

DONATION SUMMARY | TERRA FLOW-THROUGH GIVING PROGRAM

A simple and more effective way to give - Québec residents

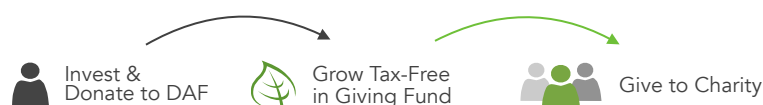
Charities Funded (partial listing)

BC Children's Hospital Foundation
 Calgary Health Trust
 Covenant House Vancouver
 Doctors Without Borders Canada
 Heart & Stroke Foundation of Canada
 Mount Sinai Hospital
 Ottawa Hospital Foundation
 St. Clements School
 Terry Fox Foundation
 The Canadian Red Cross Society
 The Crescent School
 United Church of Canada
 University of Alberta
 Victoria Hospitals Foundation

Giving Program Description

The Terra Flow-Through Giving Program allows individuals to **donate for less cost** through investment in a Terra Flow-Through Limited Partnership. The Partnership is **expertly managed** by Cypress Capital Management Ltd. to provide attractive tax savings, donation tax credits and **tax-free growth**.

Individuals may donate their investment to **Terra's Donor Advised Fund (DAF)**, which provides a tax receipt and allows donors to direct all or a portion of their donation to their favourite charities. Any remaining balance continues to grow tax-free in the Terra Giving Fund, which can be given at a later date to the same or alternate charities.



Fund Details

FundSERV Codes: **TER 317** (A Class)
TER 417 (F Class)

Management Fee: 2%

Minimum Purchase: \$1,000

Incremental Amounts: \$1,000

Eligible Investors: Accredited & Non-Accredited

Donation Date: June 2018 (est.)

Closings: Monthly, beginning June 1, 2017
 subject to availability

Table 1: Give For Less

Terra provides the opportunity to donate for a substantially lower cost than cash.

	Cash	Terra no capital losses	Terra with capital losses
Investment in Terra LP	-	\$1,000	\$1,000
Tax savings - Terra LP	-	(\$533)	(\$533)
Investment tax credit - Terra LP		(\$22)	(\$22)
Available to Donate	\$750	\$750	\$750
Donation tax credit	(\$387)	(\$387)	(\$387)
Capital gains tax on flow-through donation	-	\$200	\$0
Cost to Donate - \$	\$363	\$258	\$58
Cost to Donate - %	48%	34%	8%

Portfolio Managers

Greg Bay, B. Comm, CFA
 Jeff Bay, B. Comm, CFA
 Cypress Capital Management Ltd.

Tax & Legal Counsel

Stikeman Elliott LLP

Auditors

Ernst & Young LLP

Custodian

NBCN Inc., National Bank Financial Inc.

Terra Giving Fund

Terra's dividend fund allows donations to grow tax-free so donors can give more later.

