



**Assante**<sup>®</sup>  
WEALTH MANAGEMENT

## Charitable Giving Program

### Achieving financial success is important

You've worked closely with your Assante advisor to reach your personal wealth management goals. Now we can help you achieve your dream of making a difference. Whether you wish to support the arts, conserve natural resources, advance medical research or help the world's underprivileged children, giving back speaks volumes about who you are and the values you want to impart.

Assante's Charitable Giving Program provides a simple, sophisticated and tax-efficient solution to help you reach your philanthropic goals. Your Assante advisor will ensure your gift complements your overall wealth management plan, and builds a legacy by supporting the causes important to you in a way that is impactful and lasting.

### It's like having your own charitable foundation

Through our program, your Assante advisor can help you establish a personalized charitable giving strategy that offers:

#### Efficiency

Achieve all the financial advantages, tax benefits and personal satisfaction that come from establishing your own charitable foundation, with significantly less cost and complexity.

#### Control

While the program takes care of the intricacies, you recommend how you would like your donation to be allocated and, with the guidance of your Assante advisor, how the assets should be managed. In addition, you'll get regular and measurable feedback on the positive impact of your gift.

#### Tax savings

You'll be issued a tax receipt any time you donate cash or publicly-listed securities. Plus, when you donate securities, the tax liability typically associated with the realization of accrued capital gains may be avoided.

#### Legacy

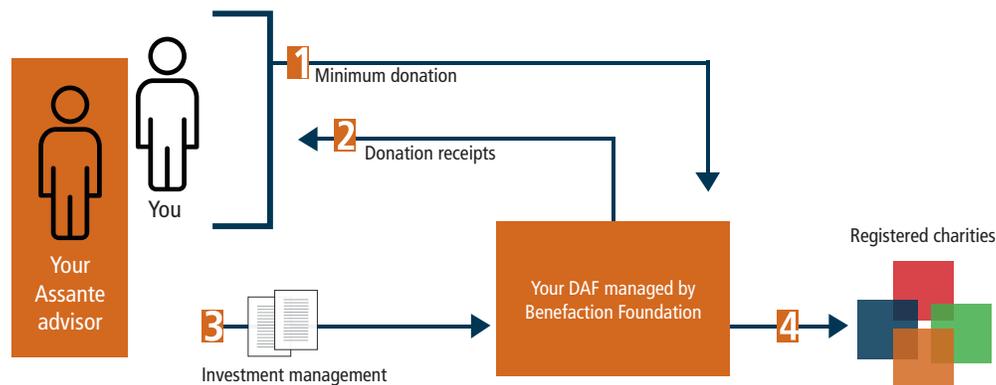
Your philanthropic strategy can play an important role in the legacy of your overall wealth management plan. Name a beneficiary to the fund in your will, donate an RRSP or RRIF, transfer a paid-up life insurance policy, or get family, friends and colleagues involved in your cause.

# HOW IT WORKS

## How it works

- 1** Choose a name to personalize your fund and seed it with a minimum \$25,000 donation of cash or securities. You and others can add additional donations in the future.
- 2** A donation receipt will be issued in your name.
- 3** Invest your donation with the guidance of your Assante advisor. A certain portion can be allocated for charitable purposes each year.
- 4** Make gifts to the charities or causes you wish to support.

Assante's Charitable Giving Program uses donor-advised funds (DAF), which are charitable giving vehicles tailored to reflect your personal philanthropic goals and values. As the donor, you and your Assante advisor recommend how to invest the funds within your DAF and where to make charitable gifts on your behalf. You'll be kept informed on the performance of your investments, and you'll receive updates on the positive impact created by your generosity.



## Backed by industry expertise

Assante's Charitable Giving Program is backed by Benefaction, a registered charitable public foundation and a leader in helping high net worth Canadians incorporate strategic giving into their wealth management plans. Benefaction provides comprehensive support to help donors accomplish their philanthropic goals by:

- Issuing you a tax receipt when you donate to your charitable fund
- Distributing grants to your chosen charities
- Managing the administration of your fund
- Reporting on how your donations are put to use.