

Maximize Your Giving Donate Mutual Fund Shares



Qwest has formed an affiliation with Canada Gives to provide professional services to Investment Advisors and their clients who donate to charities.

Give Back and Gain More!

Once your Qwest flow-through limited partnership units rollover to a Qwest mutual fund, the mutual fund shares become qualifying securities for charitable donations.

The tax savings from a Qwest flow-through limited partnership can be maximized when combined with the tax savings from charitable donations of the Qwest mutual fund shares. Donors can support the causes that matter most for **TODAY** and **TOMORROW**.

Qwest Charitable Giving Fund

As an added service, Qwest has established the **Qwest Charitable Giving Fund** at Canada Gives to simplify donations of Qwest mutual fund shares. Donors will get an immediate tax receipt from Canada Gives for the full fair market value of their shares.

Benefits from Flow-Through Limited Partnership Investing and Charitable Giving

1. Individual and corporate investors in flow-through limited partnerships receive a flow-through tax deduction that can be applied against taxable income.
2. After the rollover of a Qwest flow-through limited partnership to a Qwest mutual fund, the mutual fund shares can be donated to a charity and donors will receive a tax credit based on the full fair market value.
3. CRC has eliminated capital gains tax on mutual fund shares donated in-kind to a registered charitable organization or foundation for amounts greater than the original cost. (**Note:** the proposed changes in the March 2011 Federal Budget **may** impose a capital gains tax on the amount donated, up to the original cost amount).

After-Tax Cost of Flow-Through Limited Partnership Investing and Charitable Giving

(Based on highest marginal tax rate in Ontario of 46.4%)

AN EXAMPLE

		MARKET VALUE DECLINES BY 20%	MARKET VALUE UNCHANGED	MARKET VALUE INCREASES BY 20%
A	Flow-Through Investment	\$100,000	\$100,000	\$100,000
B	Flow-Through Tax Saving	\$46,400	\$46,400	\$46,400
C	Value of Donated Mutual Fund Shares (Fair Market Value at Donation Date)	\$80,000	\$100,000	\$120,000
D	Capital gains tax*	\$18,560	\$23,200	\$23,200
E	Donation Tax Credit	\$37,120	\$46,400	\$55,680
F	Combined Tax Benefit (B+E-D)	\$64,960	\$69,600	\$78,880
G	After-Tax Cost (A - F)	\$35,040	\$30,400	\$21,210

* Proposed 2011 Federal Budget change

Please note: This chart is provided for illustrative purposes only. The information herein is not intended to be a definitive analysis of tax, trust or estate law. In particular, this information does not consider possible federal minimum tax implications of the investment decisions. Professional advice regarding an individual's tax and legal position should be obtained.

Maximize Your Giving

Donate Mutual Fund Shares

Here's How It Works

1. Complete a Charitable Donation of Qwest Mutual Fund Shares form:
 - select the charity(s) that you would like to support and what percentage each one receives
 - select whether to give anonymously or with full recognition to each charity
2. Fax to Canada Gives (416) 367-1954 and mail the original copy later.
3. Canada Gives' broker will initiate the transfer of the Qwest mutual fund shares.
4. Once transferred, Canada Gives issues an official tax receipt to you for the full fair market value
5. Canada Gives then sells the mutual fund shares and uses the proceeds as follows:
 - 50% of your donation will be used to fund your charities TODAY in equal amounts for the current year and the next year.
 - 50% of your donation will be invested as an Endowment for TOMORROW and disburse annual grants that provide "forever funding" to the charities of your choice.
6. Canada Gives will process the grants, sending the cheques and letters to each charity every year on your behalf.

About Qwest Investment Management Corp...

Qwest is an investment management firm which specializes in identifying and structuring investment products in those sectors of the global capital markets in which it has experience and expertise.

Qwest is an industry leader in the structuring, marketing and management of tax effective flow-through products.

www.qwestfunds.com
info@qwestfunds.com
1-866-602-1142

About Canada Gives...

Canada Gives is a registered charity and operates as a public foundation offering donor advised Foundation accounts to individual and corporate donors. Canada Gives services are designed for donors who are interested in setting their own philanthropic objectives and bring their own priorities to their charitable giving.

www.canadagives.ca
info@canadagives.ca

Charitable Registration
#83306 2144 RR0001

For further information please contact your financial advisor or Qwest Investment Management Corp at:

650 West Georgia Street, Suite 1601, Vancouver, B.C. V6B 4N7
1-866-602-1142

Maurice Levesque
Managing Director, President

mlevesque@qwestfunds.com

Stephen Valetta
Director of Sales, Western Region

svaletta@qwestfunds.com

Jason Goletz
Director of Sales, Central Region

jgoletz@qwestfunds.com

Victor Lapointe
Director of Sales, Central Region

vlapointe@qwestfunds.com

Gerald "Gerry" Yane
Director of Sales, Eastern Region

gyane@qwestfunds.com

Cindy Bower
Senior Manager, Business Development
and Client Services

cbower@qwestfunds.com

It's Your Charitable Giving.

It's Your Choice!

