

# GIFTS OF SHARES

## A win-win way to give

Did you know that making a gift of shares is one of the most efficient ways to give to charity?

By transferring your shares or mutual funds to a registered charity such as 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. Your gift will change student lives and advance promising research.

The following is an example of a donation of \$100,000 of appreciated shares. The net cost of donation is \$54,000 as opposed to \$72,400 if the shares were sold first. You would save \$18,400.



	Sell shares and donate cash	Donate shares
Original cost of shares	\$20,000	\$20,000
Current market value of shares	\$100,000	\$100,000
Capital gain	\$80,000	\$80,000
Tax on capital gain (assumes 46 per cent marginal tax rate on 50 per cent of capital gain)	\$18,400	—
Donation amount to charity	\$100,000	\$100,000
Charitable tax credit (assumes 46 per cent)	\$46,000	\$46,000
Net after tax cost of \$100,000 donation	\$72,400	\$54,000

**Concordia's planned giving team can answer any questions you may have and work directly with you and your advisor.**

## WHY CONCORDIA?

**Our unique environment for learning and research.** Concordia's academic goals are grounded in an ethos of dynamism and social responsibility. This remarkable environment was created in 1974, after merging two proud Montreal traditions — the classic liberal arts education offered by Loyola College and the practical educational opportunities offered to wide audiences by Sir George Williams University.

Today, Concordia is an open and engaged university that encourages its 48,000 students to become active, critical and concerned citizens. Our approach has made us the top-ranking university under 50 in North America, as well as one of the world's 200 most international universities.

**Our commitment to society.** Concordia is leading the way to a new kind of university, one that makes higher education accessible. The university shares its ideas through free and open access to scientific findings and seeks ways to make social and economic justice more prevalent. We offer some 500 undergraduate and graduate programs, diplomas and certificates, while maintaining formal ties with more than 100 institutions in 33 countries.

**Our strong academic leadership.** Concordia is proud of its impressive roster of senior faculty, many established leaders in their fields, across the Faculty of Fine Arts, Faculty of Arts and Science, Faculty of Engineering and Computer Science, John Molson School of Business and School of Graduate Studies.

**Our contributions and discoveries.** Every year Concordia faculty and students are recognized for their accomplishments. Whether they are Rhodes Scholars, recipients of Governor General's and Prix du Québec awards or members of the Royal Society of Canada, Concordians are among the celebrated academics in our country. Our contributions and our discoveries change lives.

**Our partnership in Quebec.** Concordia's value to the Quebec economy is estimated at \$2 billion annually. And this doesn't account for the contributions of our more than 211,000 alumni, 112,000 of whom reside in the university's home province.



### THE CAMPAIGN FOR CONCORDIA: NEXT-GEN. NOW.

Concordia is leading its most ambitious fundraising effort ever with a goal to raise \$250 million by 2022 ([concordia.ca/campaign](https://concordia.ca/campaign)). The Campaign for Concordia will support nine strategic directions that reinforce our position as Canada's next-generation university ([concordia.ca/directions](https://concordia.ca/directions)). Backed by campaign co-chairs Andrew Molson and Lino Saputo Jr, BA 89, volunteer leaders across Canada, the United States and Asia are helping to spur our thinking. To prepare for what's next, we need you. Join the Campaign for Concordia as we change education for a changing world.

## CONTACT



**Me Silvia Ugolini, B.C.L., LL.B., TEP, F.PI.**  
Principal Director, Planned Giving  
Concordia University  
514-848-2424, ext. 8945  
[silvia.ugolini@concordia.ca](mailto:silvia.ugolini@concordia.ca)



**Jennifer R. Gold, CFA**  
Associate Director, Planned Giving  
Concordia University  
514-848-2424, ext. 8940  
[jennifer.gold@concordia.ca](mailto:jennifer.gold@concordia.ca)

