



Your
Legacy
can be their
future



Plan

Plan to change
the world

Plan your legacy

Plan Canada aims to achieve lasting improvements in the quality of life of children, families and communities in developing countries. Our Child Centred Community Development approach helps millions of children learn about their rights and take an active role in community development. You can be part of this transformative impact through a legacy gift to Plan in your will.

A legacy gift is one of the most effective ways to impart your values into the future. It's also easy to do and a bequest is a future gift that doesn't cost you anything during your lifetime. The impact of a legacy gift to Plan extends to the many children and families in the more than 90,000 communities where we work, across 50 developing countries.

For examples of how legacy gifts change lives, see pages 6-7.





Why you need a will

A will is a legal document that states who will receive the assets in your estate upon your death.

It's the only way you can be certain that your money and possessions go to the people and causes you care about most. In Canada, if a person dies without a will they are considered to have died "intestate." The provincial government then decides how assets will be divided. Intestacy can also pose a legal and administrative burden to your family.

In the case of intestacy, a court may appoint someone to administer your estate and distribute the assets according to a formula set out in provincial estate and family laws. There are several disadvantages to this:

- The distribution formula may not reflect your wishes.
- The administrator looking after your estate may not be who you would have chosen to handle your affairs.
- The lack of proper estate planning could mean a higher tax bill for your estate.
- The process of settling your estate will likely be more costly and time consuming.

Avoid any future problems by making a will today. It's easy, inexpensive, and will give you peace of mind.



Why include Plan Canada in your will?

In over 75 years, Plan has built a reputation as one of the world's most effective and responsible development agencies. We have a proud tradition of operating with transparency to maintain the trust of our donors and partners, and we regularly undertake internal and external audits

"As children are our future, I decided that a legacy gift to Plan was the best way to leave the world a better place."

– Mavis, Child sponsor, named Plan Canada as the beneficiary of her life insurance policy in her will

of our programs' effectiveness. We are among the first charitable organizations to be accredited by Imagine Canada's Standards Program. We also adhere to their Ethical Fundraising and Financial Accountability Code, and support the Association of Fundraising Professionals' Donor Bill of Rights.

Legacy gifts are an important part of planning future development work. Being aware of the funds that will become available allows us to better plan long-

term, life-changing projects. If you already have a will, leaving a gift to Plan Canada is easy. There's no need to rewrite your will – all you need is a simple addition, called a codicil.

Independent, not for profit and inclusive of all faiths and cultures, Plan's vision is a world in which all children can realize their full potential in societies that respect people's rights and dignities. By remembering Plan in your will, you'll be leaving a permanent legacy of hope, helping break the cycle of poverty for children for generations to come.

Financial accountability and transparency

We are constantly balancing our commitment to ensuring the maximum amount of money possible goes to programs that directly benefit children, with the need to ensure we can meet and grow those commitments to the children, and the more than 90,200 communities we work with over the long term. As revenue grows, we continue to keep the costs of fundraising and operations at an average of 21 cents of each dollar raised, with the remaining 79 cents devoted to programs.

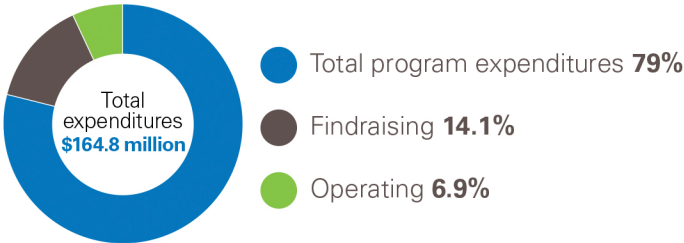
“We have developed great faith in Plan’s accountability and stewardship of our legacy gift.”

– George, Child sponsor, made a bequest gift in support of Plan Canada’s Child Sponsorship program

REVENUE SOURCES



EXPENDITURES



How legacy gifts change lives

Here are just a few of the ways legacy gifts are helping children in developing countries where Plan works.



A \$10,000 gift directed toward Plan's education projects:

- Enabled the completion of 40 classrooms, 20 water points, and 15 latrines across 60 schools in Senegal
- Provided children with quality learning environments
- Established new reading spaces with books in 35 schools
- Built community and school gardens.

A \$25,000 gift is sponsoring six children until they reach the age of graduation (18 years). These children are provided with access to essentials such as:

- Adequate nutrition, so children can grow up healthy and strong
- Clean water and proper sanitation, a basic right we take for granted
- Healthcare, to reduce the instance of preventable diseases
- Education, so children can reach their full potential.

A \$46,000 gift directed toward Plan's water and sanitation programs:

- Helped construct 38 water wells as well as 26 separate latrines for girls and boys in rural villages in Pakistan
- Helped establish 26 water and sanitation committees to manage the newly built water points and promote awareness of proper sanitation and hygiene
- Directly benefited more than 24,990 people in 50 communities, including children.



A \$250,000 endowment fund was established in 2012 to support girl-focused programs around the world:

- Investment income from the fund is disbursed quarterly to Plan's **Because I am a Girl** projects.
- To date the invested income has supported the building of girls' school dormitories in Tanzania and Bangladesh. The dormitories ensure girls who live in remote communities can safely attend school without having to travel daily.
- The fund is also supporting a maternal health program in Bolivia to educate young girls and women of childbearing age about reproductive health and infant care.

For a minimum donation of \$25,000, you may establish a named Plan Canada or **Because I am a Girl** endowment fund. An initial gift of \$5,000 is required, with the balance paid within five years. Endowment gifts under \$25,000 will be invested in a pooled Plan Canada or **Because I am a Girl** fund.

Six simple steps to making a legacy gift

STEP 1 Determine the value of your assets

Add the approximate value of your assets, such as real estate and investments, and subtract liabilities, such as mortgages and personal debt, to help determine the dollar value of your wealth and the size of your gift.

STEP 2 Talk to your family

Discussing your intentions with your family in advance will help prevent disputes and delays when it comes time to settle your estate. Points to consider include proposed executors, power of attorney and, if applicable, guardians for your children.

STEP 3 Talk to a lawyer

A lawyer will review your assets, discuss how you wish to distribute them and help you create an estate plan that ensures they go to the people and organizations you intend to receive them, in the most tax effective way possible.

STEP 4 Finalize your will document

Your lawyer will draft a will document. If you already have one in place, your lawyer will only need to make a change – called a codicil – to your existing will to reflect your gift to Plan Canada. A codicil is a notation that simply alters or adds items while keeping your will intact.

STEP 5 Let Plan know

If you have decided to remember Plan Canada in your will, thank you! We have provided sample wording for your will in this booklet. We also ask that you kindly let us know of your generous intent. Please return the pledge form included or give us a call. We will help ensure your wishes are carried out as you intend.

Review your will periodically

STEP 6

Major life changes, such as a change in marital status or the birth or death of a family member, can impact your will. Your estate value may also change – reviewing your will allows you to make any necessary adjustments to this value as well as any gift amounts, ensuring your wishes continue to be met.

Sample wording for leaving gifts to Plan Canada in your will

Whether preparing a will for the first time or making major changes to your current one, please discuss your intentions to include Plan Canada with your lawyer. If you wish to make a small change to an existing will, your lawyer can prepare a codicil - an annotation that keeps your will intact and alters or adds items that you wish to change.

Below are some sample wordings.

1. For a legacy gift without restrictions:

"I bequeath to Plan International Canada Inc. _____ (state share or percentage of estate or specific amount)."

2. For a legacy gift to projects:

"I give Plan International Canada Inc. _____ (state share or percentage of estate or specific amount). I direct this money be used to support a priority project at the time my bequest is realized."

3. For a legacy gift to benefit Plan in perpetuity:

"I give Plan International Canada Inc. _____ (state share or percentage of estate or specific amount). I direct this money to be invested and the income generated used to benefit a project."

(Note: A gift of \$25,000 or more can be set up as a permanent named fund and directed to one of Plan's core areas of programming, in memory of the donor.)

4. For a legacy gift to fund Child Sponsorship(s):

"I give Plan International Canada Inc. _____ (state share or percentage of estate or specific amount) and direct these funds be used to support any child(ren) sponsored by me at the time of my death, as long as said child(ren) remain(s) eligible for help under the standards and programs of Plan International Canada Inc. Thereafter any balance from this bequest can be used to support other children in need."

5. For a legacy gift to support Plan's **Because I am a Girl** initiative.

"I give Plan International Canada Inc. _____ (state share or percentage of estate or specific amount), and direct that these funds be directed to Plan's **Because I am a Girl** initiative."



Frequently Asked Questions

Q: What is a bequest?

A: A bequest is a gift in your will that enables you to leave a legacy. A bequest can be a percentage of your estate, a set dollar amount, a share or the remainder of your estate after other needs have been met, or a bequest to establish an endowment fund.

Q: What is a named endowment fund?

A: With a minimum donation of \$25,000, you can establish a named endowment fund. Your endowment capital will be invested by Plan Canada. The investment income will be distributed quarterly to a specific area that you care about such as Child Sponsorship or one of the core areas we work in, such as water or education. You can also establish a named **Because I am a Girl** endowment fund and investment income from the fund will support girl-focused programming.

Q: Are there tax benefits to establishing an endowment or making a bequest gift?

A: Yes. When you establish an endowment fund, you will receive donation receipts for each gift you make. When you make a bequest, a donation receipt is issued for your gift, which reduces the taxes payable upon death.

Q: Can I direct my gift to a specific sponsored child?

A: Our policies prohibit us from giving cash gifts to individuals; however, a bequest may be directed toward Child Sponsorship in general. Please see our sample wording on page 9 to make a bequest to Child Sponsorship.



Q: Can I direct my legacy gift to a specific project or country?

A: Given that a bequest is a future gift, and our projects evolve as needs change, we recommend that you direct your bequest or named endowment fund toward Child Sponsorship or one of our core areas of work, such as education, water or health, or our **Because I am a Girl** initiative.

Q: How can I ensure my gift has the most impact to help children in developing countries?

A: Because legacy gifts are carried out well into the future, and our work is continually evolving, making an unrestricted bequest is the best way to maximize the impact of your gift. This gives Plan Canada the flexibility to direct your gift to wherever the needs of children are the greatest.

Q: What other types of legacy gifts can I make?

A: There are several ways you can leave a legacy gift, including:

- Securities: Publicly traded shares or mutual funds
- Life insurance policy: You may purchase a new policy, donate an existing policy or retain ownership of your life insurance policy and name Plan International Canada Inc. as the beneficiary.
- Retirement funds: You may donate RRSPs, RRIFs and other funds such as those in your TFSA.

Please contact us to discuss these and other ways you can leave a legacy gift to Plan Canada.

Pledge form

Please return completed form to:
245 Eglinton Avenue East, Suite 300
Toronto, ON M4P 0B3.

Your information will be kept confidential. Thank you for your support.

Name: _____

Address: _____

Phone: _____

Email: _____

Yes, I have remembered Plan International Canada Inc. through a legacy gift.

The nature of my gift is: Bequest by will
 Endowment
 Life insurance
 Other

I wish to remain anonymous

To help Plan International Canada Inc. in its planning, the amount of my future gift is

% of estate _____ and/or estimate in \$ _____

(This information will be kept strictly confidential.)

I would like more information on legacy giving or other donor options.

I would like to comment on the following:

Signature: _____ Date: _____

Your contact person is Aruna Aysola, Manager, Planned Giving
1 800 387-1418 ext. 292 or 416 920-1654 ext. 292
Fax: 416 920-9942 email: aaysola@plancanada.ca



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Learn more and get involved at plancanada.ca



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