




# WHAT'S AT THE HEART OF YOUR PORTFOLIO?

## THE MACQUARIE PRIVATE WEALTH CLIENT GIFTING PROGRAM

### About Macquarie

Founded in Australia in 1969, the Macquarie Group has always been committed to continuous growth. Since 1992, this global provider of banking, financial, advisory, investment and funds management services has reported successive years of profits and growth.

Macquarie Private Wealth offers investors tailored financial solutions, award-winning research, recognized financial strength, and a global vantage point — a world of opportunities to build your personal wealth.

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### We can help you make a meaningful and life-changing contribution

Your Macquarie Private Wealth Investment Advisor works closely with you to help you achieve your personal investment goals. Now, he or she can also help you achieve your dream of making a difference in the world.

Whether you choose 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 stand for.

We can ensure your gift complements your overall wealth management strategy and supports your cause in a way that is effective and lasting. It's a simple, smart, and tax-effective way to help you realize this goal.

### The rewards of having your own charitable fund

The Macquarie Private Wealth Client Gifting Program in partnership with Benefaction Foundation delivers a customized and coordinated approach to philanthropic giving. When you work with your Macquarie Private Wealth Investment Advisor to establish a Donor Advised Fund (DAF) through the Charitable Giving Program, you will be rewarded with:

**Tax savings** — You will receive a tax receipt for all donations of cash or publicly listed securities. Plus, when you donate securities, you avoid the tax liability typically associated with the realization of accrued capital gains.

**Efficiency** — You achieve all the personal satisfaction and financial advantages that come with establishing your own charitable foundation, with significantly less cost and complexity.

**Integration** — Your charitable giving is coordinated with your overall wealth and estate plans.

**Control** — You decide how the donation is to be used, and focus on the causes that matter most to you. You will receive regular, measurable feedback on the positive impact of your gift.

**A legacy** — The program allows you to create lasting change by adding to your fund, either by placing a bequest in your will, donating an RRSP or RRIF, transferring a paid-up life insurance policy, or inviting family, friends and colleagues to get involved in your cause.

### How the Macquarie Private Wealth Client Gifting Program works

The Macquarie Private Wealth Client Gifting Program takes care of all the details:

- Benefaction will issue you a tax receipt when your donations are made;
- Macquarie Private Wealth will distribute grants to your chosen charities;
- Macquarie Private Wealth will manage the administration of your fund; and
- Benefaction will report on how donated proceeds are put to use.

The Macquarie Private Wealth Client Gifting Program first helps you to establish a Donor Advised Fund. Here's how to get started:

- You enter into a donor agreement for your fund, choose a name for it, and seed it with a minimum \$25,000 donation of cash or securities. In the future, you and others can add additional donations.
- You receive a tax receipt for your donation.

The Macquarie Private Wealth Client Gifting Program (continued)

### **Support a cause while you grow your investments**

Up to 100% of proceeds are invested in a separate Donor Advised Fund account with annual disbursement to the charities you elected in your donor agreement.

The invested portion remains within the Donor Advised Fund for the long-term, during which time Canada Revenue Agency requires at least 3.5% to be disbursed annually for charitable purposes.

This leaves most of the investment intact and able to continue growing — and creating a lasting donor legacy.

### **The benefits of the Macquarie Private Wealth Client Gifting Program**

**All-in-one solution** — The new complexities of charitable giving require investors to have broader knowledge of, and access to, integrated advice and service including tax minimization strategies and charitable giving. The Macquarie Private Wealth Client Gifting Program ensures you have the proper leadership.

**Flexibility** — The Macquarie Private Wealth Client Gifting Program will also take direct gifts of securities or cash and distribute to your chosen charity for a fee of 1% — you don't have to set up a Donor Advised Fund.

**Oversight and expertise** — We partner with the charitable public foundation Benefaction\*, which has a strong Board of Directors made up of people with years of experience in financial services, tax law, medical research and philanthropy. Their goal is to increase the level of charitable donations by making cost-effective and tax-advantaged vehicles accessible to more

Canadians through their Investment Advisors.

**Lower administration costs** — Benefaction provides charitable administration services at very competitive rates relative to the competition, thereby maximizing your donation dollars. In the end, more money finds its way to charities and that is a good thing for donors, for charities and for the world!

**Guilt-free contributions** — Your feelings in relation to your chosen causes may change over time. We will take written instruction from you to direct donations to alternative charities. This is not always an option for those who give to their local community foundations and never an option for those who give directly to the charity of their choice.

### **Macquarie Private Wealth waives our commission fees**

When you donate securities to charity, your Macquarie Private Wealth Investment Advisor will waive the commission fees that would normally be charged on the disposition (that is, liquidation) of those securities, so more money is available to help you support your charitable cause.

### **Do what's right—and what's smart. Create a lasting legacy with the Macquarie Private Wealth Client Gifting Program.**

Speak to your Macquarie Private Wealth Investment Advisor about the personal and financial rewards of enhancing your charitable contributions through the Macquarie Private Wealth Client Gifting Program.

\*Registered as a charitable Public Foundation with the Canada Revenue Agency (CRA), Benefaction is committed to ensuring that your fund meets all annual CRA disbursement quota obligations. Benefaction is authorized to receive philanthropic donations, issue tax receipts and bequeath gifts to registered charities through vehicles such as donor-advised funds, direct funds, and endowments.

**CRA# 80421 3759 RR0001** — Donations are irrevocable and no personal benefit can be received by the donor or his/her family, directly or indirectly. All gifts donated are the property of Benefaction, and grants made from its funds are made by Benefaction. Donors may make recommendations to the Benefaction Board of Directors about the grants to registered charities and other qualified donees. In practice, donor/advisor recommendations that are consistent with the terms of Benefaction's Investment Policy, Benefaction's Gift Acceptance Policy and the laws of Canada are approved. Macquarie Private Wealth is a full-service investment firm focused on the affluent client and their financial objectives. Investment Advisors are employees of Macquarie Private Wealth. All grants require the approval of Benefaction's Board of Directors. The minimum grant to a registered charity is \$1,000. Minimum program participation is \$25,000. Past performance is not a guide for what might happen in the future. The value of investments and the income from them can go down as well as up, so your charity may receive less than you donated.

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