

SECURITIES AND MUTUAL FUNDS

If you own securities and they have grown in value, you will be taxed on their capital gains when the securities are sold. When donating those securities directly to Habitat for Humanity Waterloo Region you can avoid taxes and make a significant gift at the same time.

How does it work?

A donation receipt is issued for the fair market value of the security at day's end on the date of transfer. You must have your broker transfer the securities to Habitat for Humanity Waterloo Region.

The gift will not qualify for the elimination of capital gains tax if the securities are sold, and the cash then gifted.

Benefits for you

- **Opportunity** – An opportunity to make a significant gift.
- **Tax Advantages** – You eliminate the tax on capital gains.
- **Simple and Convenient** – Securities are easy to transfer. We will provide the forms and directions so that your broker can transfer the shares electronically from your brokerage account to that of Habitat for Humanity Waterloo Region.
- **Recognition** – Your gift can be honoured during your lifetime, should you wish.

For additional information, contact:

Maggie Moniz

Director of Community Outreach

Habitat for Humanity Waterloo Region

mmoniz@habitatwr.ca • 519-841-2306