



THE  
**FAMILY  
OFFICE™**

# OPPORTUNITIES FOR PHILANTHROPY

## Current Gifting Tax Comparisons

1. Gift of Cash
2. Gift of Marketable Securities (Stocks)
3. Gift of Stock Options
4. Gift of Flow-through Shares
5. Gift of GIC's, CSB's or Mutual Funds
6. Affinity Programs

## Balance Sheet Philanthropy

1. Personal Home (Allows you to continue living in your home)
  - a. Gift of Residual Interest
  - b. Gift of Reverse Mortgage
2. Gift of Real Estate – Personal Residence, Farm, Revenue Property, Cottage
  - a. Gift Now
  - b. Gift of Residual Interest
  - c. Conservation Easements & Ecological Sensitive Gifts
3. Gifting of Non-Registered Assets – GIC's, CSB's, Mutual Funds, Securities
  - a. Annual Gift of Income & Bequest
  - b. Capital Gift Now
  - c. Life Annuity – Increase Annual Gifting
  - d. Insured Life Annuity – Increase Annual Gifting & Bequest
  - e. Charitable Gift Annuity – Increase annual income donation (no Bequest)
  - f. Insured Charitable Gift Annuity – Increase annual income & Bequest
4. Gifting of Art or Collectibles
5. Gifting of Family Company Shares
6. Bequest of Life Insurance
  - a. New Policy Tax Deductibility Comparison
  - b. Existing Policy donation options
  - c. Return of Premium as a donation
7. Bequest of Registered Assets – RRSP's, LIRA's, RRIF's, LRIF's, LIF's
8. Charitable Remainder Trust (Gift of Residual Interest) – Solution to a significant Bequest resulting in unused Tax Credits

## Family Legacy Planning Strategies (Life Planning)

1. Philanthropic Will Planning – Estate Tax Elimination
2. Social Capital – Insured Estate Tax Elimination
3. Wealth Equalization Strategy - Asset Donation with Asset Replacement Life Insurance
4. Wealth Enhancement Strategy – Residual Interest with Asset Replacement Life Insurance
5. “Charitable Family Legacy” Planning
6. Charitable Endowment
7. Family Foundation – Donor Advised Fund

## Family Co. & Family Legacy Planning

## Disabled Dependent & Family Legacy Planning

## Non-Resident Departure Tax & Family Legacy Planning