YEAR-END GIVING BLUEPRINT · RESOURCE

DundasWEALTH

The Year-End Giving Execution Timeline

Every giving strategy has a queue, and they all jam in December. **December generosity is accidental. October generosity is strategic.**

OCTOBER

— the deciding month. Everything slow starts here.

ACTION	WHY NOW	WHO TO CALL
Choose your door(s)	Will · RRSP/RRIF beneficiary · stock · life insurance — and personal vs. corporate for each. One decision unlocks every row below.	Your CPA + our team
Start policy underwriting	A new insurance gift runs weeks of underwriting, not days. October starts finish comfortably; November starts get tight.	Our team
Commission the FMV appraisal	Donating an existing policy needs an independent actuarial valuation — it takes time to commission and complete.	Our team arranges
Book your lawyer	Will clauses and estate updates — lawyer calendars fill by November.	Your lawyer

NOVEMBER

— the paperwork month. Sign, open, fund.

ACTION	WHY NOW	WHO TO CALL
Open + fund the DAF	The account opens in about a day — but the receipt follows the date the sponsor *receives* the asset. Fund it in November and December owes you nothing.	Sponsor + your CPA
Initiate in-kind securities transfers	Transfers are measured in days-to-weeks depending on custodian — November initiation means December settles itself.	Your advisor/brokerage
Sign will / beneficiary updates	The 15-minute fixes (RRSP/RRIF beneficiary forms) and the will clause — signed and confirmed in writing.	Lawyer + institution
Complete policy paperwork	Ownership transfers and charity designations on insurance gifts finalized while underwriting/appraisal concludes.	Our team

DECEMBER

— the settlement month. Nothing new starts here.

ACTION	WHY NOW	WHO TO CALL
Securities settled by mid-December	Brokerages jam in the final two weeks; a transfer that misses settlement misses the tax year. Target mid-month, not the 31st. [ADVISOR VERIFY — practical cutoff]	Your brokerage
Confirm every receipt	Receipt in hand (or confirmed issuable) for each gift: DAF contribution, securities, premiums, policy FMV.	Charity / sponsor
Brief your CPA	One email: what was given, from where (corp vs. personal), receipts attached. Filing season becomes a formality.	Your CPA

The one rule that saves the whole plan: the tax year doesn't care when you decided — it cares when the gift *completed*. Start dates are yours; completion dates belong to underwriters, appraisers, custodians, and lawyers. Give them October and November.

Want this timeline mapped to your structure? Book a free 30-minute Giving Blueprint session with Greg — your assets against the four doors, the right next room if one is needed, and a straight answer if it's not worth doing.

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