

|   | Cash                              | Bequests  | Real Property   | Securities   | RRSP/RRIF  | Insurance  | Donor Advised Fund  | Gift Annuities   | Charitable Loan Agreement                           |
|---|-----------------------------------|---|---|--|--|--|---|--|---|
| <b>How does it work?</b>                | Donation of cash                  | Charitable bequest from personal will                     | Donation of personal property (collectibles, real estate etc)               | Donation of appreciated securities 'in kind'                     | Naming charity as direct beneficiary   | Naming charity as owner and beneficiary of policies                              | Low cost family foundation option                           | Deferred charitable gift, while receiving income                   | Agreement to have initial principle divided         |
| <b>What do you want to do?</b>          | Give to support everyday expenses | Make a gift that costs nothing during lifetime            | Put assets you no longer need or want to good use                           | Avoid tax on capital gains, provide a larger gift to charity     | Avoid income tax at withdrawal, less to CRA more to heirs and charity                      | Make a large gift at little to no cost   | Create a perpetual legacy of giving                         | Supplement income with lifetime income while providing for charity | Have access to principle and receive a fixed income |
| <b>How do you make the gift?</b>        | Write a cheque or give online     | Name Link Charity as residual beneficiary and distributor | Donate appraised personal property through proper channels                  | Transfer securities 'in kind' to Link Charity through a broker   | Name charity as whole or partial beneficiary on your plan                                  | Donate a paid up policy or have the charity named as beneficiary of a new policy | Donate cash or securities into a fund that you draw from    | Establish a lifetime gift annuity contract                         | Establish either variable or fixed agreement        |
| <b>DONOR BENEFITS</b>                   |                                   |   |   |  |  |  |   |  |   |
| <b>Charitable Tax Credit</b>            | Up to 75% of annual net income    | Up to 100% of final return net income                     | Up to 100% of annual net income   | Up to 75% of annual net income                                   | Up to 100% of final return net income  | Cash value up to 75% of annual net income  | Up to 75% of annual net income                              | Charitable portion up to 75% of net income                         | none  |
| <b>Other Tax Benefits</b>               | 5 year rollover                   | 1 year roll back  | Elimination of capital gains  | Elimination of capital gains                                     | 1 year roll back   | Several complex options  | 1 year roll over  | Income tax free  | Income tax free                                     |
| <b>Receives Income</b>                  | No                                | No  | Potentially   | No   | No   | No   | No  | Yes  | Yes   |
| <b>Give assets but keep enjoying it</b> | No                                | Yes   | Potentially   | No   | Yes  | No   | No  | No   | Yes   |
| <b>CHARITY BENEFITS</b>                 |                                   |   |   |  |  |  |   |  |   |
| <b>Immediate or Deferred</b>            | Immediate                         | Deferred  | Immediate   | Immediate  | Deferred   | Deferred   | Both  | Deferred   | Both  |
| <b>OTHER CONSIDERATIONS / CONCERNS</b>  |                                   |   |   |  |  |  |   |  |   |
|   |                                   | Could be contested and subject to probate                 | Important to work with charity before donation, many possible entanglements | Once stock is donated, repurchase to ensure new higher cost base | Allows one to give more tax advantages and assets to heirs (TFSA, principal residual etc.) | Property considered could have largest impact to charity                         | Donations could come from several sources into a named fund | Income generated is several times better than GIC income           |   |