

BMO Charitable Giving Program

Create a lasting legacy through BMO's customized philanthropic solution

Philanthropy is an important financial planning consideration for many Canadians, and an integral part of their wealth management plan. A Charitable Gift Fund ("donor advised fund"), established through the **BMO Charitable Giving Program**, allows you to create a flexible and customized philanthropic solution that will have a lasting impact on causes that matter to you and your family.

Achieving your philanthropic goals

The BMO Charitable Giving Program is a cost-effective way to help you create your charitable legacy. Through the BMO Charitable Giving Program, and with the assistance of your BMO Nesbitt Burns Investment Advisor, you can establish a donor advised fund that is administered by the Charitable Gift Funds Canada Foundation ("Gift Funds Canada"). Gift Funds Canada is an independent, non-profit charitable organization registered as a public foundation with the Canada Revenue Agency. Since 2003, Gift Funds Canada has specialized in the management and administration of donor advised funds, and is dedicated to helping Canadians increase and sustain their charitable giving to support their preferred causes.

Benefits of the BMO Charitable Giving Program

The BMO Charitable Giving Program provides many advantages to donors, including:

Simplicity – After establishing your donor advised fund, the administrative responsibilities of managing, reporting and making distributions – based on your recommendations – are performed by Gift Funds Canada, making this a turn-key process.

Donate now, decide later – Your donor advised fund provides you with the option to make your charitable contribution and obtain the tax savings benefits today, while having the flexibility to make disbursements to your designated charitable beneficiaries over time; ensuring a legacy of giving long into the future.

Flexibility – Your donor advised fund can be established for an initial, minimum contribution of \$100,000, and additional contributions can be made at any time, and in any amount. You can also change your chosen charitable recipients, including the timing and amount of the grants.

Personalization – You can select a name for your donor advised fund; choosing to name it for yourself, your family – such as, 'The Jones Family Charitable Fund' – your company, a relative, a friend, or in memory of a loved one. Alternatively, you can choose a name that reflects your particular charitable interest such as, 'The Jones Educational Fund.'

Donation options – A variety of assets are accepted for contribution when establishing your donor advised fund, or when making additional contributions, including cash and publicly-listed securities. You can also make deferred contributions by naming your donor advised fund as the beneficiary of a charitable bequest, life insurance policy, Registered Retirement Savings Plan ("RRSP"), Registered Retirement Income Fund ("RRIF"), Tax-Free Savings Account ("TFSA") or charitable remainder trust. It's important to consult with your tax and legal advisors before setting up any deferred contribution or trust.

Family involvement – One of the added benefits of the BMO Charitable Giving Program is introducing family members to the benefits and practice of philanthropy. Your BMO Nesbitt Burns Investment Advisor can work with you and your family to enhance your giving experience and assist with the development of individual and family business giving goals.

Investment expertise – Once established, your BMO Nesbitt Burns Investment Advisor will work with Gift Funds Canada to invest your donor advised fund assets in a manner that is consistent with the anticipated distribution of grants. Your donor advised fund will be expertly managed through the BMO Nesbitt Burns BluePrint Program®, a managed solution that provides access to an elite range of portfolios managed by BMO Global Asset Management and BMO Capital Markets' highly experienced teams of investment professionals.

Philanthropy is an extension of your personal values, beliefs and convictions. Your BMO Nesbitt Burns Investment Advisor can help you develop a charitable giving strategy which is part of your overall wealth management plan. Before making a charitable donation, be sure to consult with your tax advisor to discuss your unique circumstances and needs.



For more information about the BMO Charitable Giving Program, please contact your BMO Nesbitt Burns Investment Advisor.



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