



The Value of Charitable Giving

Build a legacy by supporting what matters.

Incorporating philanthropy into your wealth plan is more than a generous and meaningful act—it's a strategic decision that can help you achieve your financial goals. Owen Williams at Raymond James empowers you to give with purpose, flexibility, and impact, all while enjoying immediate tax benefits and long-term legacy.

Efficient giving amplifies the impact the BC Dementia Care Society can make on those effected by dementia in our local community. Thank you for considering the value of planned giving.

KEY BENEFITS OF CHARITABLE GIVING

A well-planned giving strategy that is incorporated into your overall wealth plan has several benefits:

Tax Efficiency. A giving strategy can help manage taxes through donation tax credits and deductions. Charitable contributions generate both federal and provincial non-refundable tax credits that can be used in the current tax year or carried forward for up to five years. [[Explore our Charitable Donation Calculator](#)].

Greater Impact. Focused donations empower you to give with purpose, ensuring that your donations have the desired impact and go further. Direct giving to the BC Dementia Care Society, or structured giving through a Charitable Giving Fund with the Raymond James Canada Foundation, can create a legacy that endures beyond your lifetime.

Integrated Wealth Planning. Planned giving allows you to integrate your charitable goals with your broader financial and estate plans, creating a holistic approach to your wealth plan.

STRATEGIES TO CONSIDER

Many people start their charitable giving journey with direct donations of cash whenever possible, a strategy that helps to save taxes in the near term. A more strategic approach, however, can yield larger rewards depending on your goals, circumstances and time horizons for giving.

1. **Donate shares.** If you hold publicly traded securities such as stocks, mutual funds or ETFs, donating them in-kind into the BC Dementia Care Society is one of the most tax-efficient ways to give. This method eliminates capital gains tax on any appreciated value while allowing you to claim a charitable donation tax credit on the full market value.
 2. **Give a gift in your will.** You can name a charity or foundation as a beneficiary in your will and utilize up to 100% of the tax credit in the year of death. You can also name a charity as the beneficiary of a registered plan, such as a Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF) or Tax-Free Savings Account (TFSA).
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MAKE GIVING A STRATEGIC PART OF YOUR WEALTH PLAN

A charitable giving strategy reflects your dedication to the causes of your choosing, your values and your vision, all the while seamlessly playing a strategic role in your wealth plan. Speak with Owen Williams at Raymond James to help you explore the charitable giving strategy best suited to your wealth goals. Make a meaningful impact—today and for generations to come.

QUESTIONS?

Please reach out to:

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