



**CROSSROADS
INTERNATIONAL**

BENEFITS TO YOU

SIMPLE

This type of gift is easy to arrange. Obtain a change of beneficiary form from the financial institution, name Crossroads International as beneficiary of all or a percentage of the account and ask your financial institution to update their records.

FLEXIBLE

The designation is revocable and can be changed.

COST EFFECTIVE

There are no extra out-of-pocket costs.

TAX PLANNING AND ADVANTAGES

Donating all or a percentage of your RRSP or RRIF to Crossroads is an effective way to reduce the taxes payable by your estate.

ELIMINATES PROBATE, LEGAL & EXECUTOR FEES

Your gift will not be subject to probate costs or delays in settlement. The proceeds left to Crossroads are payable directly to Crossroads upon your death.

YOUR GUIDE TO MAKING A GIFT OF **REGISTERED ASSETS**

You believe that by working together as equals we can unlock the potential of this and future generations to overcome poverty and advance the rights of women and girls. You believe women, youth and rural poor have a right to equal voice, to live free from violence, to determine their future and reach their full potential. You can help us to make it possible. You can be an agent for change by donating all or a percentage of your RRSP or RRIF to Crossroads International. This is an effective way to reduce the taxes payable by your estate.

Many Canadians have savings in Registered Retirement Savings Plans, however RRSPs and RRIFs often create large tax liabilities in the year of death since the entire amount of the plan is included in your income in one year. Donating all or a percentage of your RRSP or RRIF to Crossroads is an effective way to reduce the taxes payable by your estate.

RRSPs and RRIFs become fully taxable as income in the year of death, usually at the highest marginal tax rate, unless the funds can be rolled over to a surviving spouse or a dependent child. Crossroads International 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 RRSP or RRIF 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.



HOW TO START

This type of gift is easy to arrange. To name Crossroads as the beneficiary of your registered retirement savings plan or retirement income fund, contact your financial institution and obtain a change of "beneficiary form" from them. When you are ready, name Crossroads as beneficiary of all or a percentage of the account and ask your financial institution to update their records.

Crossroads strongly recommends that you seek professional advice to ensure your financial goals are considered, your tax situation reviewed, and your planned gift tailored to your circumstances.

Download this information as a resource for you or contact **our Manager Philanthropy, Wanjiro Ndungu**, if you need further information.

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PEACE OF MIND

You can plan, arrange and announce the gift yourself and you will know that it will occur just as planned.

CONTROL

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

PRIVACY

Your gift is not a matter of public record allowing you to remain anonymous. Unlike a Will, the gift cannot be contested.

RECOGNITION

Your gift can be honoured during your lifetime.

SATISFACTION

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.



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