

We all desire significance — to lead happy and fulfilled lives surrounded by family and friends. For many of us, we not only want to leave a lasting impact on the people most dear to us, but we are compelled by Christ to leave his footprint on the world.

This search for significance leads many to ponder their legacy. What kind of legacy will you leave? A bequest is perhaps the easiest and most tangible way to make a lasting impact on the people and missions that mean the most to you.

A Simple Gift to Make

A Charitable Bequest is a bequest written in a Will or Trust that directs a gift to be made to a qualified exempt charity when you pass away. One benefit of a Charitable Bequest to Cross International, for example, is that it enables you to provide help and hope to the poorest of the poor long after you are gone. A Charitable Bequest can also help you save estate taxes by providing your estate with a charitable deduction for the value of the gift. With careful planning, a bequest may be an effective way to lessen the burden of taxes on your family and estate while lessening the burden of poverty on “the least of these” (Matt. 25:40).



As a ministry of relief and development, Cross International strives to aid the poorest of the poor in the name of Christ. We consider every donation as a gift to God, and we consider ourselves honored stewards of those gifts. When you include Cross International in your estate plan, you become our ***Legacy Mission Partner.***



To discuss your legacy, contact

Cross International

Office of Gift Planning

600 SW 3rd Street, Suite 2201

Pompano Beach, FL 33060

PlannedGiving@CrossInternational.org

1-800-391-8545 ext. 239

For further information and resources including interactive gift planning calculators, visit our website at: www.CrossInternationalLegacy.org



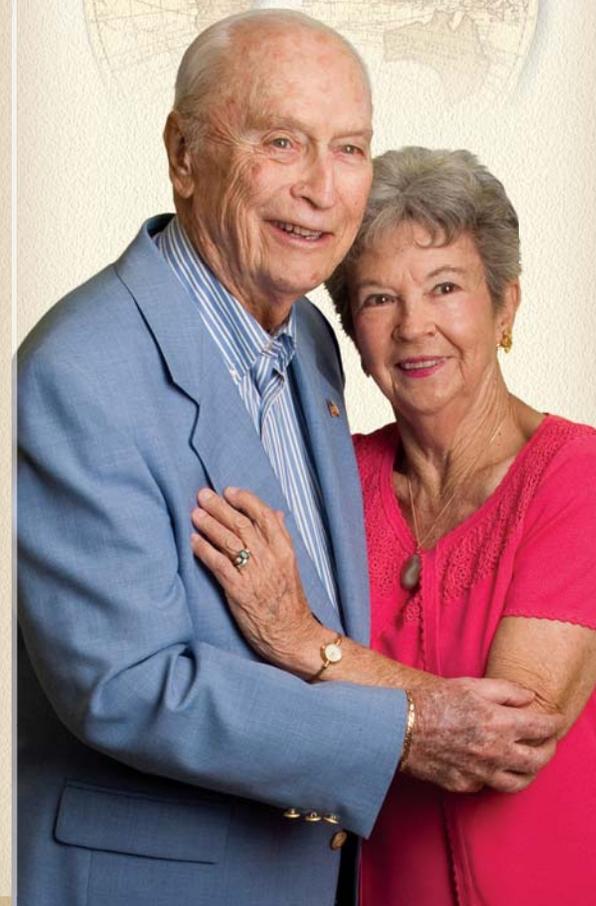
Cross International

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What Legacy Will You Leave?

Charitable Bequests



What Legacy Will You Leave?

A bequest is one of the easiest gifts to make. With the help of an advisor you can include language in your Will or Trust specifying a gift to be made to family, friends or a charity such as Cross International as part of your estate plan. A bequest may be made in several ways:

- Gift of a percentage of your estate
- Gift of a specific asset
- Gift of the residue of your estate



Other Types of Bequests

Certain types of property pass outside of a Will or Trust. These assets require that you name a beneficiary by completing a beneficiary designation form. To make a Bequest of these assets, you should contact the company or entity from which you purchased the asset. Here are a couple of examples:

Bequest of an IRA

A retirement asset like an Individual Retirement Account (IRA) makes an excellent bequest to charity. If the IRA were given to your family, much of the value would be depleted through estate and income taxes. By designating a charity as the beneficiary of part or all of your IRA, the full value of the gift is transferred tax free at your death and your estate receives a charitable deduction. If you wish to leave your IRA to your spouse at your death, you may also designate a charity as the secondary beneficiary of your account. Contact your IRA or retirement account custodian to obtain a beneficiary designation form and make a bequest from your IRA.

Bequest of Insurance Policy

An insurance policy makes a nice bequest to charity. As an asset of your estate, an insurance policy is taxable at your death. However, if the policy is gifted to charity, your estate avoids paying tax on the value of the policy and receives a charitable deduction for the gift. You may generally name anyone as beneficiary of your insurance policy and change your designation at anytime. Contact your insurance company to obtain a beneficiary designation form and make a bequest of your policy to charity.



A Bequest to Help the Poorest of the Poor

What is unique about leaving a Charitable Bequest or other planned gift to Cross International is that you can specify what fund — and ultimately what overseas mission — your gift will benefit. Here are some examples:

- ❖ **Medical** ~ Equip a clinic or hospital
- ❖ **Housing** ~ Build homes for the homeless
- ❖ **Orphans** ~ Support an orphanage
- ❖ **Water** ~ Transform a rural village
- ❖ **Self-Help** ~ Help women start businesses
- ❖ **Education** ~ Send poor children to school
- ❖ **Feeding** ~ Rescue starving children