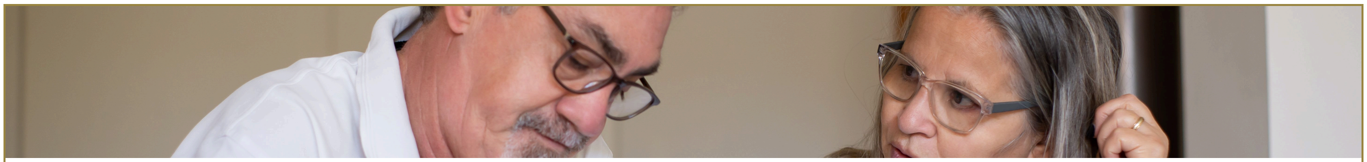
STRATEGIC PHILANTHROPY

From Reactive to Intentional Giving

A structured approach to charitable giving that magnifies your impact, supports tax-efficient planning, and carries your values into the next generation.



A deliberate decision. The most rewarding giving is rarely the gift made in the moment — it is the plan made on purpose, aligned to what a family most wants to support.

Most Canadians give the way they are asked to give — one appeal at a time. A more deliberate approach treats philanthropy as you would any other part of your wealth: planned, structured, and built to last.

Donations made in response to a mailing or an event are generous — but unplanned, untracked, and disconnected from any larger intention. Strategic philanthropy begins instead with a family's values and uses a single purpose-built structure to coordinate every gift, so that generosity becomes intentional, tax-efficient, and enduring.

01 One structure for a lifetime of giving

A **donor advised fund** is the fastest-growing philanthropic vehicle in the world — a personal investment account dedicated entirely to giving. At Raymond James it is offered as a **Charitable Giving Fund (CGF)**, administered by the Raymond James Canada Foundation; a minimum initial contribution of $100,000 establishes a fund. Unlike a private foundation, with its legal costs, staffing and loss of privacy, a CGF carries little administrative burden: the Foundation provides administration, grant processing, and related charitable-giving support for applicable charitable administration and investment management fees, and grants can be made entirely anonymously. It works in three simple movements.

How a Charitable Giving Fund works

GIVE · GROW · GRANT

Give 01

Contribute cash or securities and receive a tax receipt for the full value — carried forward up to five years. The donation is irrevocable and dedicated to charity.

Grow 02

Your capital **may be invested within the fund, allowing potential growth to support future charitable grants**, under your advisor's management — building a larger pool to give from over time.

Grant 03

You decide when and where to grant. Support any registered charity, on your schedule and anonymously if you prefer — free from future solicitation.

THE CORE PRINCIPLE

Giving is most powerful when it is **planned, not reactive —** *when a single structure turns scattered generosity into a lasting, tax-aware legacy.*

02 The golden rule: give in-kind

One principle quietly makes the largest difference: **never sell appreciated securities in order to donate the cash.** In many cases, donating eligible publicly listed securities directly to a qualified donee can eliminate the taxable capital gain that would otherwise arise on a sale, while still allowing a donation receipt based on fair market value. Depending on the client's circumstances, unused donation credits may generally be carried forward for up to five years and may help offset taxable income from a major liquidity event, such as a business sale.

EXHIBIT 1 — ILLUSTRATIVE

Two ways to give $50,000 from appreciated securities

FOR A $50,000 GIFT OF SECURITIES	SELL, THEN DONATE CASH	DONATE SECURITIES IN-KIND
Capital gain realized	$30,000	$30,000
Taxable portion of the gain	$15,000 (50%)	**$0** (eliminated)
Capital gains tax (~48%)	**≈ $7,200**	**$0**
Donation tax receipt issued	$50,000	$50,000
Capital gains tax avoided by giving in-kind	—	**≈ $7,200**

For illustration only. Assumes eligible publicly listed securities, no advantage received, a qualified donee, a $20,000 adjusted cost base, $50,000 fair market value, a 50% capital gains inclusion rate, and an approximate 48% Alberta top marginal tax rate. Actual results vary by province, income level, security type, timing, and individual circumstances. Confirm treatment with a qualified tax advisor.

03 An enduring framework for your estate

On death, Canadians are deemed to have disposed of their assets, and registered accounts join the final return — where much can be lost to tax. A Charitable Giving Fund is a deliberate alternative: keep that value working in your community, on terms you control.

A choice you direct

Redirect what would otherwise be terminal tax toward causes you care about. In the year of death and the preceding year, charitable donation claims may be available up to 100% of net income, subject to the client's circumstances and professional tax advice.

A Letter of Wishes

Name your fund — not individual charities — as the beneficiary in your will. The charities it supports can follow a Letter of Wishes, which you may update over time without amending your will.

A lasting legacy

Establish a lasting charitable legacy, such as a scholarship, and name the next generation as Successor Advisors to keep your family connected to giving over time.

How we can help

We work alongside your accountant and estate advisors to shape a giving strategy that reflects your values — coordinating the structure and the legacy in one plan, and working with your tax and estate advisors, supported by our internal trust, estate and philanthropic specialists.

$10.4M

granted from Raymond James Canada Foundation donor-advised programs in 2024 alone — a foundation established in 2012.