

CHARITABLE GIVING THROUGH LIFE INSURANCE

A gift larger than you ever thought possible

UNLOCK YOUR GIVING POTENTIAL

Do you want to be able to give more? Do you want to maximize tax benefits now and in the future? Gifting a life insurance policy can make it happen.

GIVING THROUGH LIFE INSURANCE CAN BE DONE IN TWO WAYS:

I- 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.

II- Assign policy ownership to Concordia. 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. Upon payout of the policy, Concordia receives an amount that may be significantly larger than you ever thought possible to give.

THE BENEFITS:

- You gain the satisfaction of providing for Concordia and can designate the gift to any area of your choosing
- You amplify the power of your giving
- Your charitable gift will not affect any bequests to your loved ones
- You gain tax relief now or your estate does in the future



DO YOU HAVE A LIFE INSURANCE POLICY THAT YOU NO LONGER NEED?

You have two options:

- Let the policy lapse, stop payments, surrender it and lose your investment.
- Transfer ownership of the policy and make a gift of it to Concordia to achieve your philanthropic goals.

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). The Campaign for Concordia will support nine strategic directions that reinforce our position as Canada's next-generation university (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.

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