

# Tax-Effective Charitable Giving: RRSPs and RRIFs, Public Securities and Life Insurance

March 25, 2020

While the most common method of philanthropic giving is a gift of cash, Canadians should note other options for giving to charity both during their lifetimes and after death. Structuring donations through registered retirement savings plans (“RRSPs”) or registered retirement income fund (“RRIF”), donations of public company shares, and the use of life insurance policies can be tax-effective and efficient, while ensuring that as much of your charitable gift as possible reaches your intended cause.

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***The information and comments herein are for the general information of the reader and are not intended as advice or opinion to be relied upon in relation to any particular circumstances. For particular application of the law to specific situations, the reader should seek professional advice.***

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