

# Legacy Giving

## *Gifts of securities are tax free*

Gifts of publicly traded securities to charities are exempt from capital gains tax, making donations of shares very attractive to Laurier donors.

This tax policy offers great opportunities for donors to get involved in Laurier's exciting initiatives. Whether you give a gift of securities now or provide a bequest in your will, you won't pay any tax on the gains.

The simplest way to make your gift of stock or securities is to have the shares electronically transferred from your account to Laurier's. The receipt amount will be determined by the closing value of the shares on the day the university receives them.

You may designate your gift to an area that means the most to you, such as scholarships, capital projects, programs or athletics. Alternatively, you may decide against putting restrictions on your gift, allowing the university to apply the funds to its highest priority needs. Consider the following example:

Gift	Donor #1 Sells shares and donates cash	Donor #2 Donates shares directly
Market Value of Shares	\$100,000	\$100,000
Cost Base	\$20,000	\$20,000
Capital Gain	\$80,000	\$80,000
Taxable Gain	\$40,000	\$0
Donation Tax Credit (at 50%)	\$50,000	\$50,000
Tax on Gain (at 50%)	\$20,000	\$0
Tax Savings	\$30,000	\$50,000

WILFRID LAURIER UNIVERSITY  
Waterloo | Brantford | Kitchener | Toronto

[wlu.ca/giving](http://wlu.ca/giving)

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75 University Avenue West, Waterloo, ON N2L 3C5  
F 519.747.2106 T 519.884.0710 X3864 [cjoyal@wlu.ca](mailto:cjoyal@wlu.ca)

## ELECTRONIC TRANSFER FOR GIFTS OF SHARES:

Transferring your gift of shares to Laurier electronically is simple. All you have to do is:

- Write a letter to your broker directing the transfer of a specific quantity of shares, mutual fund shares, etc. to Laurier. Please forward a copy to us as well.
- If you wish, in this letter you can designate how you wish to support the university.
- Your broker will then electronically transfer the shares to:

### Account Name:

Wilfrid Laurier University

### Brokerage Account Number:

561-27099-1-4

### Brokerage Address:

RBC Dominion  
95 King Street South, 3rd Floor  
Waterloo, Ontario, N2J 5A2  
T 519.747.9015 | F 519.747.1808  
Contact Name: Chris Kitchen  
[chris.kitchen@rbc.com](mailto:chris.kitchen@rbc.com)

It is important that the university be aware of this transaction. Please contact University Development at: 519.884.0710 x3866 or [legacygiving@wlu.ca](mailto:legacygiving@wlu.ca).

Valuation of the gift of shares will be determined at the time of transfer of ownership. Laurier will send you a tax receipt for this amount.

**LAURIER**   
*Inspiring Lives.*

*This information is of a general nature only and is not intended as legal or tax advice. Individuals are encouraged to consult with their legal and/or financial advisors before making gifts to Wilfrid Laurier University*