



BENEFITS TO YOU

SIMPLE AND CONVENIENT

Shares are easy to transfer. Your broker transfers the shares from your account directly to Crossroads International's brokerage account. The date of your donation will be the date the shares are received in our account.

TAX ADVANTAGES

By donating your appreciated stock or mutual funds directly to Crossroads you will receive two kinds of tax savings: a tax credit in the form of a charitable tax receipt and the elimination of the capital gains owed on the disposition of the shares.

ANOTHER TAX ADVANTAGE

A gift of publicly traded stocks and securities can also be given through your Will. This is an excellent way to reduce capital gains taxes upon death, thereby significantly reducing taxes owing. Crossroads will issue a charitable tax receipt for the full value of the shares the date they are received by our broker. 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.



CROSSROADS
INTERNATIONAL

YOUR GUIDE TO MAKING A GIFT OF PUBLICLY TRADED STOCKS & SECURITIES

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 leaving a legacy gift to Crossroads International.

HOW TO START

If you own stocks or mutual funds that have grown in value, you may have to pay taxes on your profits when you sell them. By donating them directly to Crossroads, you can eliminate your tax bill, receive a charitable income tax receipt, and make a significant gift at the same time. This option is attractive if you have appreciated investments and wish to make a gift from savings rather than cash flow.

Your gift will not qualify for the capital gains tax elimination if your shares are sold and the cash then gifted to a charity. The donation must be made "in-kind" to qualify for the capital gains tax exemption, so the securities must be transferred directly into Crossroads brokerage account. A donation receipt is issued for the fair market value of the security on the date of transfer.

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.

GUIDELINES FOR TRANSFERRING ASSETS

Brokerage Accounts

The easiest and safest method of transfer exists if your shares are in a brokerage account. Shares may be transferred by instructions from you, the donor, to your broker to transfer the shares directly from your brokerage account into Crossroads brokerage account.

Share Certificates

If you own share certificates, you may donate an endorsed certificate with your signature guaranteed by the bank or your broker, or an unendorsed certificate and a signed stock or bond power of attorney with the signature guaranteed. Certificates may be delivered by courier to Crossroads if due precaution is observed, that is, the unendorsed certificates and the stock or bond power of attorney are delivered separately. Re-registering the share certificates in the name of Crossroads is not recommended, as re-registration can take more than two weeks in which time the value of the shares can change.

Transferring Mutual Funds

To transfer mutual fund shares, the donor must send a letter of instruction to the fund company (e.g. AGF or McKenzie Financial, etc). You, the donor, must sign documents provided by the fund company. A letter of instruction states: "I request that (Name of Mutual Fund) immediately transfer (number) _____ shares from my account # _____ into the name of Crossroads International. Do not sell or redeem this donation from my account. After Crossroads receives confirmation that the shares are in its account, it may authorize the sale of the shares to use to further its mission."

Download this information as a resource for you or please contact Wanjiro Ndungu, our Senior Manager Philanthropy and Public Engagement at wanjiro@cintl.org or call 416-967-1611.

A Crossroads International *Gift of Securities Intent Form* should accompany your letter of instruction to your financial institutional and can be found on our website at www.cintl.org/donate/plannedgiving.



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INTERNATIONAL**

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