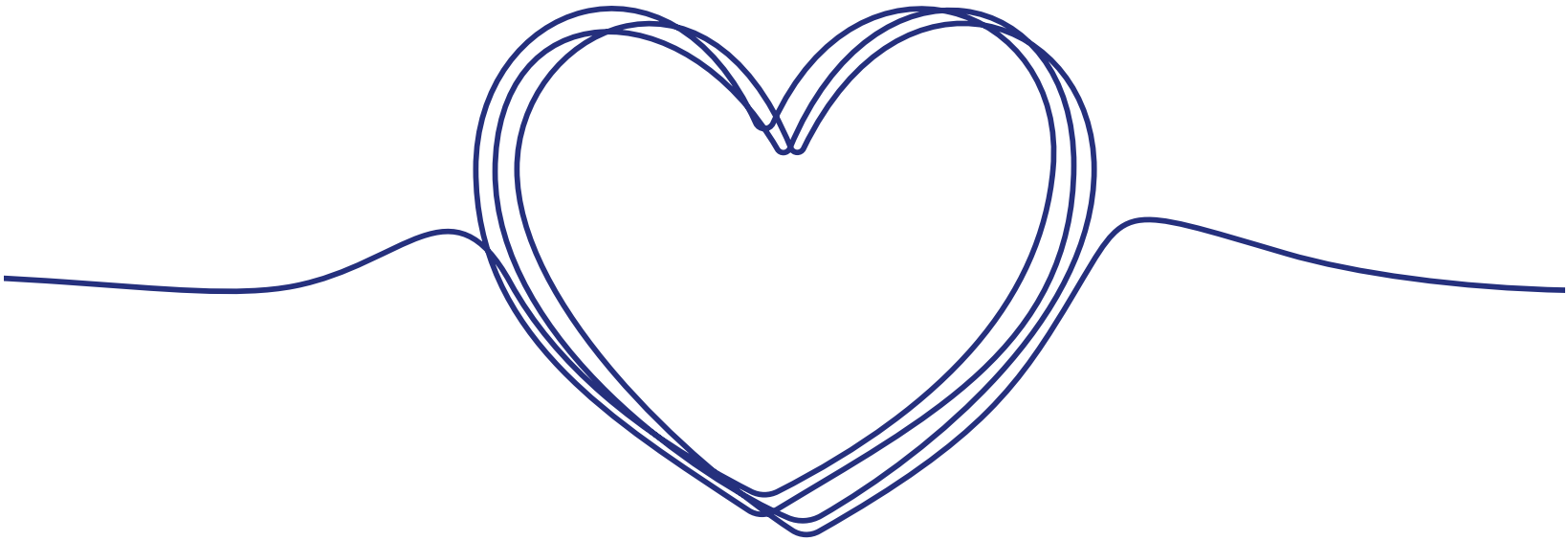


CAGP FOUNDATION

CASE FOR SUPPORT

Your investment today for a better tomorrow.



Ottawa... April 30, 2025.

*...the Canadian Revenue Agency today released its annual report on charitable giving in Canada. **In 2024, Canadians contributed \$20 billion to charities** across the country. This is a significant increase over amounts contributed in the past five years.*

*A spokesperson from the agency noted especially the increase in gifts from wills and estates. **"It is clear that the activities of the CAGP Foundation like the initiatives Will Power and the guides to the Gifts of Life Insurance, are encouraging more Canadians to make significant gifts to causes important to them."***

FIRST WORDS

A pipe-dream? I don't think so. **YOU can help make it happen!**

Founded in 1993 the Canadian Association of Gift Planners (CAGP) continues to develop and champion strategic charitable giving in Canada. Through innovative professional development programs and partnerships between the charitable sector, governments and professional advisors, we have created one of the strongest charitable sectors in the world. This work **relies on philanthropists like you.**

These are challenging times. But there are exciting opportunities to do even more. This summary introduces you to the work of the CAGP Foundation. It outlines the audiences the foundation works with, **our philanthropic partners**, and takes a brief look at the foundation's four pillars: **education, public awareness, research & resources, and government relations & advocacy.**

Investments in the foundation's programs will enable us to help our partners motivate more planned gifts to make our world a better place.

Of course, these programs require financial resources. Generous donors already support the CAGP Foundation with gifts of cash, while some use tax efficient strategies like gifts of securities. Forward-thinking donors are arranging gifts in their wills or through their registered savings plans. We deeply appreciate this inspiring support.

I hope that, once you've had a chance to review the opportunity and our exciting and innovative programs, **you will join our supporters.**

The next 10 - 20 years will be the golden age of gift planning. Your investment today in the work of the CAGP Foundation will ensure that we are ready **to make the most** of this remarkable opportunity.



Ruth MacKenzie

President & CEO, Canadian Association of Gift Planners
Executive Director, CAGP Foundation

Want to Invest Right Now? Call Ruth MacKenzie on 613-232-7991 X 223 (office), or on 613-266-8295 (mobile) or email her at rmackenzie@cagp-acpdp.org

WHAT IS THE OPPORTUNITY?

Imagine that for almost 30 years, you have successfully marketed a unique product. Over that time, your product has improved, and your customers are numerous, happy and loyal.

Now imagine that the audience for your product dramatically increases. There are many more customers out there and they are deeply interested in your product.

If you found a company like this, you'd invest in it, right?

Well, you just have. The CAGP Foundation.

The CAGP Foundation inspires Canadians to make significant gifts to their favourite charities. We educate Canadians about the opportunity to embrace strategic philanthropy and to make use of the creative options open to them.

We do this through powerful partnerships with fundraisers, professional advisors, senior staff and volunteers at charities, and federal government officials. These talented, passionate folks are our philanthropic partners.

Many Canadians have accumulated wealth through assets that will be passed on to the next generation. Over the next 10 years, an estimated \$750B is expected to be transferred through wealth and estate planning. For the most part, Baby Boomers will inherit and redistribute this wealth.

Research done in 2014 showed that Boomers, like the Civic generation before them, are interested in leaving a better world. **But because there are twice as many boomers as civics, the number of people interested in making a strategic charitable gift has dramatically increased.** As Baby Boomers age, they think deeply about their legacy – about their stamp on the world after they are gone.

As Ruth said, the next 20 years belong to gift planners. With your support, the CAGP Foundation is ready to respond.



Credit: CAGP

OUR PHILANTHROPIC PARTNERS

To reach Canadians thinking about a planned gift, we work closely with four partners.

Fundraisers

In the last 5 years, planned giving fundraising has undergone dramatic change. New research continues to challenge the way we talk with donors about making a strategic charitable gift. The CAGP Foundation commissions research and passes new knowledge onto fundraisers on the front line who are asking donors every day about creating their legacy.



Whether one on one or in a group setting, the foundation works with fundraisers from coast-to-coast-to-coast.

Credit: CAGP

Senior Charity Staff and Volunteers

The foundation works with chief executives, vice presidents and board members of many charities, large and small. Leadership in gift planning comes from the top. These are the folks who find the investment for and develop systems to evaluate a strategic gift planning program. Our programs help these senior people every step of the way.



The foundation is a go-to source for professional advisors.

Credit: CAGP

Professional Advisors

These professionals are as important as fundraisers. They also talk every day with Canadian charity leaders and donors. They

cover a wide range of professions including lawyers, financial planners, insurance agents and others. Like fundraisers, the knowledge available to them is constantly changing, and they want to keep up. The foundation offers services to help these experts have deeper conversations with their clients about strategic philanthropy.

Federal Government Officials

As government considers the importance of philanthropy and how it intersects with charity and Canadian donors, the foundation is an important voice bringing a unique perspective. The people who develop and implement relevant policy and legislation make it easier for donors to make a strategic philanthropic gift. They include people in finance and other departments in the federal government.

OUR PILLARS

Our foundation frames its work in four strategic areas. These four pillars make up our work with our partners.

They are **Education**, **Public Awareness**, **Research & Resources**, and **Government Relations & Advocacy**. We have summaries of each pillar available.

In each case, we take a brief look at past activity and introduce some current opportunities.

WHAT OUR FRIENDS SAY ABOUT US



Lorna Somers, Assistant Vice-President, Development at McMaster University and co-author of Gift Planning in Canada with Frank Minton.

CAGP was a game changer. It was the first time I'd seen people from different organizations coming together, getting to know each other, supporting each other, and learning together.

You know the saying; a rising tide lifts all boats? I saw that community lift. As the knowledge level went up, our ability to raise money for our missions rose. I was really struck by the sense of collegiality and concern for the greater good, the sharing of knowledge from the smallest one-person shop to the universities and hospital foundations.

CAGP has had the most significant impact on a community level of any organization I've seen.



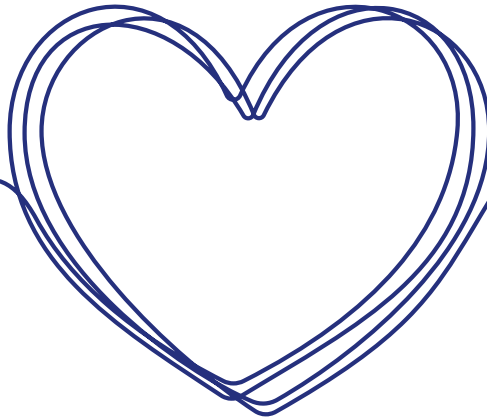
Keith Thomson, Co-Founder & Managing Director with CI Private Wealth, with his wife Tanja and daughter Kiera.

I'm a business person, I'm an entrepreneur, and I love it when I can take my contribution and make it ten times or a hundred times higher.

That's what I feel I'm doing when we contribute to the CAGP Foundation. There's a huge multiplier effect. Tanja and I give to the CAGP Foundation because we can see the impact our gifts have on the capacity of charities.

It's a strategic gift that will benefit the entire sector. Not only through the education CAGP provides for advisors and charity professionals, but also through bringing them together. That unique collaboration breaks down barriers and amplifies the impact that Canadian donors can have.

Your investment today for a better tomorrow.



LAST WORDS

Our case for support began with an ambitious future vision. As a result of the work of the CAGP Foundation, **many more Canadians made strategic charitable gifts** to leave their mark on a better world.

After almost 30 years, CAGP and the CAGP Foundation continue to develop strong relationships with our philanthropic partners – fundraisers, professional advisors and senior staff and volunteer leadership with charities large and small.

The foundation works hard to ensure that what we offer our partners is relevant, research-based and inspiring. We do this through our four program pillars: education, public awareness, research & resources and government relations & advocacy.

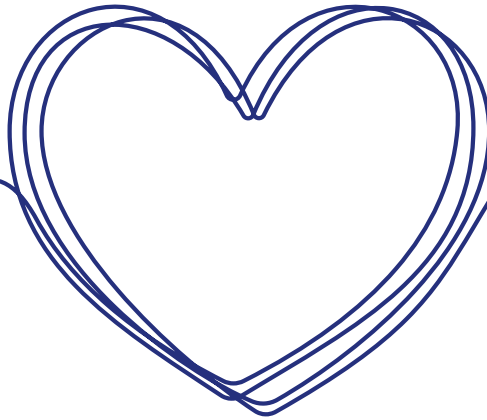
I hope you enjoyed reading about our work and **that you will consider supporting our efforts.**



Beth Proven
Chair of the Board
CAGP Foundation

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Pillar One: Education



**Serena Hak, Executive Director,
The Donor Motivation Program® Canada**

Great education programs instruct and entertain. The CAGP Foundation's timely, useful and popular programs do both. Based on the latest research, they are thought-provoking and relevant. Learning about strategic giving changes lives – literally – as we empower donors to give more to the causes that have meaning for them, maintain their personal wealth goals and contribute more to their communities.

The education of senior staff at charities, fundraisers and gift planning professionals across the country produces highly competent and extremely knowledgeable people who are passionate about their work. **Our education programs are unmatched** as training grounds for building a strong network of professionals that further support the growth of expertise.

The foundation supports an excellent program that continually evolves to address the most current needs and trends. Our educational offerings enable us to provide technical and soft skill training for fundraisers on major gift fundraising, strategic gift

planning, and estate administration.

They allow us to offer advanced administration, receipting, and compliance training for finance officers. In addition to providing technical information on giving strategies, we provide financial advisors with resources and coaching on how to talk about philanthropy with their clients.

The demand for our education and professional development offerings continues to grow due to increased interest in the area of strategic philanthropic giving and our continued reputation for excellence.



**Our VP of Education
and Development
running our popular
“Gift Planning
Fundamentals” Course**
Credit: CAGP

Here are three examples of **our current education offerings. These programs are ongoing.**

Webinar Wednesdays

These hugely popular webinars cover many topics which are of interest to our fundraisers and professional advisors. A recent offering was “Planned Giving for Small Shops” which delighted over 300 attendees.

Master Financial Advisor in Philanthropy (MFA-P)

This designation introduces the business case of philanthropy to advisors to increase their knowledge of the charitable sector and provide information about gift planning vehicles.

Gift Planning Fundamentals

This one-day introductory course is a favourite of our charity partners and we have now created a customized version for professional advisors.

Here are three future education opportunities.

Build capacity to increase delivery of virtual education programs

The explosive interest in accessing our current education offerings in an online setting shows us there is potential to develop more of these programs to reach a larger audience

Customized in-house training to respond to demand

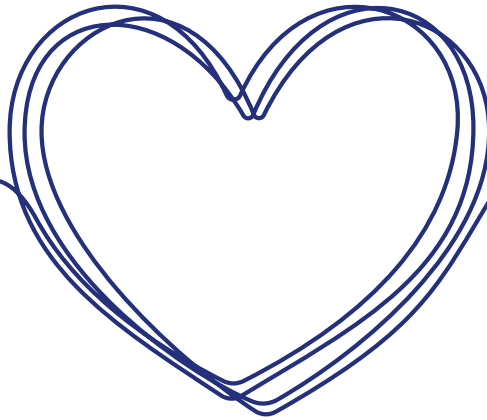
In-house education delivered to our partners allows for learning opportunities to be tailored to specific needs and interests. Beyond current demand, the untapped market is significant.

A new course in bequest administration

Bequests are the “bread & butter” of a gift planning program, but many charities, particularly small and medium-sized organizations, struggle with the sometimes complex nature of these gifts. This new course will address an enormous need.

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Pillar Two: Public Awareness



**Ricky Piedrahita, Divisional Director
of Development, Salvation Army**

Investing in this innovative program will have a profound effect on charities and our communities. Making gifts in Wills a social norm is something no one entity can do alone. It requires a collective effort. Will Power is created, sustained, and propelled by charities, professional advisors and the generosity of funders like you.

We are going to highlight just one of our public awareness activities. Its potential is limitless!

Leaving a gift in a Will to charity turns the ordinary Canadian into an extraordinary philanthropist. Yet only 5% of Canadians currently do this. Will Power is the biggest campaign in our history to make gifts in Wills a social norm. Our goal: to increase this percentage to 8.5% by 2030, which will generate **an estimated \$40B in gifts to charities.**

The charitable sector faces enormous challenges as Canadian society evolves. The number of donors is declining; demand for programs and services is increasing; and organizations are challenged to harness technology and new opportunities.

But there is a huge opportunity before us - an untapped source of funds through gifts in Wills. Encouraging Canadians to set aside even a small percentage of their estate for the causes they care about, would result in billions more for social good.

Will Power's 2020 pilot in Ontario's Niagara Golden Horseshoe region involved over 60 charities and achieved dramatic results. 10,659 people visited the Will Power charity pages, and 754 people added a charity to their list.

The campaign also involved professional advisors and 2,392 visits were made to Will Power advisor pages where donors can learn about and/or get expert help.

The pandemic made many Canadians feel a need to get their affairs in order, providing a timely opportunity for Will Power. This led us to take the campaign Canada-wide in 2021.

Here are three examples of recent success.

- *Established Will Power with a comprehensive, successful pilot program.*
- *Recruited over 325 charities for 2021-22. We had to close registration and have a growing waiting list for 2022-23.*
- *Produced a comprehensive Marketing Toolkit for all participants.*

Here are three future opportunities.

- *Find sponsors for charity partners who cannot afford to participate in Will Power. \$25,000 would allow 4 small charities to participate.*
- *Increase the national marketing of Will Power through social media, banner ads, Google search functions, billboards and more.*
- *Improve Will Power's dynamic website making it easier for visitors to charity pages and/or advisor pages to take action.*

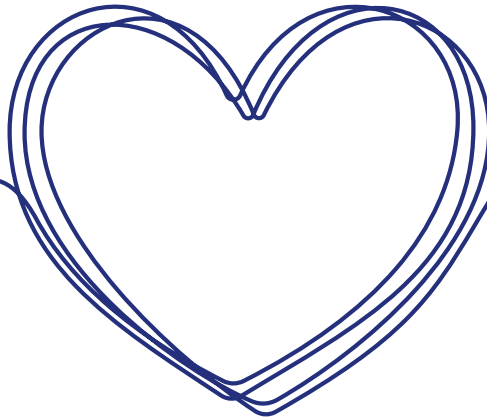
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325 charities are signed up for 2021-22 with a growing wait list.

Credit: CAGP

Pillar Three: Research & Resources



Grant Monck, LL.B, Past Chair, National Government Relations Committee

The expertise and resources provided by CAGP's hardworking staff and volunteers across the country have brought us where we are today – to a generous tax system for charitable giving in Canada. This has resulted in the majority of major gifts to charity now being made through the initiatives we helped pioneer. We've given a larger menu to people of ways to give, and ways to give more.

These two activities complement each other. We conduct important research and then develop resources that interpret the results in a practical way, applying the knowledge we've acquired.

Research

There's little data on the charitable sector in general, and on charitable giving in particular. We know that high-net-worth donors use their asset-based wealth when making their charitable giving decisions, and that charities benefit enormously from giving tools such as publicly listed securities.

That knowledge is, however, largely anecdotal. The federal

government intends to review the tax system and it is essential that the CAGP Foundation demonstrate the benefit these tax measures have on charitable giving.

Here are two examples of our recent work.

Undertook research into current trends and opportunities in legacy giving

This research showed charity fundraisers and philanthropic advisors that many Canadians are interested in making a strategic charitable gift. More important, it uncovered some of the obstacles they need to help people overcome.

Building a greater understanding of Professional Advisors and Philanthropy

CAGP's ground breaking 2014 research, *The Philanthropic Conversation*, changed the narrative on the role of professional advisors and how they provide philanthropic services to their clients and donors. Subsequent knowledge development in this area resulted in two publications: *A Guide for Professional Financial Advisors* and *Doing Good for Business*.

Here is a future opportunity.

Collect and publish more data on the impact of strategic giving vehicles

Canada offers many tools to facilitate philanthropic giving, providing tax advantages for donors, which results in bigger gifts to charities. But little concrete data is available as to their actual use and ultimate impact. As the government looks for efficiencies in the tax system to offset fiscal challenges, concrete data about the impact of these strategic giving vehicles is vital to 'make the case' for their protection and ongoing ability to stimulate charitable giving.



**The publication of
"Charitable Giving in
Canadian Wills" was
welcomed by all our
partners.**

Credit: CAGP

Resources

Over the years, the foundation has published some game-changing resources responding to research. These resources provide our partners with tools they need to help Canadians make a planned gift.

Here is an example of our recent work.

Gifts of Life Insurance

In 2019, concerns were raised by the insurance regulator in BC questioning some strategies undertaken by a small number of charities in soliciting charitable gifts of life insurance.

The issue was resolved when CAGP and other professional associations intervened. We were encouraged to establish best practices related to life insurance as a strategic giving tool.

Early in 2021 we released a suite of resources, *Charitable Donations of Life Insurance: Guidelines of Best Practices*, which includes guides for donors, charities, professional advisors and Canadian insurers.



**The “go-to” book
to guide strategic
charitable giving.**

Credit: CAGP

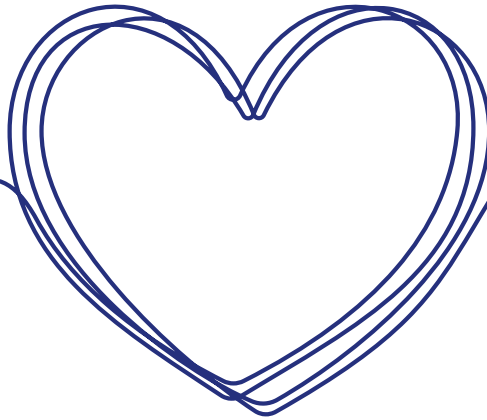
Here is one resource opportunity.

Advance and enhance Canada's key guide to strategic philanthropy “Planned Giving for Canadians”.

The key guidebook for over two decades is updated by sector experts after every Federal Budget and is the most used resource of its kind by charities and advisors.

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Pillar Four: Government Relations & Advocacy



Don Johnson, O.C, LL.D., BMO Capital Markets

CAGP has been a critical and persuasive voice on issues related to incentives for charitable giving and a leader in providing education. I invite others to join me in giving generously to the CAGP Foundation so that our vital charities can continue to benefit from their leadership.

Championing a tax and legislative environment favourable to philanthropy will help build a national practice of strategic charitable giving. If we provide a strong voice for tax policy supporting charitable giving in Canada, it will have a major impact on Canadians' giving.

This work is one reason the generous philanthropist and tireless advocate for charitable giving, Donald K. Johnson, chose to make a leadership gift to the CAGP Foundation when it launched. He counts the elimination of the capital gains tax on gifts of stock as one of his proudest moments.

Our work is led by our national Government Relations Committee, made up of an esteemed group of professionals and recognized legal and policy experts. But our limited internal staff

capacity means we rely on the volunteer contribution of busy professionals. Our impact in government relations and our efforts to be a voice to government on tax policy issues has been significant. But much of our recent work has been reactive, weighing in on issues to be tabled by government or brought forward by others.



Here are three examples of our work.

- *Elimination of capital gains on gifts of public securities and employee stock options*
- *Increasing the contribution limit for charitable donations*
- *Supporting the federal ecological gifts program and elimination of capital gains on in-kind gifts of ecologically sensitive land*

We actively engage the federal government on issues relating to charitable giving.

Credit: CAGP

Here is one opportunity.

Develop in-house expertise

We need to proactively engage with elected officials and other policy advisors to ensure they recognize the importance of philanthropy and support the efforts to strengthen philanthropic giving.

To do this we need to provide in-house staff expertise to continue to advance our work in advocacy and government relations.

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