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**BE A PART OF FUTURE
HUMANITARIAN MEDICAL CARE
MAKE A GIFT IN YOUR WILL**

An MSF team on their way to Dilli village to deliver healthcare supplies pass through Jebel Marra Mountains in the Darfur region. Sudan, 2021.

“Humanitarian responsibility has no frontiers. Wherever in the world there is manifest distress, the humanitarian by vocation must respond.”

- Dr. James Orbinski, former international president of MSF

© MSF/Leah Cowan

AN INTERNATIONAL, INDEPENDENT MEDICAL HUMANITARIAN ORGANIZATION.

Doctors Without Borders/Médecins Sans Frontières (MSF) was awarded the 1999 Nobel Peace Prize for its work as an emergency medical humanitarian organization. MSF was founded in 1971 by a group of doctors and journalists in the wake of war and famine in Biafra, Nigeria. They sought to establish an independent organization that focuses on delivering emergency medical humanitarian assistance quickly, effectively and impartially. We are now a worldwide movement of more than 63,000 people from over 160 different nationalities.

Since our creation, MSF teams have worked to provide medical humanitarian assistance to millions of people around the world. We do our work where it is needed most – whether in underreported crises or breaking news disasters. We work in both remote and urban areas, where people may not otherwise have access to healthcare. Among many medical activities, MSF teams support child immunization, address malnutrition, support maternal health, treat people wounded in conflict and perform surgery.

MSF continues to provide emergency medical care to people affected by armed conflict, epidemics and disasters. We know future crises will unfortunately persist and appear. Therefore, we are paying close attention to the impact climate change is having on the health and lives of people in so many of the communities we assist. We are already responding to many of the world’s emergencies, and we see the consequences that rapid environmental change can have on communities already affected by compounding crises.

When you name MSF as a beneficiary in your will, life insurance policy, RRSP or other assets you are providing crucial resources that help support our future humanitarian responses.

Your help allows us to reach people who are excluded from healthcare, to support local medical structures and to assist health personnel in crisis settings where we work.

If you believe each of us has the right to health regardless of who we are or where we are born, you share the values and convictions of MSF.



MSF and Palestinian Red Crescent Society medical staff work to support people injured by Israeli forces. Palestine, 2021

YOUR LEGACY, OUR FUTURE.

When you remember MSF in your will, the impact you leave behind lasts for years to come.

As an independent organization, MSF relies on private donations, mainly from members of the public. This allows MSF teams to act based on where people’s needs are greatest – rather than anyone else’s political, military or financial considerations. We believe all people should have access to healthcare regardless of gender, race, religion, creed or political affiliation.

MSF’s actions are first and foremost medical. Quality medical care for each person is central to our humanitarian objective. We seek to act always in the best interest of patients; to respect their confidentiality, their right to make their own decisions and above all, to do no harm.

When medical assistance alone is not enough, MSF teams may also provide shelter, water and sanitation, food or other services. Your legacy gift would allow us to continue to respond quickly to humanitarian emergencies, thanks to our network of medics and experts working in more than 70 countries. Our financial independence means we can act rapidly, without waiting for governments or other institutions to release funds.

By making a gift in a will to MSF, you are choosing to be part of our organization’s history of advocating for the universal right to access to healthcare for all.

ASK YOURSELF...

What values guide your life?

YESTERDAY, TODAY AND TOMORROW.

The fact that our work remains just as necessary today as it was a half a century ago is no cause for celebration. It is devastating that we continue to live in a world where human life is routinely neglected, exploited or even destroyed for commercial and political gain. But the last 50 years have shown us what’s possible when an international movement of people – from those facing crises, to our staff, to supporters like you – stand together and refuse to remain silent.

Learn more about some key moments in MSF’s history and imagine the impact your legacy gift could have for future generations.

Afghanistan: Clandestine medical care

Immediately after Soviet troops invade Afghanistan in December 1979, MSF teams are dispatched to the country to provide medical care. Crossing the border from Pakistan in secret with medicines and supplies on horseback, staff travel hundreds of miles setting up small hospitals deep in the mountains. For over 10 years, more than 550 MSF doctors and nurses will rotate through this rough terrain.

Genocide in Rwanda

Over a million Rwandan refugees flee the violence to makeshift camps in neighbouring Democratic Republic of Congo. Within days, MSF sets up one of its biggest cholera programs to date in the camps. We testify before the UN for the first time – and call for military action to stop the killings.

MSF receives the Nobel Peace Prize

Canadian Dr. James Orbinski, president of MSF’s international council, denounces Russian forces for their indiscriminate bombing in Grozny, Chechnya. In his Nobel Peace Prize acceptance speech on behalf of MSF, he says, “We are not sure that words can always save lives, but we know that silence can certainly kill.”

Tsunami in Asia

MSF reacts immediately to the Asian tsunami disaster where 300,000 people are killed. Within 48 hours, teams are on-site responding to the emergency, and 32 tonnes of medical, water and sanitation supplies are being distributed.

Ebola outbreak in West Africa

In the world’s largest Ebola outbreak, MSF sets up treatment centres in Guinea, Liberia and Sierra Leone – and criticizes the international community’s inaction. More than 11,300 people lose their lives before the spread of the virus is contained.

COVID-19: Action and solidarity in a global pandemic

In response to the COVID-19 pandemic, MSF demands that pharmaceutical companies stop profiting off the pandemic and ensure fair and equitable access to lifesaving vaccines and treatment for all.



France: A new form of humanitarianism

MSF is founded in Paris by doctors and journalists who believe témoignage (French, meaning “bearing witness”) has a crucial role to play in medical humanitarian action.

Thailand: Supporting refugees

MSF sets up our first large-scale medical program along the Cambodian-Thai border to provide care for people fleeing the Khmer Rouge regime. In 1980, team members join the March for Survival at the Cambodia-Thailand border, calling for international assistance to be distributed in Cambodia.

Ethiopia: Famine in Ethiopia

MSF starts programs to treat malnutrition in hunger-stricken regions of Ethiopia. MSF runs therapeutic feeding centres and provides food, medicines and supplies during a devastating famine. When the government forcibly displaces people and diverts humanitarian assistance, MSF speaks out, resulting in the expulsion of one of two MSF sections present in the country.

HIV: The global fight for access to treatment

MSF joins activists calling for equitable access to antiretroviral medicines, which are priced beyond the reach of most countries. The campaign helps lead to the production of generic drugs at dramatically lower prices.

Access Campaign

With millions of people dying each year from treatable infectious diseases, MSF starts an international effort to push for increased access to medicines for people around the world.

Haiti: MSF’s largest operation

When Haiti is struck by an earthquake, MSF – already active on the island – treats people who are wounded, rebuilds medical facilities, restores access to safe water and responds to a massive cholera epidemic, our largest operation to date. Teams are interviewed by various media and share testimonies from people affected by the disaster.

Search and rescue on the Mediterranean Sea

With thousands of asylum seekers attempting to reach Europe by sea, MSF launches a search and rescue and medical assistance operation. In 2016, we announce we will no longer accept funding from the European Union and member states, whose migration deterrence policies include turning back boats full of people searching for asylum.

ASK YOURSELF...

What are your concerns and hopes for the future?

LOOKING TOWARDS OUR FUTURE

As we look to the future, MSF remains committed to providing high-quality medical care to people who need it – whatever that future may bring. For as long as we are needed, MSF must be prepared to respond to humanitarian crises around the world. Thank you to our supporters who help make this possible.



“CONSIDERING MY FAMILY BACKGROUND AND GROWING UP IN A RELATIVELY PRIVILEGED POSITION, THE QUESTION IS WHY WOULD I NOT DONATE? IT WOULD FEEL REALLY WRONG NOT TO ACT.”

- Alfild Larson

A GIFT OF RESPONSIBILITY AND DUTY TO ACT.

As someone raised by generous parents in the fifties in the state of Kansas, Alfild’s family was always involved in volunteering activities and did what they could to support vulnerable people in their community. Alfild has supported MSF for the past 17 years as she knows MSF is one of the first organizations to intervene when there is an emergency.

“As a doctor, MSF was an obvious choice,” Alfild replied when asked why she began supporting our medical humanitarian activities. I had worked with people experiencing homelessness, people fleeing the draft and underprivileged communities when I was young.” She was concerned she had not done more personally, and felt it was her responsibility and duty to act.

“Considering my family background and growing in a relatively privileged position, the question is why would I not donate? It would feel really wrong not to act.”

Thinking about her own legacy and making the decision to include MSF in her will among other charities, was a compassionate logical step to plan the future.

“My children have done reasonably well in their life; they live a comfortable lifestyle. I always thought that giving through a legacy gift was a safe way to donate. By arranging my legacy, I arrange to cover my heirs and leave the rest to charities.”

Knowing the climate emergency is a great threat to human health, particularly in places where people already lack access to, or are excluded from basic healthcare, for Alfild it seems the right moment to include a gift in a will.

“I am concerned about the climate catastrophe happening right now and the rise of exclusion in so many parts of the world. Organizations like MSF, those that support refugees and displaced people will help counteract some of these things.”

Like many of our supporters, Alfild knows her legacy gift will help serve a better future and that MSF will continue to support people in crises with a response that best fits the needs of tomorrow.

“FOR ME, THIS LEGACY GIFT IS MY CONTRIBUTION SO MSF CAN KEEP BRINGING A LITTLE BIT OF LIGHT AND HOPE IN THE WORLD.”

- Corinne Tougas



A GIFT TO SUPPORT PEOPLE WHO NEED IT MOST.

The bond between Corinne Tougas and MSF was forged over a decade ago when she was working as a street canvasser in Quebec to raise funds for several non-profit organizations, including MSF.

“My role was to educate passers-by about social causes and encourage them to make donations. Very quickly, MSF became one of the organizations that stood out, notably for its relevance and integrity. To help me talk intelligently about the organization and its activities, I read a great deal of feedback from patients and teams who worked in countries in which MSF maintains a presence. I remember a story that came out of Democratic Republic of Congo, where a medical team supported a Congolese woman to give birth in an MSF car while she was travelling from a conflict zone to a hospital.”

Now a monthly donor, Corinne has decided to include in her will a percentage of her estate that will be transferred to MSF.

“As a woman and a mother, it was important for me to do something that would help support mothers and people for years to come.”

“I know what I am leaving my two children is enough to meet their basic needs and ensure they can lead a comfortable or even more-than-comfortable life, comparatively speaking. It was therefore an easy decision for me to bequeath part of my estate to MSF so the organization can continue to help the people who need it most in an independent manner.”

“For me, this legacy gift is my contribution so MSF can keep bringing a little bit of light and hope in the world.”

HOW TO INCLUDE MSF IN **YOUR WILL.**

Though nothing in our world is certain, MSF knows people around the world will likely continue to face humanitarian crises for decades to come. A legacy gift is a powerful way to ensure emergency medical care continues where people’s needs are greatest, whenever crises occur. In fact, many of the people MSF speak with are surprised to learn the impact they can make through a legacy gift.

After taking care of your loved ones, you can include MSF in your will with a bequest.



BEQUEST

- 1. **RESIDUAL GIFT** – you can choose to leave a percentage, or the residue, of what is left in your estate once you have provided for your loved ones.
- 2. **SPECIFIC GIFT** – you can choose to give a gift of a fixed dollar amount or asset, such as securities.

If you already have a will, it is easy to include MSF by adding a codicil. A codicil is an additional legal document that lets you amend your will without needing to re-write it. Please ask your lawyer for more information.



SUGGESTED LEGAL WORDING

RESIDUAL GIFT:

“I give to Doctors Without Borders Canada/ Médecins Sans Frontières Canada, currently located at 551 Adelaide Street West, Toronto, Ontario, Canada M5V 0N8 _____ (%) of the rest, residue, and remainder of my estate to be used for its general charitable purposes.”

SPECIFIC GIFT:

“I give to Doctors Without Borders Canada/ Médecins Sans Frontières Canada, currently located at 551 Adelaide Street West, Toronto, Ontario, Canada M5V 0N8 the sum of \$_____ to be used in support of its general charitable purposes.”



WHEN PREPARING YOUR WILL, PLEASE NOTE OUR LEGAL NAME

Doctors Without Borders Canada/Médecins Sans Frontières Canada

551 Adelaide Street West, Toronto, Ontario, Canada M5V 0N8

Charitable Registration No: 13527 5857 RR0001

OTHER GIFTS TO SUPPORT **MSF’S WORK IN THE FUTURE.**

You can also help the future of humanitarian medical care by naming MSF a beneficiary of your life insurance or retirement funds or by donating securities in your will.

GIFT OF LIFE INSURANCE

A gift of life insurance can be a powerful legacy. You can donate a new policy or transfer an existing policy. You can designate MSF as the owner and beneficiary or name us as the beneficiary of your policy and retain ownership. As there are a wide variety of options when considering a gift of life insurance, there are also charitable tax benefits associated with each type. If you are considering a gift of life insurance, please contact your insurance broker.

GIFT OF SECURITIES

Leaving a gift of securities to fulfill a bequest in your will could provide your estate with significant tax benefits. When a charity is named as a beneficiary, no capital gains taxes are imposed and a charitable tax receipt is issued. The resulting tax credit can be claimed for up to 100 per cent of the net income in the year of death.

GIFT OF RETIREMENT FUNDS

You can build your legacy by donating your RRSP or RRIF. At death, the total value of these funds must be reported as income and are fully taxable to the owner’s estate if there is no named qualifying beneficiary.

A NOTE ON DESIGNATED GIFTS

MSF does not know where the greatest needs or disasters will be in the future. An undesignated gift in support of MSF’s emergency fund will allow us to direct your support wherever it’s needed most, without delay. If you feel strongly about a specific cause or context, please call us to discuss your options..



Opposite page (L-R): 1. Yves, an MSF staff, takes a break after having met the medical team and the patients admitted to the advanced HIV unit of the Centre Hospitalier Universitaire Communautaire in Bangui. Central African Republic, 2020. 2. Patient consultation in the health centre of Ambodrian i’ Sahafary, a village only accessible by boat, where MSF set-up a mobile clinic. Madagascar, 2022. 3. An MSF team leaves Chimoio to fly over Tica and other locations in Nhamatanda district. Mozambique, 2019.

This page: An MSF staff during emergency COVID-19 support in Brussels. Belgium, 2020.

ASK YOURSELF...

Which way of giving interests you the most?



A GIFT TO INSPIRE THE NEXT GENERATION.

For many years, Charlotte’s grandfather Peter had quietly supported MSF – an organization he felt demonstrated the power of solidarity through humanitarian action in the face of critical medical needs around the world. When her grandfather’s health began to decline, they would often discuss her future whenever she visited him in the hospital, and she told him about her hopes to one day become a physician. Peter passed away in 2016 before she could tell him she had been accepted to medical school.

“I felt like it was an unfinished story,” she recalls. Charlotte remembers her grandfather as a man who was committed to integrity and compassion. Having spent his childhood in England during the Second World War, he experienced how life could change in an instant for those facing the devastation of conflict.

“I felt like I couldn’t accept medical school without him knowing, without his seal of approval.” That seal appeared to come when Charlotte’s family in Sudbury, Ontario, received a letter from MSF thanking her family for Peter’s longstanding support and for the bequest he left to MSF in his will.

“Knowing my grandfather had left this legacy gift to MSF made me realize the reasons I was going into medicine were the right reasons and he would have been so proud of me,” Charlotte says.

“I think the values that he saw in MSF – compassion and helping others and doing right, whatever the situation – those are values that are also guiding me.”

As of today, Charlotte continues to honour his memory by displaying these values herself as a now practicing physician.

“I THINK THE VALUES HE SAW IN MSF – COMPASSION AND HELPING OTHERS AND DOING RIGHT, WHATEVER THE SITUATION – THOSE ARE VALUES THAT ARE ALSO GUIDING ME.”

- Charlotte Roy

OUR COMMITMENT TO YOU.

HUMANITY, INTEGRITY, RESULTS.

MSF in your will, we promise:

1. We will continue to **live our values**, no matter what the future holds. This includes speaking out about the underlying abuse, violence and neglect affecting the communities we work with and pursuing our efforts to prevent avoidable deaths, reduce human suffering and uphold people’s dignity.
2. We will maintain our commitment to **neutrality and impartiality**. We will not take sides during armed conflicts and will continue providing assistance for people who need it, regardless of their race, religion, gender or political affiliation. We will cherish the trust and confidence you place in our medical humanitarian activities.
3. We will continue to safeguard our **independence**. MSF’s ability to act based on our own assessment of medical need alone – free from any political, military, economic or religious interests – is entirely thanks to our supporters like you. Almost all our funding comes from private donors, rather than from governments or large institutions.
4. We will respect your right to **privacy**. It is helpful for MSF to know a few details about your estate plans to help us to ensure your wishes are conducted as you intended, but what you choose to share with us is confidential – we know these details are very personal.
5. We will make it our priority to **honour your last wishes**. We know you do not take your legacy plans lightly, and neither will we. We understand it will be a difficult time for your loved ones and will work with them to fulfill your legacy wishes with professionalism, care and patience.



Moses Luhango, MSF information education and communication manager, with Manfred, a patient in the tuberculosis ward at Nsanje District hospital. Malawi, 2019.

ASK YOURSELF...

How do you want to be remembered by your loved ones, your community?



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A member of MSF's water and sanitation team walks towards the treatment facility where MSF cleans and treats river water for consumption in Al Tanideba refugee camp. Sudan, 2021.

THANK YOU.

Thank you for your interest in naming MSF as a beneficiary in your will.

Making decisions about your estate can be emotional and sometimes confusing – but we want you to know MSF is here to answer any questions you may have about building your legacy through giving. I understand it is a very personal subject and it is not always easy to think about what we want to leave behind. Although starting or modifying your will may feel daunting, please know the process will have a great impact. My job is to make this experience as straightforward, seamless and easy for you as possible.

Thank you for reflecting on your values, your assets and your wishes for your legacy. After having recently supported my parents through the process of drawing up their individual wills, I am beginning this process myself. Some might say it is too soon, but I have learned that anything can happen, and I want to make sure my final wishes will be met.

With that, I know everyone is unique – with different familial, emotional and financial circumstances. Listen to the advice of legal advisors. Take your time. Do what is best for you.

Should you have any questions about your estate plans or want to share your interest in donating life insurance or your retirement plan, please know I am always here to discuss any and all of this with you.

Sincerely,

Mathangi Ketheeswaran



Mathangi Ketheeswaran
MSF Donor Engagement Officer – Planned Giving



Doctors Without Borders/Médecins Sans Frontières (MSF)

Email: legacies@toronto.msf.org

Direct line: 647-863-7872

551 Adelaide Street West, Toronto, ON, M5V 0N8, Canada

Charitable Business Number: # 13527 5857 RR0001

doctorswithoutborders.ca/legacy



Cover photo: Seven-year-old Vaishnavi and her mother Vishaka with MSF nurse Prachi. Vaishnavi is a patient with multi-drug resistant tuberculosis.

The information provided in this brochure is intended as guidance and is not in any way intended to serve as legal advice on the part of MSF. In order to ensure your philanthropic wishes are met, we encourage you to seek the assistance of a financial or legal advisor.