

Gifts of Securities

Gifts of securities are a cost-effective opportunity to transform an asset into immediate and significant support to benefit Sinai Health. By donating appreciated stocks, mutual funds, stock options or flow-through shares, donors pay no tax on the capital gains, receive a tax receipt for the fair market value of the securities and reduce their taxes.

Why Sinai Health?

Sinai Health was founded on a belief that the community thrives when everyone is treated with dignity. Our culture of belonging is what continues to set Sinai Health apart, even today. When we think about what makes a great hospital, doctors who bring each other cups of coffee and porters who chat with waiting patients may seem trivial. But in fact, they are examples of the close-knit culture and extraordinary care on which we pride ourselves. A gift of securities to Sinai Health is an extension of those values. Your gift will support a community-focused hospital that cares for the whole person, at every stage of life.

The advantage of donating securities

A gift of appreciated securities is a worthwhile alternative to a cash gift. Flexible choices allow you to decide how you want to give, and the elimination of capital gains tax on gifts of appreciated securities provides you with a substantial tax incentive for donating stock.

Benefits of donating securities

- Satisfaction of seeing your gift put to good use today
- A charitable tax receipt
- No capital gains tax paid

Choices when donating securities

- Giving immediately or as part of your Will planning
- Donating part of your stock and retaining the remainder for personal use
- Employee stock options
- Flow-through shares

BENEFITS OF MAKING A GIFT OF SECURITIES - CONTINUED



	Sell shares and donate cash	Donate shares directly
Current value of shares	\$50,000	\$50,000
Amount paid for shares	\$10,000	\$10,000
Capital gains	\$40,000 ((\$50,000 current value - \$10,000 purchase price))	\$40,000 ((\$50,000 current value - \$10,000 purchase price))
Tax on capital gains	\$10,000 ((\$40,000 capital gains x 50% taxable gains x 50%**))	\$0 (no capital gains tax payable on donated shares)
Tax credit	\$25,000 ((\$50,000 donation x 50%**))	\$25,000 ((\$50,000 donation x 50%**))
Net tax savings from donation	\$15,000 ((\$25,000 - \$10,000 tax on capital gains))	\$25,000
Total tax savings from donation	\$15,000 ((\$25,000 tax credit - \$10,000 tax on capital gains))	\$35,000 ((\$25,000 tax credit + \$10,000 in tax on gain not paid))
Net cost of gift	\$35,000 ((\$50,000 gift - \$15,000 total tax savings))	\$15,000 ((\$50,000 gift - \$35,000 total tax savings))

*Scenario for illustrative purposes only. | ** Assumes gift made in Ontario at a marginal tax rate of 50%.

Donating a gift of appreciated securities is simple:

1. Consult with your financial advisor to identify which investments will provide the greatest philanthropic and financial benefits.
2. Complete our **Gifts of Publicly Traded Securities form**.
3. Send the completed form to your broker or investment advisor to start the electronic transfer of securities.
4. Email a copy of the completed transfer form to Sinai Health Foundation for our records.

Legacy gifts, like yours, have helped to establish Sinai Health as an internationally recognized leader in state-of-the-art patient care and innovative research. By supporting Sinai Health Foundation, you are playing a critical role in our community and helping to serve the needs of our patients, from healthy beginnings to healthy aging. Thank you.

If you are interested in learning more about making a gift of securities, please contact

Hailey Flom | Senior Director, Gift & Estate Planning, Philanthropy

T: 437-996-5513 | E: hailey.flom@sinaihealthfoundation.ca | 1001-522 University Avenue, Toronto, Ontario M5G 1W7