

# Benefits

With the CIBC Wood Gundy Giving Back program, you can enjoy many benefits while making a difference in the world in a simple and effective way.

## Create a legacy for future generations

- You can personalize your legacy by naming your Fund (e.g., John Smith Foundation).
- You can make donation to your Fund during your lifetime, and /or designate your Fund as a beneficiary in your Will to establish a long lasting legacy.
- You can name your own successors or appoint BenefAction Foundation to carry on your family values and legacy in addition to the responsibilities of your Fund.

## Maximized tax efficiency

- You will receive immediate recognition for your generosity; a tax receipt will be 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.
- 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.
- Assets grow tax-free within your Fund, providing additional assets available to be donated to charities in future years.

## Simple and cost effective

- You can build your own charitable giving strategy without the cost of establishing a private foundation. All the administration, legal and accounting work is done on your behalf.

## Ongoing professional management

- You can rely on the expertise of your CIBC Wood Gundy Investment Advisor and the BenefAction Foundation philanthropic specialists for the ongoing investment management and administration of your Fund.

## Doing a world of good

- You can focus your giving on causes that matter to you. You can recommend which charities will receive the grants each year; there is no maximum to the grant amount and no fixed grant payment dates.
- You can also increase the impact with a personalized donation page; invite family, friends and colleagues to get involved in your cause by making a donation to your Fund, and track how much has been raised.

## Privacy

- You can choose to remain anonymous when making grants to charities or receive recognition by disclosing your name, address and/or your Fund to grant recipients.

## Integration with your overall wealth and estate plans

- You can establish your Fund today and donate amounts in the future through a Will.

## Measurable feedback on your accomplishments

- You will receive quarterly statements on the status of your Fund and details of all the grants distributed by charity sector since inception.

