



## After-Tax Cost of a Donation

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In Ontario, assumes highest marginal tax rate, 53.53%

	Cash	Public Company Shares, Zero Cost	Flow Through Shares	*Life Insurance Policy
<b>Donation</b>	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<b>After-Tax Cost of Donation</b>	\$495,900	\$228,250	\$147,750	\$120,000
<b>Cost as a %</b>	49.6%	22.8%	14.8%	12.0%

\*Premiums \$12,000/year, joint last to die policy, 55-year-old couple, life expectancy age 85, net present valued using 3% discount rate.

### Other premiums

60-year-old couple \$13,000, 65-year-old couple \$18,000, 70-year-old couple \$23,000, 75-year-old couple \$31,000

## Insurance Strategies to Further Reduce Cost of Giving

### CPP Philanthropy™

Use government pension to create a charitable gift of over \$1 million, and pay no tax on your CPP

### GiftMAXIMIZER™

Create a transformational legacy gift that also provides ongoing cash flow to the charity while you are alive

### PolicyPRESERVER™

Save substantial taxes now by donating an old (or new) insurance policy, create a large charitable gift

### Private Company Share Donation

Mitigate estate taxes, create a large legacy gift, and get money out of your company tax-free for your family

### Leveraged Philanthropy

Convert estate taxes into a large charitable donation while retaining use of your money for investment purposes using an Immediate Financing Arrangement (IFA)

### Wealth Creator

Convert taxes payable on your investment income into charitable donations

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