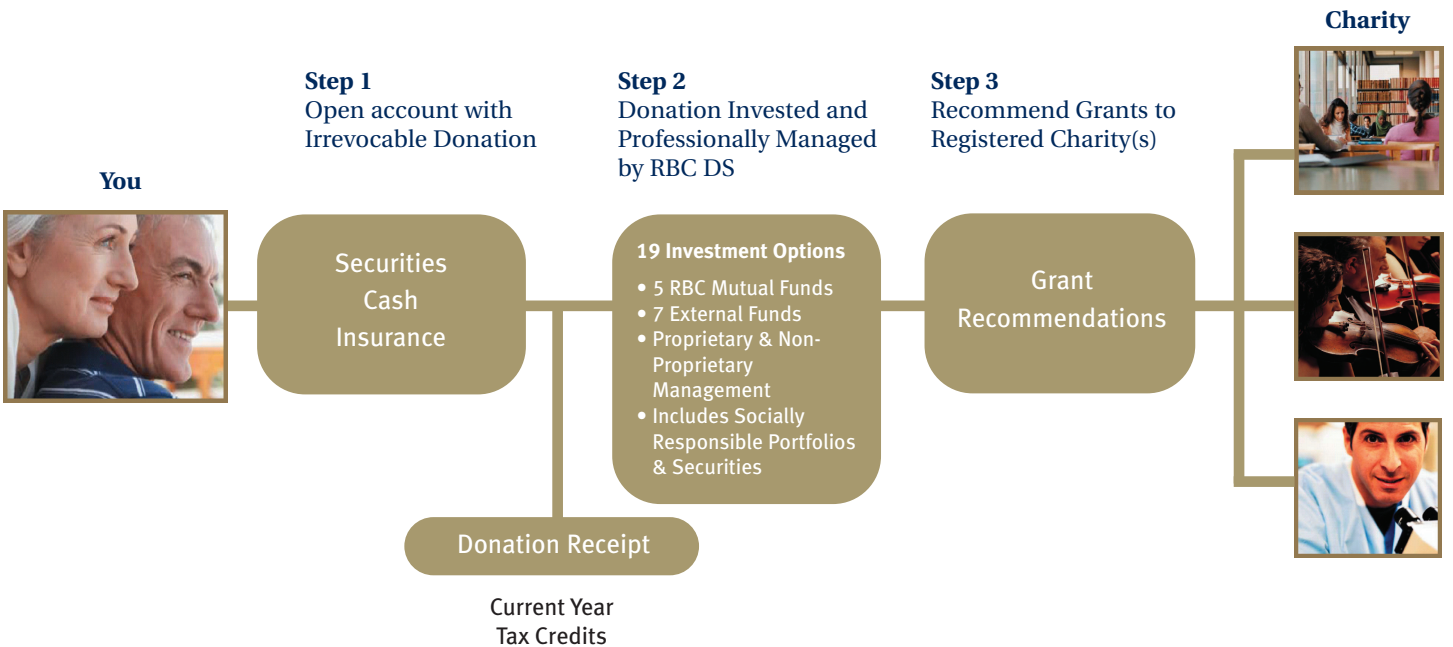
### With the RBC Dominion Securities Charitable Gift Program



The Charitable Gift Program is designed for individuals and families wishing to support charitable causes without the costs associated with establishing a private foundation. It is a simple and convenient way to give, while at the same time receive immediate tax benefits.

Through this innovative program, philanthropy takes on an intelligent approach. Your donor-advised fund is built to last, so as to perpetuate your generosity today and forever.

## Starting Your Legacy is Easy . . .



**The RBC Dominion Securities Charitable Gift Program helps you give – your way. By customizing your legacy, you can support charities that mean something to you, while at the same time enjoy numerous advantages...**

#### FLEXIBILITY

The RBC DS Charitable Gift Program provides you with ample flexibility:

- Donate different assets – including cash, publicly listed securities, and deferred assets, such as life insurance policies.

#### SIMPLICITY

Enjoy simplified, comprehensive administration of your charitable gift planning over time. As administrators of your gift fund, the *Charitable Gift Funds Canada Foundation* provides you with consolidated reporting support and disbursement handling.

#### INNOVATION

Annual investment earnings generated in your account become available – each year, every year – to fund worthwhile charitable causes of your choice – in perpetuity.

#### ENDURING FAMILY LEGACY

You may give your account a unique name that reflects your family and area of interest, such as The Smith Family Fund for the Arts. You can also involve your family in the philanthropic decision making process by naming them as grant advisors and/or successors.

#### CHOICE

You can make recommendations as to which charities will receive distributions throughout your lifetime, and if desired, forever. In addition, you can recommend an investment strategy for your gift contributions, choosing from a wide range of options professionally managed by RBC Dominion Securities.

Whatever your philanthropic interest, we can assist you in making a real difference in the lives of deserving people.

*For more information about charitable giving, please contact your Investment Advisor.*

## TAX ADVANTAGES

- Receive official charitable gift donation receipts for the full fair market value of your contributions.
- Gifts of qualifying securities may be eligible for a capital gains tax exemption.
- Any unused credits may be carried forward to use against future income for a further five-year period.

Features	RBC Dominion Securities Charitable Gift
Set up costs	■ \$0
Potential associated cost items	■ All included
Minimum contribution	■ \$25,000
Additional contributions allowed	■ Yes – \$250.00 minimum
Administration	■ All included
Administration Expenses/control	<ul style="list-style-type: none"> <li>■ 0.75% annually of assets with a reducing fee schedule, plus investment management expenses</li> <li>■ Can recommend fund managers from pre-approved list and recommend which registered charities receive grants</li> </ul>
Life span of foundation	■ At least 10 years – in perpetuity if desired
Grants per year	■ Minimum 3.5% of invested assets
CRA reporting requirements	■ Same – included in service
Preferential capital gains tax inclusion rate on gifts of listed securities	■ Yes – 0% inclusion rate