



GIFTING THAT MAKES A MEANINGFUL DIFFERENCE

Dedicating a portion of your wealth to charity is one of the noblest gestures you can make. What better way to make a difference to society than by contributing to a charitable cause?

With proper planning, your generosity can go further and provide an impact beyond your expectations. Our CIBC Wood Gundy Giving Back program has made it easier and more tax-effective to achieve your philanthropic objectives.

How CIBC Wood Gundy Giving Back Works

CIBC Wood Gundy Giving Back is a donor advised fund program that offers a charitable giving solution of the highest quality.

CIBC Wood Gundy has partnered with BenefAction Foundation*, a Public Foundation registered with the Canada Revenue Agency. This partnership allows you to benefit from the professional investment advice of your CIBC Wood Gundy Investment Advisor, and have the peace of mind that comes with knowing that all of the administrative responsibilities are taken care of.

Setting Up An Account

1. Choose a name for your Fund and establish the fund with an initial contribution of \$25,000 or more. You can donate cash, publicly listed securities, life insurance policies and gifts from your estate through your Will.
2. Select the charities you would like to support.
3. A charitable tax receipt will be issued for the value of your donation.
4. Your Fund will be administered by BenefAction Foundation and your donation will be invested and professionally managed by your CIBC Wood Gundy Investment Advisor.
5. You will be kept informed on the status of your Fund. You will receive a semi-annual report outlining the granting activity and current value of your Fund.



*Canada Revenue Agency Registration # 80421 3759 RR0001



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Features of Giving Back

- It is like having your own charitable private foundation.
- It helps you increase impact with a personalized donation page; you can send emails to family and friends asking them to donate to your Fund, track how much has been raised and print out a report on the progress.
- It allows you to remain anonymous in making grants to charities or maintain recognition with disclosure of your name and address and/or your Fund to grant recipients.
- It carries on your family values and legacy; you can name your own successors or appoint BenefAction Foundation to carry on your responsibilities for your Fund.
- It has the option for you to set up your Fund now and donate its full amount to your private foundation to be established in future.
- It offers professional investment management by CIBC Wood Gundy Investment Advisor.
- It makes it easy to find the right charity to meet your philanthropic goals; BenefAction Foundation can help you search, evaluate and give to the charities that align with your passions.
- It provides semi-annual reporting to keep you posted of the status of your Fund.

Benefits of Giving Back

- Build your own charitable giving strategy without the cost of establishing a private foundation.
- Personalize your legacy by naming your own Fund (e.g., John Smith Foundation).
- Receive immediate recognition for your generosity: a tax receipt is issued at the time of the donation for the full market value of your contribution. You can use the tax receipt immediately and do not have to wait until the funds are granted to the charities.
- Donate a variety of assets including cash, stocks, bonds, mutual funds and life insurance. For gifts of appreciated securities, you can donate in kind and realize the full value as a charitable donation without paying tax on any capital gains.
- Instill altruistic values by getting your family and friends involved in your cause.
- Work with your Investment Advisor to choose how the assets are managed (from a list of eligible investment options).
- Have input into decisions about which charities will receive grants from your Fund every year.
- Designate your Fund as a beneficiary in your Will to establishing a long lasting legacy.
- Assets grow tax free within your Fund, providing additional assets available to be donated to charities in future years.
- All the administration work is done on your behalf.

If you are interested in setting up your own charitable fund, we can help you achieve your dream of making a difference in a simple and effective way. Speak to your Investment Advisor today to inspire change in the future!

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