



Wealth Management

Creating an enduring legacy

RBC Charitable Gift Program



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Whether you want to help advance life-saving medical research, boost educational efforts, sustain environmental initiatives, support the arts or assist others, your charitable giving can have a real and lasting impact in your community and beyond.

A convenient way to create your legacy

The RBC Charitable Gift Program (CGP),¹ administered by Charitable Gift Funds Canada Foundation, helps make charitable giving easier for you and your family. The CGP is a simple and efficient way to give during your lifetime and/or from your estate that combines immediate tax benefits² with the flexibility to support your favourite charities³ over time and across generations.

Establishing a charitable gift fund (CGF) provides many of the same advantages as a private foundation, without the upfront costs, complexity and ongoing administration responsibilities. **Easy to establish and comparatively low in cost, a CGF is a flexible fund that you can tailor to your philanthropic goals.**

How does it work?

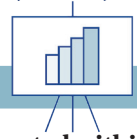
1 – GIVE



Founding donor(s) establishes and names CGF

- Initial irrevocable donation minimum of \$25,000 is made now or planned in advance as an estate gift.²
- Donor receives tax receipt for the fair market value of the donation.

2 – GROW



Donation is held and invested within the named CGF

- Donated funds grow in a tax-exempt manner.
- Funds are managed by your RBC advisor, allowing for a customized, balanced investment approach.
- Your RBC advisor continues to work closely with you to help ensure your charitable giving goals complement your overall wealth management approach and fit into your financial plan,² over your lifetime and/or from your estate.

3 – GRANT



Founding donor(s) and grant advisor(s) submit grant requests for their charities³ of choice

- Grant requests must be a minimum of \$250.
- Grant requests are unlimited, can be automated or made on-demand.
- Founding donor(s) can name grant advisors — persons who can also make grant requests from the CGF.
- Grant amounts and recipients can differ with each grant request.

Flexible program benefits

- Support charities³ that are close to your heart, now and in the future, including from your estate.
- Ability to contribute a wide variety of gifts — cash, securities, insurance policies.
- Plan ahead for an estate gift. Open and name a fund, and set legacy plans in place, without needing to make a donation now.
- A flex fund means no time restrictions on being able to dip into your capital contributions. This allows you to customize your charitable giving and granting on timelines that suit you.

Continuity

A CGF enables you to include family or others now in your lifetime by naming them as grant advisor(s) and to continue your giving across generations as named fund successor(s) to carry on your charitable legacy. If you name an individual as a fund successor, that person plays a similar role to that of the founding donor(s). If you choose not to name a fund successor, the foundation can be left to administer your fund and you can provide your legacy intentions so that grant requests will continue according to your preferences.

Your grant advisors, fund succession and legacy intentions can be updated at any time.

Trust

The RBC CGP is committed to the highest standards of professional practice and compliance.

Impact

Through both how and when you make contributions² and grant disbursements, the RBC CGP allows you to shape and define your giving — whatever your areas of interest, you can make a difference for the causes³ you care most about.

Fund features

Description	A flexible style of fund with unlimited grant-making privileges designed to satisfy short-, medium- or long-term philanthropic objectives
Initial gift	\$25,000 (minimum irrevocable contribution)
Investment approach	Balanced/conservative portfolios; work with your trusted RBC advisor
Granting requests	Minimum \$250 per grant (automated or on-demand grants)
Additional contributions	Make charitable contributions from personal or corporate holdings as part of your ongoing financial planning ²
Revocable features	Name the fund, grant advisor(s) and fund successor(s)
Fund succession	Set someone as fund successor who you want to take over your fund or set your legacy intentions to have the foundation manage your fund according to your charitable ³ wishes

Program expense recovery charges⁴

Up to \$100,000	0.80%	Up to \$5,000,000	0.48%
Up to \$500,000	0.75%	Up to \$7,500,000	0.465%
Up to \$1,000,000	0.65%	Up to \$10,000,000 ⁵	0.43%
Up to \$2,500,000	0.50%	Minimum monthly fee	\$40

To learn more about the RBC Charitable Gift Program, please contact us.

1. The RBC Charitable Gift Program (CGP) is administered by Charitable Gift Funds Canada Foundation, an independent, non-profit registered charity registered as a public foundation with the Canada Revenue Agency.
2. Making a contribution into a charitable gift fund (CGF) is irrevocable. Before making a charitable gift, clients should consult with their RBC advisor and a qualified tax advisor as to how a donation will impact their financial situation.
3. Charities/causes refers to qualified donees. Qualified donees are organizations that can issue official donation receipts for gifts they receive from individuals and corporations. Qualified donees are eligible to receive grants from charitable gift funds.
4. Rates do not include Investment Management Fees. For a full explanation of rates, speak to your RBC advisor.
5. For fund balances over \$10MM, speak with your RBC advisor.