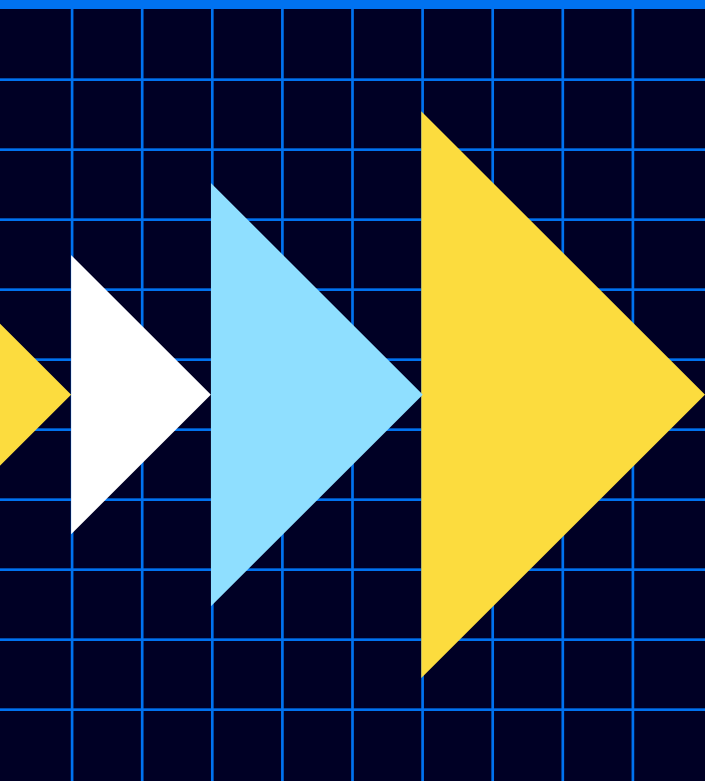




GIVING BACK

atb.com/wealth



Introduction

A benefit to you, a benefit to the world.

At ATB Wealth, we're here to help make your philanthropic vision become a reality. That's why we've created the ATB Investor Services Foundation which allows you to establish a donor advised fund.

A donor advised fund enables you to create a charitable gifting plan and receive tax savings immediately. Donations are then disbursed to your chosen charities over time, ensuring your gift has a greater impact and your philanthropic legacy lives well into the future.

Here's how it works:

Give – Your donation is made to the ATB Investor Services Foundation and a donor advised fund is established and given a name. A charitable tax receipt is issued to you for the initial gift and any subsequent gifts you make.

Invest – Proceeds are invested in your donor advised fund according to the investment strategy for the fund. A portion of the donor advised fund is distributed each year to the chosen charities, with the balance remaining invested.

Grant – You provide recommendations to the ATB Investor Services Foundation about the grants that are to be made with your gift.

While your philanthropic vision comes to life through grants made from your fund, administration and Canada Revenue Agency (CRA) reporting are all taken care of for you.

Giving is personal, your philanthropy plan should be too.

There's great comfort in knowing you have created a meaningful and lasting legacy in your name. There is also something heartening about being able to give back to society. Canada has a proud tradition of giving to those less fortunate and actively supporting arts, culture and wellness causes.

The ATB Investor Services Foundation can be an indispensable part of your charitable planning. Here's how such a fund can be of benefit to you:

- Every eligible donation to the ATB Investor Services Foundation will generate a charitable donation receipt, resulting in a donation tax credit for an individual, or a tax deduction for a corporation.
- A donation "in-kind" of eligible securities can be done without any tax being applied on the capital gain.

We do not have one general fund but offer a separate investment portfolio for each donor advised fund, providing a greater degree of investment flexibility. Also, we are not tied into any charity or geography that may conflict with your charitable objectives. Charities must be registered with the Canada Revenue Agency for them to be eligible to receive a tax receipt. Granting decisions are made based on your recommendations.

COMPARING YOUR OPTIONS

The best way to create your legacy.

| | Minimum Contribution | Start-up Costs | Ongoing Costs |
|--|---|--|--|
| Donor Advised Fund Typically led by financial institutions. | Varies, \$25,000 with ATB, with a minimum of \$10,000 for any subsequent contributions. | Varies by donor advised fund. May include new account opening fees or donation fees. | Administration and investment fees vary by donor advised fund. |
| Community Foundation There are about 200 foundations created by communities in Canada, working with local charities. | Varies by community foundation. Generally between \$10,000 and \$25,000. | None | 0.5% to 2% annually. |
| Private Foundation There are over 6,300 active in Canada. Most of these are family foundations. | No mandated minimum. Typically \$5 million and above. | Typically \$15,000 or higher. | Varies by private foundation. |

COMPARING YOUR OPTIONS

The best way to create your legacy.

| | Reporting | Donor Involvement | Choosing Charities |
|--|--|--|--|
| Donor Advised Fund Typically led by financial institutions. | By financial institution and/or administrator. | Donor can recommend grants to qualified registered charities. Donor can involve family and name the fund. Grants are approved by the fund's trustees. | Donor chooses registered charity. |
| Community Foundation There are about 200 foundations created by communities in Canada, working with local charities. | By foundation. | Donor can recommend grants, which are subject to board approval. Donor has naming rights, and can appoint successor to advise on fund after death. Opportunity for involvement in high impact community leadership, events and site visits as desired. | Primarily in local community. Donor may select other registered charities. |
| Private Foundation There are over 6,300 active in Canada. Most of these are family foundations. | By foundation. | Donor appoints board to handle granting. Donor can involve family and name the foundation. | Founding donor selects charities. Granting committee can amend these subject to the by-laws of the foundation. |

COMPARING YOUR OPTIONS

The best way to create your legacy.

| | Amounts of Grants | Privacy | Legacy Planning |
|--|--|---------------------------------|--|
| Donor Advised Fund Typically led by financial institutions. | Minimum disbursement quota requirement of 5.5% annually. | Anonymous giving if desired. | Full recognition if desired. |
| Community Foundation There are about 200 foundations created by communities in Canada, working with local charities. | Determined by foundation. | Anonymous giving if desired. | Full recognition if desired. On public record. |
| Private Foundation There are over 6,300 active in Canada. Most of these are family foundations. | Determined by board. | On public record. | On public record. |



ATB WEALTH & KARMA & CENTS INC.

In partnership to bring you the best.

ATB Wealth was built on the principle that we must always help our clients achieve their dreams.

A key part of that is philanthropy and legacy planning. In an effort to provide you a best in class offering, we are partnering with Karma & Cents Inc.

Karma & Cents Inc. is a philanthropy advising firm that supports families in attaining their philanthropic and legacy vision that provides management and administrative services for the ATB Investor Services Foundation.



ATB INVESTOR SERVICES FOUNDATION

A legacy you can be proud of.

A donor advised fund with the ATB Investor Services Foundation is a great way to give back. But it's more than that. It's also the realization of your philanthropic vision and a lasting legacy for you and your family. ATB Wealth is pleased to help you achieve your philanthropic goals.

If you wish to know more about the ATB Investor Services Foundation, we would be pleased to answer all your questions.

atb.com/foundation



ATB Wealth consists of a range of financial services provided by ATB Financial and certain of its subsidiaries. ATB Investment Management Inc. and ATB Securities Inc. are individually licensed users of the registered trade name ATB Wealth. ATB Securities Inc. is a member of the Canadian Investor Protection Fund and Canadian Investment Regulatory Organization.

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