FOR INCORPORATED CANADIAN BUSINESS OWNERS

DundasWEALTH

The 4 Doors of Tax-Smart Giving

How to fund the causes you care about — with dollars the tax department was getting anyway.

The pick-2 rule: your assets end up split between three beneficiaries — family, charity, and the CRA. You can only pick two, and if you don't choose, the CRA picks itself. Every door below is a way of making the choice on purpose.

THE DOOR	HOW IT WORKS	THE TAX WIN	FIRST STEP
1 Gift in your will	A fixed amount or % of your estate to named charities.	The receipt lands on your final return — your highest-rate year.	One clause with your lawyer.
2 RRSP/RRIF beneficiary	Name a charity as beneficiary of some or all of a registered account.	Defuses the most-taxed asset you own — over half can otherwise go to the CRA at top rates. [ADVISOR VERIFY]	A beneficiary form at your financial institution (~15 min).
3 Gift of stock — not cash	Donate publicly traded securities in kind instead of selling and giving cash.	Capital gains tax on the donated shares: eliminated. Full receipt still applies. [ADVISOR VERIFY]	An in-kind transfer form — your charity or DAF provides it.
4 Gift of life insurance	Donate an existing policy (receipt for appraised fair market value + future premiums) or a new one (receipts now, or at estate).	Small premiums in, a legacy out — the only door that multiplies the gift.	A policy review — especially any policy you no longer need.

Then the part almost nobody teaches: the corporate column.

Every door has a personal version and a corporate version. Corporate dollars have only paid corporate tax — pulling them out to give personally costs salary/dividend tax first. The corporation can give directly and deduct the gift; donated public securities can also credit your Capital Dividend Account. [ADVISOR VERIFY] Structure it with your CPA — this page is designed to be brought to them.

The year-end clock — giving that counts for this tax year starts early

OCTOBER

Choose your door · commission FMV appraisal · start underwriting · call your lawyer

NOVEMBER

Open + fund the DAF · policy paperwork · will/beneficiary updates signed

DECEMBER

Securities transfers settled well before the 31st — brokerages jam late in the month

Want to know which door is yours? Book a free 30-minute Giving Blueprint session with Greg — your structure, the four doors, a straight answer. With your CPA and lawyer, never around them.

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