
YOUR LEGACY.
THEIR FUTURE.
50
CONCORDIA

YOUR GIFT, YOUR PLAN

Since its founding in 1974, Concordia has benefited from visionary donors whose planned gifts help shape our university and, by extension, society.

Alumni, faculty, staff, retirees and friends generously make planned gifts to honour a loved one's memory, advance a cause that's close to their hearts and create legacies that benefit generations of future students.

Today, Concordia teaches 50,000 students who will address some of the most important research challenges of our time.

Through your planned gift, you can advance Concordia too. Your support ensures ambitious students benefit from a next-generation experience — an environment where diverse individuals collaborate, experiment and uncover their potential.



What is planned giving?

Planned gifts are charitable commitments made by a donor, either during their lifetime or beyond, that are part of their financial or estate plans. Such gifts are vital to future generations. For donors, they can fulfill a lifelong wish to give back.

What are the benefits?

Without using resources you need now, or taking away from a loved one's inheritance, you can make a planned gift with lasting effects. A planned gift enables you to make a more significant contribution than an outright cash donation.

What can you support?

Your planned gift can be designated to the cause of your choosing at Concordia: athletics, library, student support, research and up to 450 other designations. Your gift can be tailored to your interests, your values and your unique stipulations.



FOR THE PROSPERITY OF CANADA

"Jon and I have always had a special place for Concordia in our hearts. It's where we eventually decided to build our lives together, and it gave Jon his first start in real estate — it was the foundation of his future and of Canderel, the company he founded."

– Susan Wener, author and natural health consultant

"Industries and individuals have to take leadership roles and invest in the future minds and leaders of our country. We're investing in brains to make a difference and ensure the future health and prosperity of Canada. In my world, the road to success is always under construction."

– Concordia chancellor Jonathan Wener, BComm 71, founder and chairman of Canderel

GIVING OPTIONS

Bequests: the gift of a lifetime

A bequest is a gift promised in a will that can be a percentage of your estate or a fixed amount. Charitable bequests are made by individuals in a range of financial situations and, in fact, most are made by average citizens.

Making a bequest to Concordia does not prevent you from leaving an inheritance to loved ones. A donation of 10 per cent of your estate can be a truly powerful gift, while still leaving 90 per cent for family and friends.

Watch our Planned Giving testimonials:
youtu.be/ogNPN0tInUY



Offset taxes for your heirs

While bequests are often made selflessly, they can also be made strategically. Designating taxable assets — such as registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs) or appreciated securities — to a charity offers major tax savings. Doing so empowers donors to give more to Concordia and to their heirs.

More than half of Canadians do not have a will. Many that do may be unknowingly allocating assets in a way that does not maximize potential savings.

Gifts of shares: a win-win

By donating your shares or mutual funds to Concordia instead of selling them, you benefit from an exemption of the capital gains taxes you would normally pay. In addition, you receive a donation receipt equivalent to the fair market value of the shares at the time of transfer. Concordia benefits from the full value of your donation.



KNOWLEDGE ENDURES

"I like supporting Concordia because the university makes education accessible. In making a planned gift to Concordia, you'll have a lasting effect on the education of Montreal, Canada and the world. What you contribute goes to helping students. And if I can help more people to become students, then that makes me happy."

– Tracey Stevens, BEng 97, product manager, $e_2$ip Technologies



OTHER TYPES OF **PLANNED GIFTS**

Life insurance

Giving through life insurance can be done in two ways. You may designate Concordia as the beneficiary of your policy. Upon payout of the policy, your estate would receive a tax credit based on the amount of the proceeds. Alternatively, you can assign policy ownership of a policy you no longer need. In this case, the benefits to you are immediate. You receive a charitable tax credit for the policy's fair market value, which is often far greater than the policy's cash surrender value. You also receive tax credits for the payment of premiums.

Charitable gift annuities

A gift annuity is a contract between you and Concordia stating that your transfer of funds — in cash or securities — to the university will provide you with fixed guaranteed payments for life or a set term. A portion of the funds transferred — generally between 20 and 30 per cent — constitutes an immediate charitable gift for which you receive a tax receipt. The other portion of the funds is applied by the charity to purchase an annuity from a highly rated insurance company of your choice. The annuity allows Concordia to guarantee you fixed payments, either quarterly, biannually or annually.



FATHER AND HUSBAND PAYS TRIBUTE TO LOVED ONES

"I lost my wife, Dr. Uma Sharma, my eldest daughter, Sandhya Sharma, my youngest daughter, Swati Sharma, and my mother-in-law in the bombing of Air India Flight 182 on June 23, 1985. I chose to remember my family positively and to do good things in their name. Planned giving is one of the best ways to give. By creating an endowment in my family's name, their memory continues."

– Mahesh Sharma, professor,
John Molson School of Business



PARTNERS IN LIFE AND MUSIC

"Concordia is family for us. And because we decided not to have children and won't be here forever, we felt it would be important to give back and build a legacy."

– Maria Diamantis, artistic director, Chroma Musika

"We knew intuitively that a planned gift to Concordia's music department was the best way to go. For me, it was very important to be able to give back to the university that gave so much to me. It's gratifying to know that for as long as Concordia is around, one music student will receive a scholarship every year through this gift. It's a tremendous feeling."

– Dimitris Ilias, BFA 92, artistic director, Chroma Musika





Flow-through shares

A uniquely Canadian way to give, flow-through shares have intense tax advantages that mean big gains come tax-refund time. They can be utilized by high-net-income earners and involve investments primarily in the oil and gas industry, mining industry and wind power industry.

Stock options

This long-term component in executive compensation is focused on performance over more than three years. Executives may exercise their options and make a difference to Concordia with a minimal impact on their cash flow.

Charitable remainder trust

Most appropriate for donors aged 70 and over, a charitable remainder trust is an irrevocable transfer to a trust, either during the donor's lifetime or through a will. Usually the trust pays an income to the designated beneficiaries during their lifetime and the remainder is then transferred to Concordia.

Endowments

Created in your lifetime or stipulated in your will, an endowment allows you to support Concordia and ensure a named legacy in perpetuity.

An amount of $150,000, for example, enables the establishment of an endowment that could fund an annual scholarship of $5,000 that can be named after you or a loved one. The endowment's principal remains unspent while its annual payout funds the scholarship. A portion of the earned income from the endowment is reinvested to ensure the endowment maintains its intended level of support over time.

All donor endowments are managed by the Concordia University Foundation and retain their intended purpose. You or your heirs would receive an annual stewardship report on the value of your endowment and its annual disbursements. Your endowment can be grown at any time in the future, either by you or your family and friends.

Endowments can be created within a wide range of levels. For example:

- $75,000, to endow a basic entrance or in-course scholarship/bursary ($2,500)
- $150,000 to endow an entrance scholarship/bursary that covers full tuition and fees ($5,000)
- $300,000 to endow a Next-Gen Leader entrance or in-course scholarship ($10,000)
- $750,000 to endow a major graduate-level scholarship ($25,000)
- $1.5 million to endow a named professorship
- $3 million to endow a named research chair

Concordia Heritage Society

Donors who make a planned gift become members of the Concordia Heritage Society — the university's exclusive planned-giving recognition circle. Members receive invitations to special gatherings that celebrate the impact of planned giving to Concordia.







A BELIEF IN LIFELONG LEARNING

"My parents didn't have an opportunity to get an education when they were young. My mother went back to school later in life, completing an undergraduate degree in English literature while working full-time. She brought me along with her to the Concordia Library, so studying at Concordia was a natural choice for me to make.

Many of my achievements are rooted in my early academic training. I believe higher education and continuous learning are critical for the future. By making a planned gift to Concordia, I wanted to create something enduring and of value."

– Susan Whitley, BA 88,
social performance consultant



GIVING SETS AN EXAMPLE

"We wanted to make a statement that planned giving is a viable way to make a significant donation to Concordia — particularly if you don't necessarily have the capital to make a large gift, outright. Over time, its impact can be just as significant."

– Diane Dunlop-Hébert, BComm 82,
vice-president, Infrastructure,
Groupe Park Avenue

"I studied business at Loyola College, one of Concordia's two founding institutions. It was there that I really got the spark, running student activities and a business, and that really excited me. I'm pleased to give back to the place that gave me my start."

– Norman E. Hébert, BComm 77,
executive chair, Groupe Park Avenue

American donors

If you are a Concordia graduate, were enrolled at the university or are a member of a graduate's or enrollee's immediate family, you can use a Concordia donation receipt when filing your U.S. income tax return.

If you are not a Concordia graduate, enrollee or immediately related to someone who is, you may still make a tax-deductible donation to our school via the American Friends of Concordia University, a United States charity created to advance our institution.

If you are 70½ or older, funds can be distributed tax-free from your Individual Retirement Account (IRA) to the American Friends of Concordia University.

The amount you give can count toward your required minimum distribution (RMD) for the year in which the distribution is made. Although these distributions are not deductible as charitable contributions on your income tax return, they can be advantageous because they are not treated as taxable income — as IRA distributions otherwise are.

CONSULT OUR PLANNED-GIVING TEAM AND DISCOVER EASY GIVING OPTIONS THAT MEET YOUR UNIQUE FINANCIAL NEEDS.

Our team can:

- Recommend planned gifts that benefit you and your family.
- Find immediate and deferred tax advantages for both you and your heirs.

LEARN MORE ABOUT PLANNED GIVING TO CONCORDIA.

Contact:

514-848-2424, ext. 3884
planned.giving@concordia.ca



THE CAMPAIGN FOR CONCORDIA: NEXT-GEN NOW

With 50,000 students spread across four faculties, we are among Canada's largest and most diverse universities. We are Quebec's fastest-growing university and Canada's top-ranked university under 50 years old. To realize our greatest impact yet, we launched the Campaign for Concordia: Next-Gen Now.

concordia.ca/campaign

INSPIRED BY A MOTHER'S SACRIFICE

"When I emigrated from Singapore to attend Loyola College, failure was not an option. My mother made tremendous sacrifices to ensure we had an education. I was fortunate to have support from a variety of sources as an undergraduate. How could I not provide the same opportunity to students at Concordia now?"

– Paul Hwang, BSc 70, senior fellow and associate professor of neurology, Department of Paediatrics & Medicine, Temerty Faculty of Medicine, University of Toronto



To respond to the grand challenges of our time, the Campaign for Concordia focuses on transformational projects spanning four campaign priorities.

I – TALENT

- Scholarships: To compete globally to recruit high academic performers, improve access to those in financial need and increase representation from marginalized groups
- Research chairs and professorships: To recruit and retain sought-after talent who drive discovery and training

II – RESEARCH AND ENGAGEMENT

- School of Health
- Next-Gen Cities Institute
- Applied AI Institute
- Milieux Institute for Arts, Culture and Technology
- Institute for Investigative Journalism
- Human rights: Montreal Institute for Genocide and Human Rights Studies and the UNESCO Co-Chair in Prevention of Radicalization and Violent Extremism
- Global literacy project: Groundbreaking literacy software empowering children around the world

III – INNOVATION AND EXPERIENTIAL LEARNING

- Office of Experiential Learning
- Case competitions
- Centre for Teaching and Learning
- District 3 Innovation Hub: One of Quebec's leading startup incubators
- Partner Connect: To facilitate public–private partnerships between researchers and industry

IV – TOOLS AND SPACES

- Flagships in fine arts: New homes for our world-renowned Faculty of Fine Arts and Mel Hoppenheim School of Cinema
- Facilities for collective health: A cross-functional site to house athletics and recreation spaces, student health and wellness services, and space for health-research collaboration
- A space for students downtown
- First Peoples House
- Next-gen libraries

To prepare for what's next, we need you. Be part of Canada's next-generation university as we change education for a changing world. Learn more: ***concordia.ca/campaign***.

HOW DO WE GET FROM GOOD TO GREAT?

PLANNED GIFT TO STUDENTS

$30M

Largest donation in Concordia history (2018)

SHIFT CENTRE FOR SOCIAL TRANSFORMATION

$10M

Mirella & Lino Saputo Foundation and the Amelia & Lino Saputo Jr. Foundation (2019)

FACULTY OF FINE ARTS

$5.6M

Peter N. Thomson Family Trust (2019)

GINA CODY SCHOOL OF ENGINEERING AND COMPUTER SCIENCE

$15M

First faculty of its kind in Canada named after a woman (2018)

JONATHAN WENER CENTRE FOR REAL ESTATE AND SCHOLARSHIPS

$10M

Jonathan Wener, BComm 71, Concordia chancellor, and Susan Wener (2018)

SUPPORTERS MAKE ALL THE DIFFERENCE.

Record-setting support from our community to the Campaign for Concordia is transforming the university and society.

Donors who make planned gifts ranging from $100,000 to $30M become members of **Concordia's Heritage Society** — a dedicated group of 200+ members who believe in the transformative power of education to achieve society's highest ideals.

SYNTHETIC BIOLOGY
$5M
Molson Foundation (2018)

GRADUATE FELLOWSHIPS
$3M
Miriam Roland (2018)

SCHOOL OF IRISH STUDIES
$4M
Canadian Irish Studies Foundation (2019)

FINE-ARTS STUDENT INTERNSHIPS
$2.5M
Doggone Foundation (2021)

VIDEO GAME RESEARCH AND STUDENT SUPPORT
$2M
Behaviour Interactive (2023)

BURSARIES FOR RURAL STUDENTS
$2M
Joyce Family Foundation (2023)

PAST GIFTS TO CONCORDIA HAVE BUILT A LEGACY:

JOHN MOLSON SCHOOL OF BUSINESS
One of Canada's top-ranked business schools

MEL HOPPENHEIM SCHOOL OF CINEMA
One of Canada's largest and top-ranked film schools

AZRIELI INSTITUTE OF ISRAEL STUDIES
One of Canada's most important institutes in the field

RICHARD J. RENAUD SCIENCE COMPLEX
This state-of-the-art teaching and research facility changed the face of Loyola Campus

GOODMAN INSTITUTE
Offers one of the only MBA programs to integrate the CFA® Program into its curriculum

CONCORDIA BY THE NUMBERS

21.5%
INTERNATIONAL STUDENTS

14
research chairs and professorships

5,779
CENTRE FOR CONTINUING EDUCATION STUDENTS

9,600
GRADUATE STUDENTS

36,555
UNDERGRADUATE STUDENTS



ANNUALLY, CONCORDIA CONFERS MORE THAN:

2,800
GRADUATE DEGREES

6,000
UNDERGRADUATE DEGREES

260,000** **ALUMNI AROUND THE WORLD**

** As of Fall 2023

50,000
STUDENTS

18
ALUMNI CHAPTERS

OPERATING FUND
year ending April 30, 2023
$608,000,000

25
RESEARCH UNITS



6,722
TOTAL EMPLOYEES

2,282
FACULTY MEMBERS*

SPONSORED RESEARCH INCOME
$75.8M+

FIGURES REFLECT THE 2022-2023 ACADEMIC YEAR. *INCLUDES FULL-TIME AND PART-TIME FACULTY (INCLUDING CONTINUING EDUCATION) AND LIBRARIANS.

Learn how you can support the next generation of Concordia students. Contact our development staff at 514-848-2424, ext. 4856.

- Learn how Concordia's most ambitious campaign to date will empower tomorrow's leaders: ***concordia.ca/campaign***.
- Discover what Concordia achieved first in Montreal, Quebec, Canada and the world: ***concordia.ca/concordiafirsts***.

Share your **#CUpride** and **#CUalumni** stories via ***@ConcordiaAlumni***

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UNIVERSITÉ Concordia UNIVERSITY

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50 YEARS:
FOREVER FORWARD.
concordia.ca/50

concordia.ca/plannedgiving