



Donating a Gift of Securities

Benefits

By choosing to give the Their Opportunity a gift of securities (i.e. Mutual Funds), you receive valuable tax benefits while building a legacy that helps Their Opportunity (registered charity) continue to innovate and create programs and powerful advocacy for at-risk youth.

When you donate publicly traded securities, mutual funds or flow through shares to Their Opportunity, you won't incur the capital gains tax and you'll benefit from a tax receipt for the full value of your gift (see graphic on next page). You save on taxes while making a powerful gift that helps the Their Opportunity empower youth to reach their full potential.

Instructions for Donating a Gift of Securities

Option A: Your Broker initiates transfer request

1. Fill out the attached [form](#)
2. Send completed form to your broker (or send it to them blank and have them fill it out)
3. Your broker will send the request to our RBC broker to initiate the transfer

Option B: Self Directed online giving (your broker confirms transfer request)

1. Fill out the "Donate Securities" form on Their Opportunity's CanadaHelps Page --> <https://www.canadahelps.org/en/charities/their-opportunity-minor-sports-corporation/>
2. Select Donate Securities on the right hand side of the page.
3. Download the completed letter, sign and send to your Online Brokerage --> i.e. infodisnat@desjardins.com
4. Their team will then send the request to our RBC broker to initiate the transfer

Both processes are fairly similar, it's just about preference. In either scenario, **the transfer request has to be made on your behalf by a financial institution** (your broker or online broker).

Example



TAX EFFICIENT DONATIONS	SELL SECURITY FOR CASH & DONATE AFTER TAX PROCEEDS	DONATE SECURITY DIRECTLY
Original Cost Of Security	\$1,000	\$1,000
Current Market Value	\$5,000	\$5,000
Taxable Capital Gain	\$4,000	\$4,000
Capital Gains Tax	\$868	\$0
After Tax Donation	\$4,132	\$5,000
Charitable Tax Credit	\$1,901	\$2,300

INCREASED DONATION \$868
INCREASED CHARITABLE TAX CREDIT \$399