

Your Story Lives On

Writing Your Will with Purpose

A Will Planning Guide
to honour the people you love
and carry your values forward

*Because your story continues
through the lives you touch*



Chalice information for your Will planning

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Every Life Tells a Story

It is written in moments of love, in relationships nurtured over time, and in the choices we make to care for others. As a Chalice supporter, your story already includes children, families, and communities you may never meet – but whose lives have been changed because you chose to walk alongside them.

That story does not end on your last day.

Writing a Will is one way to carry your story forward. It is a way of ensuring that the care you have shown, the values you have lived by, and the hope you believe in continue to shape the world beyond your lifetime.

This booklet is here to help you reflect gently, plan thoughtfully, and take one step at a time.

Where Your Story Meets Our Mission

In walking alongside children and families through Chalice, you are part of something deeply human and deeply hopeful.

Across the world, children facing extreme poverty are able to attend school, remain with their families, and grow in dignity because caring supporters choose to stand with them. Through trusted local partners, Chalice provides support that is personal, community-based, and rooted in compassion.

As a Canadian Catholic international development charity, our mission is simple: to reveal God's love in action by serving the poor in partnership with the Global Catholic Community.

Our vision is a world where all children and families live in communities of life and love.

At the heart of our work is a belief expressed in our purpose: Christ to the Poor and the Poor to Christ.

In serving others, we encounter Christ ourselves. Service transforms hearts as well as futures.



We are committed to stewarding every gift with care and integrity. More than 90% of each donated dollar supports programs serving children and families, and Chalice is consistently recognized for accountability and transparency.

When your story meets this mission, hope does not end – it continues to take root in lives and communities for generations to come.

As You Consider Your Will

You can write or update your Will at any stage of life.

Your gift may be a specific amount, a percentage of your estate, or what remains after other gifts are made. You may choose to give cash, securities, a life insurance policy, or registered funds such as an RRSP or RRIF.

You retain full use of your assets during your lifetime, and your Will can always be revised if your circumstances change.

A gift of any size can carry your care forward.



Beginning the Next Chapter

Thinking about the future can feel difficult. It can stir uncertainty, tenderness, and even fear. But it can also open space for meaning.

As you begin, you may find yourself asking:

- *Who has been part of my story?*
- *What have I been entrusted with?*
- *How do I want my story to continue?*

This process is ultimately about care: for the people you love, the values you hold, and the causes that have shaped your life. As you reflect on what you have been given and how you wish to carry it forward, your Will becomes a place where those values can take lasting form.

The checklist on the following page is designed to support you as you take these first steps – and to help you consider how your legacy, including your support for Chalice, might continue beyond your lifetime.

Will Planning Checklist

Use this checklist to gather and organize the information you'll need to complete the forms in this guide.

Consider updating an existing Will

- Is your current Will out of date?
- Have you moved to a new province?
- Has your net worth or employment status changed?
- Have you recently married or had children?
- Do you want to add or remove any beneficiaries?

Gather information on your Assets

- Bank accounts.
- Life insurance policies.
- Safety deposit box or storage facility.
- Securities, Investments, RRSPs and RRIFs.
- Principal residence.
- Rental properties or cottage.
- Other property: vehicles, art pieces, jewellery, collectibles, etc.
- Do you own your own business?
- Are you expecting any inheritance?

Create a summary of your Liabilities

- List all your debts (mortgages, credit cards, car loans, lines of credit, etc.).

Think about your Beneficiaries

- Are the beneficiaries of the assets in your Will consistent with the beneficiary listing in your RRSPs and insurance policies?
- Are there personal items that you would like a certain family member or friend to have?
- Does a beneficiary require special care?
- Have you included Chalice or other charities in your Will?
- Have you notified Chalice or other charities of your intention to include them in your Will?

Ask your Legal Advisor

- How can you reduce probate?
- How can you reduce your estate's income tax?
- How can including Chalice or other charities in your Will reduce your estate taxes?

Take note of other items

- Do you need a Power of Attorney for Management of Property?
- Do you need a Power of Attorney for Personal Care (or a Living Will)?
- Have you shared your wishes with your family?



Carrying Your Values Forward With Chalice

Your Will is deeply personal. Some people choose to honour a loved one, express their faith, or reflect a lifelong commitment to justice and compassion.

Leaving a gift to Chalice in your Will is a thoughtful way to continue the care and compassion you've already shared. Many supporters are surprised by how simple and flexible this kind of gift can be.

If you have questions, your legal or financial advisor can help you explore what makes the most sense for your situation.

How a Gift to Chalice in Your Will Can Help Your Estate

In addition to supporting children and communities, a charitable gift in your Will can offer practical benefits:

- Your estate will receive a charitable donation receipt for the full value of your gift.
- This receipt can be used to reduce income taxes in the year of death and, if needed, the year prior.
- In many cases, the tax credit reduces or even eliminates taxes owing on your estate.
- There are no out-of-pocket costs during your lifetime.

For many supporters, this means they are able to care well for loved ones and continue supporting the mission they believe in.

Types of Bequests

A charitable gift in your Will can be structured in different ways. The examples below outline the most common options and can help guide a conversation with your legal advisor.

1. **General:** for a certain dollar amount or percentage of property, usually cash.
2. **Specific:** directs that the charity is to receive a specific piece of property.
3. **Residual:** designates all or a portion of whatever remains after all debts, taxes, expenses, and other bequests have been paid.
4. **Contingent:** takes effect only under certain conditions.



*Jesus said it himself,
"where your treasure is,
there will your heart be also."*

Mt 6:21

Sample Charitable Bequest Language

The sample wording below is provided to help you and your legal advisor clearly express your wishes. These examples meet charitable and CRA requirements and can be adapted to reflect what matters most to you.

General %, unrestricted:

I give, devise and bequeath to Chalice (Canada), Charitable Registration No. 13759 1012 RR0001, _____ % of the residue of my estate to be used for any purpose(s) that Chalice chooses for the fulfilment of its objectives as approved by the Board of Directors of Chalice (Canada).

General %, restricted:

I give, devise and bequeath to Chalice (Canada), Charitable Registration No. 13759 1012 RR0001, _____ % of the residue of my estate to be used for the following purpose(s); _____ . If Chalice (Canada) 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) that Chalice chooses for the fulfilment of its objectives as approved by the Board of Directors of Chalice (Canada).

Specific, unrestricted:

I give, devise and bequeath to Chalice (Canada), Charitable Registration No. 13759 1012 RR0001, the sum of \$ _____ to be used for any purpose(s) that Chalice chooses for the fulfilment of its objectives as approved by the Board of Directors of Chalice (Canada).

Specific, restricted:

I give, devise and bequeath to Chalice (Canada) Charitable Registration No. 13759 1012 RR0001, the sum of \$ _____ to be used for the following purpose(s); _____ . If Chalice (Canada) 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) that Chalice chooses for the fulfilment of its objectives as approved by the Board of Directors of Chalice (Canada).

THE WILL PLANNING GUIDE

Section 1: Personal Information

Begin where you are

The questions and worksheets that follow are designed to help you reflect on what matters most, gather key information, and prepare for a conversation with your legal advisor.

Because laws surrounding estate planning can be complex, this guide is not a substitute for professional advice. We encourage you to consult a qualified lawyer or notary when preparing or updating your Will. The worksheets are for your personal use only and do not need to be shared with Chalice.

Each step helps ensure your wishes – for the people you love and the values you live by – are clearly carried forward.

Personal Information

Surname: _____

Given name: _____

Other names used: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Home telephone: _____

Business telephone: _____

Email: _____

Occupation: _____

Employer: _____

Date of birth: _____

Citizenship: _____

Social Insurance No.: _____

Spousal Information

Spouse's full name: _____

Spouse's address: _____

Occupation: _____

Employer: _____

Date of birth: _____

Citizenship: _____

Social Insurance No.: _____

Date of marriage: _____

Place of marriage: _____

If any previous marriage(s)

Former Spouse's name: _____

If widowed, date of spouse's death: _____

If divorced, date of divorce: _____

Place of divorce: _____

Was there a separation agreement? ___ Yes ___ No

Are there continuing financial obligations under the agreement? ___ Yes ___ No

Section 2: Information about Children/Dependents

As you prepare your Will, take time to reflect on the people who rely on your care and guidance – especially your children and any dependents you support.

This worksheet invites you to record important information about them and to consider the decisions that will help protect their well-being in the years ahead.

Child 1

Full name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Date of Birth: _____

Marital Status: _____

Number of Children/ages: _____

Child 2

Full name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Date of Birth: _____

Marital Status: _____

Number of Children/ages: _____

Child 3

Full name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Date of Birth: _____

Marital Status: _____

Number of Children/ages: _____

Child 4

Full name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Date of Birth: _____

Marital Status: _____

Number of Children/ages: _____

Other personal information you wish to discuss in more detail with your lawyer (e.g. disabled child)

Section 3: Your Personal Balance Sheet

Taking Stock of the Chapters You've Written

Every life gathers resources - you do not need to know exact figures. What matters is understanding the shape of what you have been entrusted with.

Seeing the whole picture can help you decide how best to honour both the people you love and the values that have guided your life.

Real Estate

Principal Residence

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of Ownership*: _____

Current Value: _____

Original Cost: _____

Mortgage (s) with: _____

Mortgage Amount: _____

Other Property (Rental/Recreational/Business)

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of Ownership*: _____

Current Value: _____

Original Cost: _____

Mortgage (s) with: _____

Mortgage Amount: _____

Business

Business Name: _____

Nature of Business: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner and percentage of ownership:

(Corporation, Partnership, Sole Proprietor)

Value of your business interest: _____

Is there a shareholders' Buy-Sell agreement:

*Manner of Ownership = alone, joint tenants with survivorship, tenants in common, partnership, through corporation

Note: Property owned jointly passes automatically to the surviving joint owner(s) and is not affected by the provisions in your Will. An interest in property owned as a tenant in common, on the other hand, is included in your estate.

Bank Accounts

Name of Bank	Location	Account Type *	Account No.	Balance

Safety Deposit Box

Box Location	Box Number	Key Location

Vehicles

Type	Ownership	Original Cost	Value

Personal and Household Items

Item	Value

Other Assets and Investments

Bonds, stocks, mutual funds, GIC's, monies owed to you, interest in any trust/estate

Asset	Date Acquired	Ownership (sole/joint)	Original Cost	Current Value

Investment Company where securities are held: _____

Location of Documents: _____

Registered Plans (RRSPs, RRIFs, Pensions, Annuities, etc.)

Registered Plan	Beneficiary	Value

Life Insurance

Company	Policy No.	Type of Policy	Beneficiary	Cash Value	Face Amount

Liabilities

Mortgages	Amount

Bank Loans	Amount

Personal Debts (credit cards, outstanding bills)	Amount

Other (guarantees, family liabilities, contingencies)	Amount

Summary

Total Value of Assets	
Less Total Value of Liabilities	
Net Value of Your Estate	

Section 4: Legal Preparation

Putting the Story Into Words

A story meant to continue needs to be clearly written.

Working with a lawyer, notary, or trusted Will service helps ensure your wishes are expressed with care. You will also choose an executor – someone who will carry your intentions forward faithfully.

Many people also prepare a Power of Attorney and Personal Directive. These documents ensure that, even in times of illness or incapacity, your story is guided by people you trust.

Executor/Estate Trustee

Now that you have made a list of all your possessions, you must select an Executor/Estate Trustee to administer your estate. Duties will include gathering your estate together, paying your debts, funeral expenses, tax liabilities, and distributing your estate according to your Will.

Your Executor/Estate Trustee is the most suitable for the job if they are:

- Willing to do the job.
- Knowledgeable enough to do the job.
- Free from any conflict of interest (as much as possible).
- Able to resist any undue influence.
- Aware of your wants and desires.
- Capable of accounting for all transactions in administering your estate.
- Trustworthy.

An alternate Executor/Trustee should be included in your Will in the event the first one is unable or unwilling to act.

Professional Advisors

The information below will greatly assist your Executor/ Estate Trustee

Lawyer

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Accountant

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Insurance Agent

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Accountant

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Financial Advisor

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Physician

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Charity of Choice

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Other

Name: _____

Relationship: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Telephone: _____

Shaping How Your Story Continues

The next section on Will Instructions offers space to record your wishes for how your estate should be handled. Here, you can outline how your assets are to be distributed, who will be cared for, and the responsibilities you entrust to others.

As you reflect on these decisions, you may also wish to consider how the values that have guided your life can continue beyond it. Many supporters choose to include Chalice or other charitable organizations in their Will, allowing their care for children and families to carry forward into the future.

Your Will is an opportunity to provide for the people you love while also supporting the causes that have mattered to you throughout your life. If you wish to name Chalice (Canada) or another charity as the beneficiary of a specific gift – such as a sum of money, a percentage of your estate, or the residue of your estate– you may do so in items one to four on the following pages.

Some charitable gifts may be arranged outside of your Will, including gifts of RRSPs, RRIFs, life insurance, or pension benefits. To do this, contact your financial institution, insurance company, or broker and request a Change of Beneficiary form. List Chalice (Canada) as the beneficiary, complete the form as directed, and return it to the provider. These gifts pass directly to the charity and are not subject to probate fees.

Please note that all charitable gifts made through your estate are eligible for a charitable donation receipt for the full value of the gift. This receipt can be used to reduce the taxes payable by your estate, with up to 100% of net income claimable in the year of death and the preceding year.



*May love guide your steps,
peace steady your heart,
and hope carry your story forward.*

Will Instructions

Disposition of Cash Assets

Amount	Disposition

Disposition of Real Estate Properties

Property	Disposition

Disposition of Vehicles, Household Goods, Personal Effects, Jewellery, Art, Etc.

Item	Disposition

Disposition of RRSPs, RRIFs, Pensions

Amount	Disposition

Instructions concerning Executors and Trustees

Executor/Trustee	Instructions

Special Provisions for Beneficiaries in Other Jurisdictions

Beneficiary	Powers

Powers for Retention, Sale and Investment of Assets to Executors

Executor	Powers

Special Clauses to be Included (eg. Appointment of guardian/custodian for children)

Power of Attorney	Name and Address of Attorney

Other Special Instructions (eg. Funeral, etc.)

Item	Instructions

Powers of Attorney (financial, healthcare, etc.)

Power of Attorney	Name and Address of Attorney



A Story That Can Bless Others

In Canada, estates are often subject to taxes. A charitable gift included in your Will can reduce this burden, allowing more of what you leave behind to support the people and causes you care about.

For many, this is a practical way their story continues to give. Because every situation is different, a legal or financial professional can help you understand what this might look like for you.

Practical Considerations

How will Chalice use my bequest?

We use most willed gifts to provide for children and families' most urgent needs. If you want to place restrictions, you can direct your gift to a Chalice program, region, or other purpose. To ensure your wishes are worded properly, please contact the Chalice team.

Does a charitable bequest provide a tax benefit?

For most people, yes. At your death, your estate is entitled to a charitable tax receipt for the full value of your bequest, providing a significant tax credit on your final tax return.

Here's an example:

Margaret Jackson, a widow, leaves \$10,000 to Chalice (Canada) and the remainder of her estate to her two children. Her bequest results in a tax savings of \$4,500 (assuming a combined tax credit of 45%). If she had left the \$10,000 to her children instead of leaving a charitable donation, taxes would have consumed \$4,500 and only \$5,500 would have passed to the children.

Does a charitable bequest have to be in cash?

There are many options beyond cash, including gifts of life insurance, publicly traded securities and mutual funds, RRSP, RRIF, or Tax-Free Savings Accounts (TFSA), endowments, charitable gift annuities, and remainder trusts.

Charitable bequests are creditable up to 100% of income in the year of death, so the tax credit will almost always exceed tax on the gain, resulting in some tax savings.

Whether cash or other property, any part not usable because of the 100% of income limit can be carried back to the prior year (again subject to the 100% limit).

Where Purpose Lives On

A Promise for Children in Most Need

James had been a child sponsor with Chalice for more than 15 years. Over that time, he came to deeply appreciate how child sponsorship supports not only a child's education, but also their health, family, and community. For James, sponsorship was a simple and meaningful way to walk alongside a child as they grew.

When James included Chalice in his will, he chose to strengthen the program he believed in so deeply. Funds from his gift are being used to sponsor children who had been waiting for a sponsor for the longest time - children who now have the stability and encouragement that sponsorship provides.

Because of his generosity, these children will be supported until they turn 21, giving them the opportunity to complete their education and prepare for adulthood with confidence and hope.

Through his will, James's commitment to child sponsorship continues - ensuring that children who once waited are now seen, supported, and given the chance to build a brighter future.

James, Ottawa, ON

A Life of Learning Shared

Louise had been a longtime supporter of Chalice, drawn to its commitment to education and human dignity. An educator in Montreal and later in Ontario, she believed deeply in the power of learning to open doors and create opportunity. Teaching was not just her profession, but a reflection of her values.

When Louise included Chalice in her will, she chose to extend that commitment in a lasting way. Funds from her gift were used to support two education initiatives serving children facing significant barriers.

In Bolivia, her generosity helped fund an after-school program for students who fell behind during the COVID-19 pandemic, providing personalized academic support and renewed confidence in learning. In Zambia, her gift also helped support the construction of a preschool in a rural village, giving young children their first opportunity to begin school close to home.

Through her will, Louise's love of education continues - helping children learn, grow, and imagine new possibilities.

Louise, Kitchener, ON



Turning the Page With Peace

Your story has already touched many lives.

By planning thoughtfully today, you ensure that compassion, dignity, and hope continue to be part of the world tomorrow.

Because your story does not end on your last day.

Once your Will is complete, there are a few gentle steps to help your story continue smoothly:

- Let your executor know where your Will is kept.
- Share your plans with your family.
- Consider letting Chalice know about your future gift (this is always optional and confidential).
- Revisit your Will every few years as life changes.

Let us pray for you!

At Chalice, everything we do is rooted in prayer.

If you choose to let us know that you have included Chalice in your Will, we would be honoured to hold you, your loved ones, and your intentions in prayer. Your Will is deeply personal, and we respect your privacy. There is no obligation to share details – simply knowing that we are part of your story is enough.

Each workday morning, our staff gather in prayer, giving thanks for our supporters and for the children, families, and communities we walk alongside. We would be grateful to include you and your intentions in those prayers.

Your generosity – whether now or in the future – is received with gratitude, care, and hope.





As a Chalice supporter, you are already part of a story rooted in compassion, partnership, and hope.

This booklet invites you to reflect on how your values and care can continue beyond your lifetime – for the people closest to you, and for children and communities around the world.

Your story matters.

And it continues.



chalice.ca/plan-a-gift

1.800.776.6855

