



# SOUND FINANCIAL ADVICE ON "GIVING BACK"

The Jarislowsky Fraser Donor Advised Foundation

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JARISLOWSKY FRASER LIMITED  
INVESTMENT COUNSEL

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## LEAVE A LASTING LEGACY

We all want to make a positive contribution to the world. To make a lasting difference not just to our own families, but also to a cause or institution that is important to us. Perhaps it is a school, a hospital or a particular area of medical research or social challenge.

At Jarislowsky Fraser, we believe the desire to "give back" is essential to our society and should be nurtured. This is why we established the Jarislowsky Fraser Donor Advised Foundation. "Giving back" is easier than ever, you do not have to incur the expenses and administrative burden of establishing your own foundation. By gifting through the Foundation, you have the satisfaction of knowing you are making the world a better place.

You gain immediate tax benefits. You are issued a receipt for the full amount of your contribution, which can offset income tax. Should you choose to donate securities, your donation can also reduce capital gains tax on shares with large unrealized capital gains. Everyone benefits!

## HERE'S HOW IT WORKS

### **Make a donation**

- Simply make your charitable donation (\$50,000 minimum over two years) to the Jarislowsky Fraser Donor Advised Foundation.
- Subsequent minimum voluntary contributions: \$10,000.

### **Choose your charity...or charities**

- Choose one or more qualified Canadian charities approved by the Canadian Revenue Agency (CRA) to receive the yearly income payment.
- You can change your designated charity(ies) at any time and the choice can be passed on to a successor.

### **Your charity benefits...**

- Your designated charity(ies) receive the yearly income from your contribution, providing long-term, stable funding so they can continue their good work. The capital portion of your fund remains invested with the experienced managers at Jarislowsky, Fraser Limited.

### **... and so do you**

- The annual gift is in your name (for example: "The Martin Fund"), helping to build long-term name recognition for your charitable giving. You can also choose to name the fund on behalf of a deceased relative or simply give anonymously.

## WHO CAN BENEFIT?

- Individuals
- Small foundations
- Trusts
- Estates
- Corporations

## A TAX PLANNING TOOL

- The Jarislowsky Fraser Donor Advised Foundation is an excellent tax planning tool. You will be issued a tax receipt for the full amount of your contribution, which you can use to:
  - Offset your current or future income tax.
  - Possibly reduce future estate tax costs.
  - Eliminate capital gains tax – especially effective when you are holding shares of companies with large unrealized capital gains.

### Example

Consider the following:

You hold securities worth \$50,000, which were originally purchased for \$20,000

Capital gains = \$30,000

Your tax burden = \$7,500

### Solution

Donate the securities to the Jarislowsky Fraser Donor Advised Foundation.

### Result

A \$50,000 tax receipt PLUS zero capital gains tax on the \$30,000.

*Note: this is an approximate example. Provincial tax regimes and individual situations will vary. We suggest discussing the full implications with your tax advisor.*

## YOUR GIFT GOES A LONG WAY

The Jarislowsky Fraser Donor Advised Foundation helps to "maximize" the impact of your charitable dollars.

- At a maximum of 0.75% of the market value of your donor fund, the management and administrative costs are among the lowest in the industry. These include legal, accounting and other costs.
- Quarterly, you receive reports listing your donor fund's market value, indicating any transactions, along with a description of how the assets have been invested. On an annual basis we ask you to confirm which charities are to receive the annual disbursement requirement from your donor fund.

## BEST OF ALL, YOU CAN TRUST JARISLOWSKY, FRASER LIMITED

With a solid track record extending over more than 50 years, Jarislowsky Fraser is among the largest money managers of foundations and endowments in Canada. Its client roster includes governments, pension funds, endowments funds, corporations and private portfolios globally. The firm's investment approach is noted for its conservative risk-management, long-term horizon and stability.

# THE JARISLOWSKY FRASER DONOR ADVISED FOUNDATION GIVES YOU:

- The opportunity to support the charity or charities of your choice.
- Long-term name recognition.
- Immediate or deferred tax deduction (your choice), plus no capital gains tax on securities with unrealized capital gains, when they are gifted to a public foundation.
- Highly competitive fee: max. of 0.75% (progressively lower for larger amounts).
- A simple and easy alternative to setting up your own private foundation.
- The security and stability of Jarislowsky, Fraser Limited.

Interested? Call or visit your local Jarislowsky Fraser office or write to us at [donor-foundation@jfl.ca](mailto:donor-foundation@jfl.ca).

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