

# DONATION OPTIONS



## SINGLE/RECURRING DONATION

*The Simplest Way to Make an Impact*

Whether you're giving for the first time or committing to ongoing support, your donation directly funds financial literacy, entrepreneurship, and work-readiness programs for youth across Canada. Give through your employee donation platform or directly through CanadaHelps. It only takes a minute for a lifetime of learning.

Flexible giving options

Charitable tax receipt issued

**DONATE TODAY**



## HOST A FUNDRAISING EVENT

*Rally Your Network Around a Cause That Counts*

Make JA Canada the charitable partner of your next corporate or community event. Whether you're hosting a golf tournament, gala, or workplace campaign, our team will support your activation with plug-and-play assets, donor engagement tools, and recognition resources, so you can focus on the fun while maximizing your impact.

Corporate & community events

Plug-and-play fundraising assets

**CONTACT US TO KICK OFF PLANNING**



## ECONOMIC ACHIEVERS' SOCIETY

*Join Our Circle of Multi-Year Donors*

The Economic Achievers Society recognizes donors who help make JA programs accessible to youth across Canada, strengthening program development, impact measurement & more. By pledging a multi-year gift, you become part of an exclusive community of leaders invested in building a stronger, more equitable future for Canadian youth.

Multi-year giving commitment

Lasting, compounding impact

**CONTACT US TO DISCUSS YOUR PLEDGE**

# DONATION OPTIONS



## GIVE A GIFT OF SECURITIES

*Maximize Your Impact. Minimize Your Tax.*

Donating publicly listed securities, stocks, bonds, or mutual funds is one of the most powerful and tax-effective ways to support JA Canada. When you transfer appreciated securities directly to JA Canada, you eliminate capital gains tax entirely, allowing you to give more without increasing your cost.

### WHY DONATE SECURITIES?

- ✓ Eliminate capital gains tax
- ✓ Maximize the value of your contribution
- ✓ Make a larger impact at the same cost
- ✓ Support programs that prepare Canadian youth for their future

### HOW IT WORKS — THREE SIMPLE STEPS:

1. Determine with your financial advisor which investments will make the most philanthropic and financial impact for you to donate.
2. Complete the online pledge below & download the Letter of Direction form
3. Send the completed Letter of Direction to your broker authorizing the transfer of your shares to CanadaHelps ([or learn more via CanadaHelps here](#))

*\*Scenario is simplified for illustrative purposes only.*

*\*Assumes gift made at a marginal tax rate of 53.5%.*

#### Sell Shares & Donate Cash

#### Donate Shares Directly to JACan

|  |  |          |
|--|--|----------|
| Current value of shares  | \$50,000   | \$50,000 |
| Amount paid for shares   | \$10,000   | \$10,000 |
| Capital Gains (difference between current value and amount paid) | \$40,000   | \$40,000 |
| Tax on 50% of Capital Gains*                                     | \$10,700 (50% of gain = \$20,000 × 53.5% tax rate) | \$0      |
| Donation amount after tax  | \$39,300   | \$50,000 |

*For more details about donations that qualify for a tax credit and how to calculate your charitable tax credit, consult your professional advisors or visit the [CRA Charities and Giving page](#). None of the information on this page constitutes legal or accounting advice. Please consult your own financial and legal advisors before making a decision.*

No capital gains tax

Stocks, bonds & mutual funds eligible

**GIFT YOUR SECURITIES VIA ONLINE PLEDGE HERE**

# DONATION OPTIONS



## LEGACY & PLANNED GIFTS

*Create a Lasting Impact for Generations to Come*

A planned gift is committed now, and can be celebrated now, but takes effect in the future. Through a planned gift to JA Canada, you can make a significant difference in the lives of youth tomorrow, with little or no effect on your finances today. Donors who share their plans with us are welcomed into our Legacy Circle, with personalized opportunities for involvement and public or private recognition.

There are many ways to leave a planned gift. Here are three of the most common:

### OPTION 1: BEQUEST IN YOUR WILL

A bequest is a direction in your Will that a certain sum of money, a particular asset, or a portion of your estate is to be given to JA Canada. Please speak with your legal advisor for suggested Will clauses to assist with your plans.

When drafting or revising your Will, please provide your lawyer, notary, or advisor with the following:

Junior Achievement of Canada  
161 Bay Street, 27th Floor  
Toronto, ON M5J 2S1  
Charitable Registration #: 10755 4222 RR0002

*Suggested Will Wording:*

- **Specific Bequest** (a specific sum of money or property):  
*"I give to Junior Achievement of Canada, Charitable Registration # 10755 4222 RR0002, currently of 161 Bay Street, 27th Floor, Toronto, ON M5J 2S1, the sum of \$[insert amount]" or "...[insert description of property, e.g. 100 shares of RBC]."*
- **Residual Bequest** (all or a percentage of what remains after debts, taxes, and other bequests):  
*"I give to Junior Achievement of Canada, Charitable Registration # 10755 4222 RR0002, currently of 161 Bay Street, 27th Floor, Toronto, ON M5J 2S1, all (or stated percentage) of the rest, residue, and remainder of my estate."*
- **Contingent Bequest** (a gift that takes effect only if primary beneficiaries do not survive you):  
*"If [name(s) of primary beneficiary(ies)] does not survive me, or shall die within thirty (30) days of my death, then I give to Junior Achievement of Canada [describe amount of cash, property, or percentage of residual interest]."*

**LEARN MORE ABOUT OPTIONS 2 & 3**

# DONATION OPTIONS



## LEGACY & PLANNED GIFTS

### OPTION 2: GIFT OF LIFE INSURANCE

Gifting life insurance is a powerful way to create a meaningful future legacy while preserving your estate for your loved ones. You can make a significant charitable contribution for a comparatively small premium.

How to donate life insurance:

- 1. Name JA Canada as the beneficiary** of your existing policy (your estate will receive a charitable tax receipt for the proceeds).
- 2. Transfer ownership of a paid-up policy** with JA Canada named as beneficiary & receive an immediate tax receipt for the fair market value, or defer to your estate.
- 3. Transfer ownership of a partially paid-up policy** & receive a tax receipt for the fair market value plus annual receipts for ongoing premium payments.
- 4. Establish a new policy** with JA Canada as both owner and beneficiary & receive annual tax receipts for all ongoing premium payments.

#### Benefits:

- Tax advantages - depending on how you donate, you may enjoy tax benefits during your lifetime or on your estate
- Large future impact - a cost-effective way to create a significant gift with modest premium payments

*Should you decide to make JA Canada a beneficiary of your life insurance policy, we hope you will share your decision with us so we can express our gratitude today. Your gift intention will be held in the strictest confidence.*

### OPTION 3: GIFT OF STOCK OR SECURITIES

A gift of appreciated stocks or securities is a powerful alternative to a cash gift. The elimination of capital gains tax on gifts of appreciated securities provides a substantial tax incentive, along with the satisfaction of seeing your gift put to work today.

#### Benefits:

- Charitable tax receipt issued
- No capital gains tax paid
- Immediate impact on JA Canada programs
- Recognition in our donor community and invitations to special events

Celebrated now, fulfilled later

Recognized in our Legacy Circle

**CONTACT US TO LEARN MORE!**