



**CROSSROADS  
INTERNATIONAL**

## BENEFITS TO YOU

### CONVENIENT

It's a gift anyone can make. Your gift can be made no matter how old you are and can be for any amount you want.

### SIMPLE

A gift in your Will is easy to arrange. Simply instruct your lawyer to include a charitable gift to Crossroads International in your Will or codicil.

### COST-EFFECTIVE

Your present income will not decrease.

### TAX RELIEF

A charitable gift in your Will is a highly effective way to reduce estate taxes.

### TAX PLANNING

Crossroads will issue a charitable tax receipt for the full value of your gift. Your estate will use this receipt to reduce the tax payable on your final tax return. If your gift exceeds 100% of your net income in the year of your death, the excess tax credit may be carried back to the previous tax year or forward as part of a Graduated Rate Estate plan.

## YOUR GUIDE TO CREATING

# A GIFT IN YOUR WILL

Just as you've supported Crossroads International throughout your lifetime, you can include a provision for us in your Will. By doing so, you will continue to support this and future generations to overcome poverty and advance the rights of women and girls.

## HOW TO START

A Charitable Bequest is a direction in your Will that instructs your Executor or Trustee to leave one or more of your assets to a charitable organization(s). It is an easy way to support Crossroads and have your estate benefit from significant tax savings, thereby reducing or eliminating your income tax liability in the year of death. Crossroads strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed, and your planned gift is tailored to your circumstances.

## LEGAL INFORMATION

When remembering Crossroads in your Will, please use our correct legal name:

Canadian Crossroads International  
(operating as Crossroads International)  
49 Bathurst Street, Suite 201  
Toronto, ON M5W 2P2



## SUGGESTED WORDING

If you are creating a gift in your Will, we have included below suggested wording to share with your lawyer or estate planner:

### Specific, unrestricted

I give, devise and bequeath to Canadian Crossroads International the sum of \$ \_\_\_\_\_ to be used for any purpose(s) approved by the Board of Directors of Canadian Crossroads International.

### Specific, restricted with escape clause

I give, devise and bequeath to Canadian Crossroads International the sum of \$ \_\_\_\_\_ to be used for the following purpose(s) \_\_\_\_\_

If Canadian Crossroads International is unable to apply all or part of these funds for the specific purpose(s) stated herein, the balance of this bequest not so extended may be used for any purpose approved by the Board of Directors of Canadian Crossroads International.

### General % unrestricted

I give, devise and bequeath to Canadian Crossroads International \_\_\_\_ % of the residue of my estate to be used for any purpose(s) approved by the Board of Directors of Canadian Crossroads International.

### General %, restricted with escape clause

I give, devise and bequeath to Canadian Crossroads International, \_\_\_\_ % of my estate to be used for the following purpose(s) \_\_\_\_\_

If Canadian Crossroads International is unable to apply all or part of these funds for the specific purpose(s) stated herein, the balance of this bequest not so extended may be used for any purpose(s) approved by the Board of Directors of Canadian Crossroads International.

**Download this information as a resource for you or please contact Wanjiro Ndungu, our Manager Philanthropy at [wanjiro@cintl.org](mailto:wanjiro@cintl.org) or call 416-967-1611.**

**More examples can be found on our website at [www.cintl.org/donate/plannedgiving](http://www.cintl.org/donate/plannedgiving).**

## FLEXIBILITY

Your gift can be for a specific amount, a percentage of your estate, or the residue of your estate, that is a gift after your debts have been paid and other bequests made.

## CONTROL

You retain use of the assets for the duration of your lifetime.

## PEACE OF MIND

You can make changes to your Will at any time.

## RECOGNITION

If Crossroads International knows about your gift we can honour you during your lifetime.

## SATISFACTION

Your gift is made for personal reasons; you can create a lasting memorial for you, your family or anyone you may wish to honour. Of course, you will also continue to be part of solutions that fundamentally improve people's lives by reducing poverty and advancing women's and girls' rights around the world.