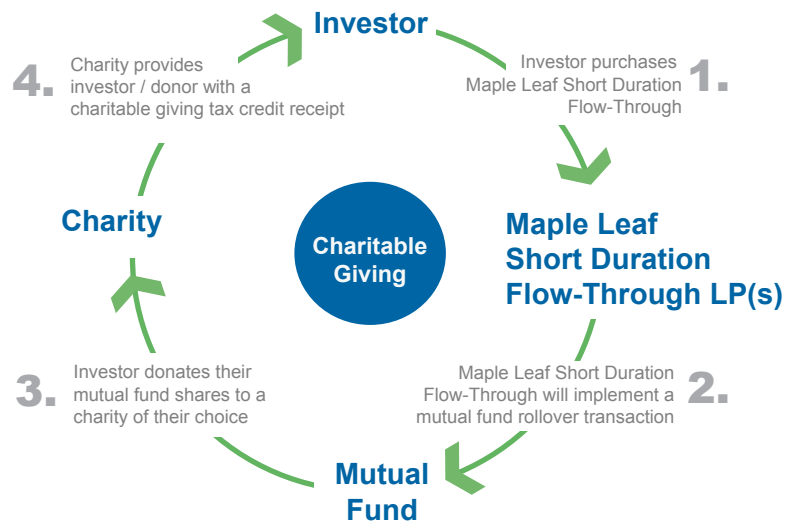


## Give to charity by way of flow-through shares & receive additional tax deductions

Charitable giving is becoming more popular in Canada as recent amendments to the Income Tax Act have eliminated capital gains tax on donations of certain securities to a registered charity. Shares of a mutual fund corporation, such as those to be received by investors at the time of the mutual fund rollover transactions will qualify.

Charitable donations should be limited to 75% of net income, in any given year. Amounts donated in excess of 75% are not deductible in the year of donation and are carried forward for up to 5 years.



FINANCIAL EXAMPLE	Donation WITH Flow-Through	Donation WITHOUT Flow-Through
Marginal tax rate:	45%	45%
Donation to charity:	\$25,000	\$25,000
Net flow-through share and other tax savings: <sup>(1)</sup>	\$11,250	\$0
Charitable donation tax savings: <sup>(2)</sup>	\$11,250	\$11,250
Net tax savings: <sup>(3)</sup>	\$22,250	\$11,250
<b>TOTAL COST OF DONATION</b>	<b>\$2,500</b>	<b>\$13,250</b>

- (1) The tax savings are calculated by multiplying the total estimated income tax deductions for each year by the assumed highest marginal tax rate for that year. This illustration assumes that the subscriber has sufficient income so that the illustrated tax savings are realized in the year shown.
- (2) Assumes charitable donation amount is equal to the original investment amount.
- (3) Estimate for illustrative purposes only.

## For Further Information

[www.MapleLeafFlowThrough.ca](http://www.MapleLeafFlowThrough.ca)

DISTRIBUTED EXCLUSIVELY BY: CADDO Bancorp Ltd.

609 Granville Street, Suite 808, Vancouver BC V7Y 1G5

Tel: 604.684.5742 | Fax: 604.684.5748 | Email: [info@cadobancorp.ca](mailto:info@cadobancorp.ca)

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