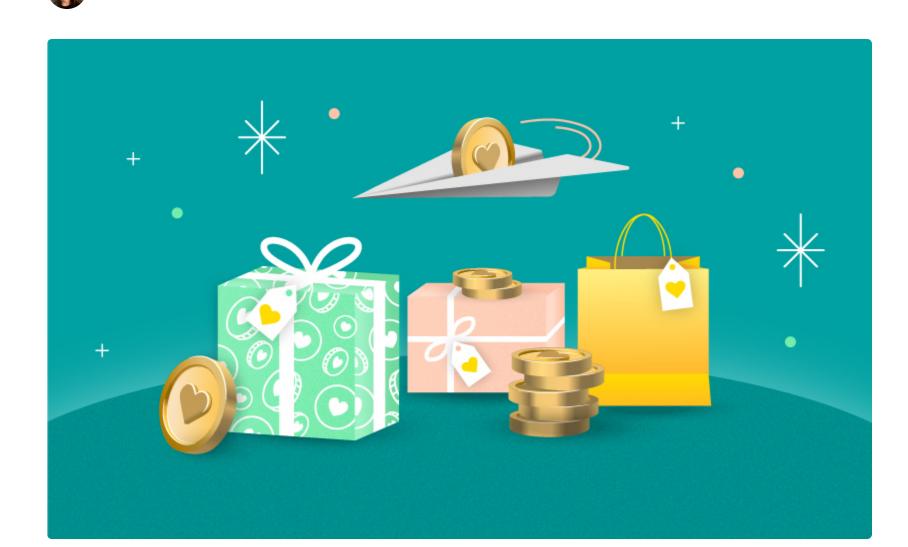
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#### **Gifts That Give Back**

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# you a tax break. If you're looking for gift ideas that bring more joy to the world, you're not alone. A growing number of Canadians plan to incorporate charitable giving into their holiday shopping this year, and many of us are on the hunt for gift ideas that

Swap holiday shopping stress for gifts that do good, spread joy, and score

hold more meaning and less packaging.

But between climbing inflation rates, family expectations, and the inevitable last-minute holiday rush, maintaining a focus on value-based gift-giving can be challenging. Enter charitable dollars; giving the gift of generosity is a surefire

## been waiting for.1. You're gifting happiness (it's science)

10 reasons why charitable dollars might just be the holiday hero you've

#### Studies consistently show that charitable giving brings us pleasure and joy. In fact, neuroimaging research has shown the human brain responds to charitable giving as it does to food, sex, and chocolate—the pleasure and reward

way to make spirits bright for everyone on your list.

centres in our brains light up like a Christmas tree.

Gifting charitable dollars to others brings joy to both the giver and the recipient, which in turn leads both to give

there. The next happy recipient is the charitable cause that receives the donation, who will inevitably pay it forward. That's what we call a holiday win-win.

2. You can't get any greener

Dreaming of a green Christmas? Gifting charitable dollars stands out as the ultimate eco-friendly option. No assembly

more, which makes us even happier... you get the picture. And the merry-go-round of good feelings doesn't end

#### required, no plastic packaging, no environmental footprint—just pure, unadulterated generosity. The eco-warriors in your life can even choose to use these funds to support positive social and environmental change directly.

3. It's tailor-made generosity

Each person has their own passions and values. The beauty of gifting charitable dollars is that you empower your

#### recipients to support the causes closest to their hearts. Rather than choosing charities on their behalf, you're giving them an opportunity to explore their own relationship with giving.

**4. You're giving them their own Impact Account**When you share the joy of charitable dollars, you're also handing them their own donor-advised fund, which we call an

#### <u>Impact Account</u>. Now, they have access to explore our online giving hub, check out any of the approximately 86,000+ registered charities that exist in Canada, and start weaving charitable giving into their everyday life.

5. Bonus! You get the charitable tax receipt
Do you know what's almost as good as a thank-you card? A tax receipt. Beyond the intrinsic rewards, gifting charitable dollars has practical benefits for the giver. When you add funds to your Impact Account to send as a gift,

you are making a charitable donation and get an instant tax receipt as a result. It doesn't go to the giftee because

#### you're actually giving the gift; they're just choosing how to use it. Think of it as an extra perk for choosing gifts with extra heart.

conversations that go beyond the surface and create memories that stick. It's a chance to explore each other's values, beliefs, and what lights your fire—these conversations are at the heart of deepening relationships.

7. It's a lesson in generosity

The holiday season is the perfect time to share the beauty of giving back. Charitable dollars serve as a tangible lesson

Ever noticed how a shared experience creates a memorable bond? When you gift charitable dollars, you kick-start

#### in compassion and philanthropy. Instill your own values of generosity by making charitable giving a festive family tradition.

6. You'll deepen your bond

8. There's no expiration date

Charitable dollars don't expire, and neither does the impact they create. Let your loved ones take their time to choose the cause that resonates with them. It's important to note that recipients who don't have an Impact Account have 30

## days to open one in order to accept their gift. If they don't open their Impact Account within those 30 days, the money is returned to you. Once they've received their gift in their Impact Account, they can take their time to carefully consider and decide where to direct their donation.

**9. Last-minute gifts, solved**Forget about shipping delays and last-minute shopping stress. Charitable dollars can be instantly sent with just a few clicks, ensuring your gift arrives precisely when you want it to.

## There's something special about receiving a subscription—it's a little burst of joy throughout the year. With your Impact Account, you can easily set up a recurring gift. Just pick your start date and decide how often you want it to happen—once, every week, every month, or once a year. It's the gift that keeps on giving on your terms.

10. Make a habit of giving

#### How to send a gift of charitable dollars

3. On the right side of the Impact Account overview, select "Give to Friends".

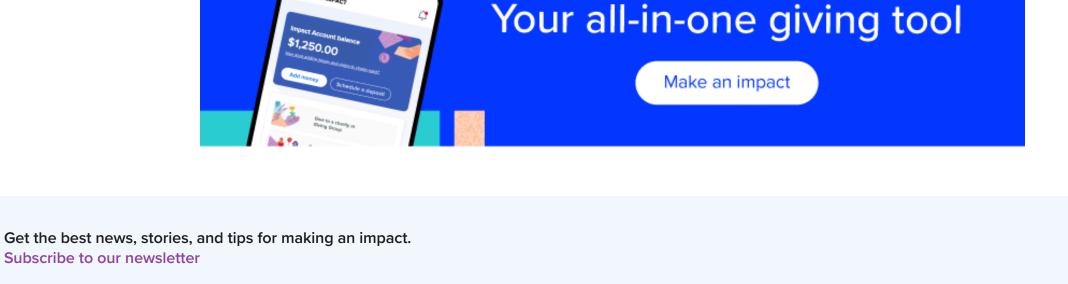
1. Log into your account.

4. Add the recipient, set the date, and choose a dollar amount.5. Optional: Add a gift message.

2. Select the Impact Account you want to give from on the Home screen.

If they already have an Impact Account, your gift will be automatically added to their account balance.

If not, recipients will receive an email inviting them to open an Impact Account within 30 days to claim the dollars. Once they do, voila! Their gift is automatically added.



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