
pathway.
How to support
Pathway with a
Gift in
your Will.

Including a gift to Pathway.

We understand that creating a Will is a highly personal process, requiring careful consideration. With this in mind, we'd like to let you know that if you'd like to support us with a gift in your Will, you are able to do so.

If you'd like to support us with a gift in your Will, or would like to learn more about the process of doing so, the following information may be useful to you.

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“Pathway has pretty much supported me the whole time. It’s changed my life. It’s helped me find a job and have a sense of belonging.”

The impact your gift can make.

A bequest to Pathway leaves a legacy of fresh starts for future generations.

It will support the future of our current initiatives such as the Navigate Initiative, supported employment and affordable housing, along with future initiatives that we have not yet undertaken.

Your generosity will result in more people discovering hope, experiencing transformation, and becoming agents of positive change in their own communities.

Types of gifts.

There are three different types of gifts that are given in Wills:

- **A residual gift**
  A residual gift is a way of passing on the residue of your estate (after all other commitments are met) to your chosen beneficiaries. You can leave the total residue to one beneficiary or you can dictate the share that a number of beneficiaries are to receive.

- **A general gift**
  A general gift is a stated sum of money.

- **A specific gift**
  A specific gift is a particular item and is a good way to pass on cherished belongings to loved ones – a wedding ring to a daughter, for example.

Ways to give.

Gift for immediate use

Your gift goes directly to Pathway Trust's operations and programmes in the year it is received. This option allows the Trust to apply your gift where it is most needed at the time, supporting current programmes and emerging priorities.

Gift to the endowment fund

Your gift is added to Pathway Trust's permanent endowment fund. The capital is invested, and only the annual income (typically 4–5% of the fund's value) is spent each year. Your gift continues to support the Trust's work in perpetuity, not just in one year.

The endowment option is particularly suitable for donors who:

1. want their gift to have lasting impact beyond a single year
2. are concerned their gift might be 'spent and forgotten'
3. wish to support the organisation in perpetuity
4. are leaving a significant sum and want proportionate recognition

Named endowment fund

For gifts of $50,000 or more, you may establish a named fund within the endowment. This fund will carry your name (or a name of your choosing) and will be a permanent part of Pathway Trust's foundation.

A named fund offers:

1. meaningful and lasting recognition of your generosity
2. the opportunity to direct your gift toward programmes you care about (subject to discussion with the Trust)
3. annual reporting on your fund's performance and the difference it is making

If the specific programme you support changes or ceases over time, the Trust Board will apply the income from your named fund to the most closely related charitable purpose, ensuring your gift continues to make a difference.

You are welcome to contact us to discuss whether a named fund is appropriate for your circumstances.

The endowment is an additional option for donors — it does not replace bequests for immediate use. Donors may choose to give to either or both, depending on their wishes.

How the endowment works.

The endowment fund operates on a simple principle: your capital is preserved, and only the investment returns are spent.

Each year, Pathway Trust distributes approximately 4.5% of the endowment's average value over the preceding three to five years. This smoothing approach protects against drawing too much in good years or too little in difficult years.

The endowment capital is invested in a diversified portfolio managed by professional investment advisers, with oversight by the Trust Board.

For example: a $100,000 gift to the endowment would generate approximately $4,500 per year for Pathway Trust's work — every year, in perpetuity. The capital remains invested and, over time, is expected to grow to offset inflation, so your gift's impact actually increases rather than diminishes.

Making your gift official.

To ensure your Will is legally valid and accurately reflects your wishes, it should be prepared and reviewed by one or both of the following:

1. A solicitor or lawyer
2. A Public Trustee

We strongly recommend that you obtain independent legal advice before executing or amending your Will.

Suggested wording.

When adding a gift to your Will, we suggest the following wording options to ensure your gift is valid and achieves your intentions.

For a gift for immediate use:

"I give to Pathway Trust, Charity Registration Number CC26839, [the sum of $_____ / _____% of my estate / the residue of my estate / my (describe item)] for its general charitable purposes. I declare that the receipt of the Chief Executive or authorised officer shall be sufficient discharge to my trustees, and that if Pathway Trust ceases to exist, this gift shall pass to a successor organisation or similar New Zealand charity selected by my trustees."

For a gift to the endowment fund:

"I give to Pathway Trust, Charity Registration Number CC26839, [the sum of $_____ / _____% of my estate / the residue of my estate] to be added to its permanent endowment fund, with only the annual income or distribution to be applied for its general charitable purposes. I declare that the receipt of the Chief Executive or authorised officer shall be sufficient discharge to my trustees, and that if Pathway Trust ceases to exist, this gift shall pass to a successor organisation or similar New Zealand charity selected by my trustees."

For a gift to the endowment fund:

"I give to Pathway Trust, Charity Registration Number CC26839, [the sum of $_____ / _____% of my estate / the residue of my estate] to be added to its permanent endowment fund, with only the annual income or distribution to be applied for its general charitable purposes. I express the wish, without creating any binding obligation, that this gift be known as the [Name] Fund and that appropriate recognition be given at the discretion of the Trust Board. If the specific purpose for which this fund is designated becomes impractical or unnecessary, the Trust Board may apply the income to any of its charitable purposes. I declare that the receipt of the Chief Executive or authorised officer shall be sufficient discharge to my trustees, and that if Pathway Trust ceases to exist, this gift shall pass to a successor organisation or similar New Zealand charity selected by my trustees."

There are other ways you can include a gift in your Will, including directing your gift to a specific programme or adjusting the amount for inflation. If you'd like more information about these options, please contact connect@pathway.org.nz or phone +64 3 982 1952.

Other ways to leave a legacy.

Life insurance policies

Most life insurance policies allow you to nominate a charity as a beneficiary. To do this:

1. Contact your insurance provider and request a beneficiary nomination form
2. Provide Pathway Trust's legal name, address (44 Mandeville Street, Riccarton, Christchurch 8011), and Charities Commission registration number (CC26839)
3. Specify the percentage share if nominating multiple beneficiaries

On your death, the insurance company pays the nominated amount directly to Pathway Trust. This payment does not form part of your estate and is not subject to claims under the Family Protection Act 1955.

KiwiSaver

KiwiSaver death benefits generally form part of your estate and pass according to your will (or intestacy rules if there is no will). They do not transfer directly to a nominated beneficiary. Some providers allow members to record a nominated beneficiary, but this is typically a non-binding expression of wish rather than a legal direction.

If you wish to benefit Pathway Trust from your KiwiSaver:

1. ensure your will includes an appropriate bequest clause as set out in the suggested wording above
2. if you wish to leave a specific share of your KiwiSaver to

Pathway Trust, include a percentage or pecuniary bequest, or direct that a portion of the residue be applied for this purpose

3. check with your KiwiSaver provider whether a binding nomination is available under your scheme rules (this is uncommon but not impossible)

Be aware that KiwiSaver balances passing through your estate may be subject to claims by dependants under the Family Protection Act 1955, unlike direct life insurance nominations.

Superannuation (non-KiwiSaver schemes)

Some workplace and private superannuation schemes allow binding death benefit nominations. Contact your scheme administrator to confirm whether charities are eligible nominees under your scheme rules.

Donors considering any of these options should consult their insurance provider, KiwiSaver or superannuation scheme administrator, and (where appropriate) a financial adviser or solicitor.

Pathway Trust is also happy to discuss these options with you or your adviser — contact **connect@pathway.org.nz** or phone **+64 3 982 1952.**

FAQs.

How will my gift be used?

Your gift will be used to:

- Strengthen our core mission and build financial resilience. Pathway Trust has created profound social change over more than 25 years, and we are committed to creating fresh starts for generations to come.
- Expand and innovate our programmes. Legacy gifts enable us to reach more people, deepen support, and develop new initiatives that reflect emerging needs.

We understand that you may wish to direct your gift to a particular purpose. However, most people leave an unrestricted gift to "where most needed." This allows Pathway Trust to fill the most critical gap across our work so that support continues for everyone who needs it. It also means your gift can evolve with our work as we serve those on society's margins.

You are welcome to contact us to discuss any specific wishes you may have.

What is the difference between an immediate gift and an endowment gift?

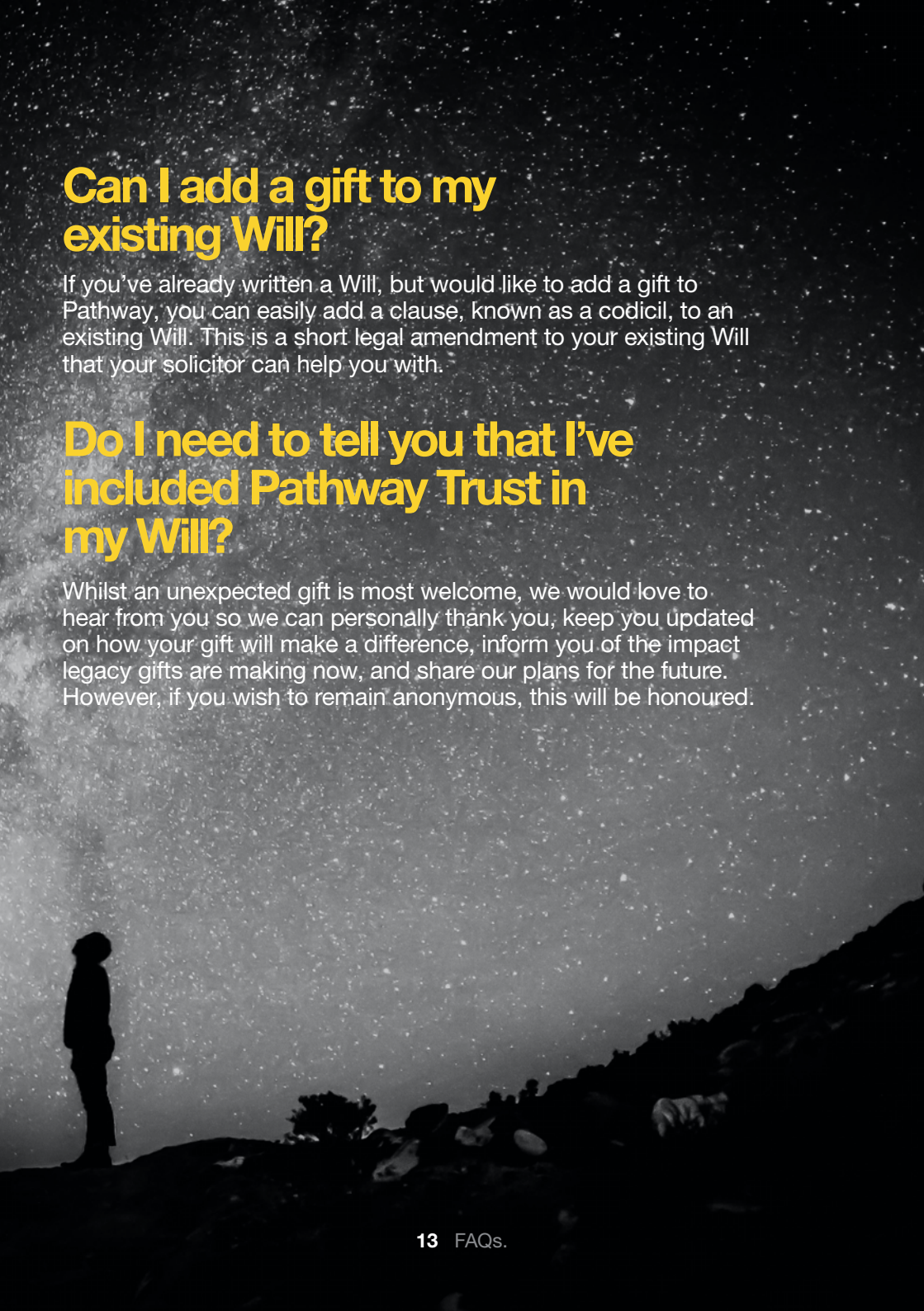
An immediate gift is spent in the year it is received to support current programmes. An endowment gift is invested permanently, with only the annual income spent each year. An endowment gift supports Pathway Trust in perpetuity — your gift keeps giving, year after year, forever.

Can I add a gift to my existing Will?

If you've already written a Will, but would like to add a gift to Pathway, you can easily add a clause, known as a codicil, to an existing Will. This is a short legal amendment to your existing Will that your solicitor can help you with.

Do I need to tell you that I've included Pathway Trust in my Will?

Whilst an unexpected gift is most welcome, we would love to hear from you so we can personally thank you, keep you updated on how your gift will make a difference, inform you of the impact legacy gifts are making now, and share our plans for the future. However, if you wish to remain anonymous, this will be honoured.



Get in touch.

Please get in touch with us if you would like to discuss your options in more detail.

Address	44 Mandeville Street, Riccarton, Christchurch 8011, New Zealand
Phone	+64 3 982 1952
Email	connect@pathway.org.nz
Web	www.pathway.org.nz
Charity no.	CC26839

Important information

The wording and information in this brochure is provided for guidance only and does not constitute legal or financial advice. Donors should consult a solicitor or the Public Trust to ensure their will accurately reflects their wishes and complies with New Zealand law.

Pathway Trust accepts no responsibility for the validity or interpretation of any will or bequest clause.

Supporting Pathway Trust in your Will

Response form

Let us know your intentions by filling out this form and sending it to **44 Mandeville Street, Riccarton, Christchurch 8011 New Zealand**. Any information you give will be treated in the strictest confidence and is not legally binding.

Name: _____

Address: _____

Phone Number: _____

Email: _____

- ☐ I have already included a gift in my Will to Pathway Trust
- ☐ I intend to include Pathway Trust when I next update my Will
- ☐ I would consider including Pathway Trust in my Will and would like more information
- ☐ I would like a confidential conversation about my options
- ☐ I am interested in the endowment fund and would like more information
- ☐ I am interested in establishing a named fund (gifts of $50,000 or more)
- ☐ I have already named Pathway Trust in my life insurance, KiwiSaver, or superannuation
- ☐ Please send me Pathway Trust's annual report
- ☐ I wish to remain anonymous

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