

PRESENT TENSE

What's your vision for the future? Let's make it happen together!

**LIFE INSURANCE
AS A LEGACY TO YOUR
COMMUNITY**

**CHARITABLE
ANNUITIES**

A rewarding and socially
responsible option

FALL 2025
Magazine on
planned giving



"The future will be made by those who are most committed, those who work to effect change—whether through politics or otherwise. I deeply believe in the power of active minorities in every generation."
- Guy Rocher

What is
PRESENT_{TENSE}?

PRESENT_{TENSE} is a magazine produced by Mission Inclusion, formerly the **ŒUVRE LÉGER**. Each issue provides valuable insights and inspiring personal stories alongside performance charts on charitable gift annuities, bequests and other forms of planned giving. It also showcases the projects made possible by your generosity. Published twice a year, the magazine keeps you informed and connected to our mission. Please encourage your friends and family to subscribe.

Enjoy the read!



The Secret to Our Success at Mission Inclusion

Dear donors,

Allow me to share a well-kept secret: behind every transformative donation is a philanthropy professional who, in many ways, is remarkably similar to you.

Contrary to popular belief, we are not pushy salespeople trying to empty your pockets. We are men and women fuelled by the same passion that drives you: an urgent desire to make the world better, one cause at a time.

Meet your team

We are Kim, a former police officer who swapped her badge for a new way to fight injustice.

We are Serge, a former private fund manager who now uses his expertise to support those excluded from opportunity. We are Nathalie, Sophia and Marilou, carefully reviewing every transaction to ensure your wishes are honoured faithfully.

Like you, we have experienced those pivotal moments that have redefined our priorities. We are united by a deep conviction that we must act now, not tomorrow. We are impatient in the face of injustice and steadfast in our belief in the human capacity to do good.

A true partnership

We are not here to convince you to give. We exist to help you give better: more strategically, more thoughtfully and with greater impact. We are your partners, not your solicitors.

Our goal every day is to achieve a perfect alignment between your deepest values and society’s most pressing needs. We research, analyze and forge connections, transforming your generosity into real, tangible change.



You give from the heart, and we dedicate ourselves to turning that generosity into action every single day.

Together, we form an extraordinary human chain. You provide vision and resources, and we provide expertise and passion. The result is transformation that none of us could achieve alone.

Let us take pride in this partnership. Your generosity deserves to be celebrated, and our shared work deserves recognition. Behind every planned gift is a human story—yours, ours, and above all, the stories of the lives we help to change.

Thank you for being our allies on this remarkable journey.



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Serge Giard's Story

A DEDICATED FINANCIAL SECURITY ADVISOR AND PHILANTHROPIST



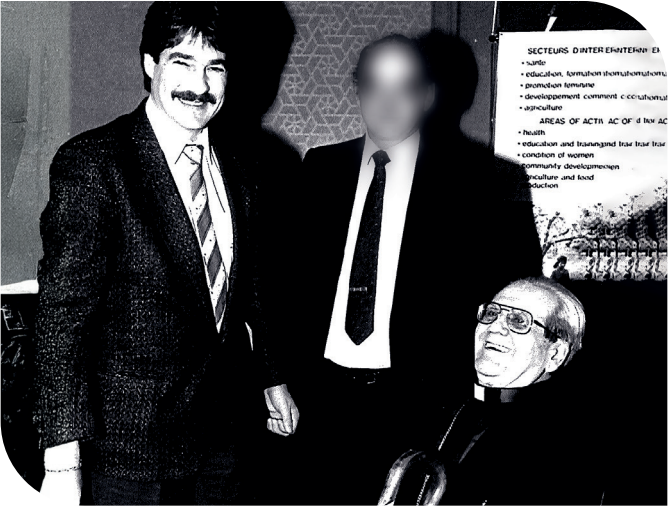
Serge Giard, donor to Mission Inclusion, alongside Kim Laporte, senior advisor.

Seated behind his desk, Serge Giard radiates a calm confidence shaped by more than 45 years of experience in financial security. Founder of PLANI-GESTION Serge Giard inc., he embodies rigour, attentiveness and availability—qualities that have allowed him to build genuine, lasting relationships with his clients.

“Service is what matters most to me. Being there to answer questions, review contracts and, above all, support people in their important decisions,” he explains.

A passionate karate instructor, Giard brings the same discipline and determination to his professional life.

He recalls with emotion a memorable moment in his career, in November 1989, when he had the honour of meeting Cardinal Léger at a breakfast hosted by Mission Inclusion (then the Léger Foundation) at the Sheraton Hotel. The Cardinal had gathered about



Serge Giard, donor to Mission Inclusion, unknown, and Cardinal Léger

20 financial advisors to explore the potential of life insurance as a philanthropic tool for foundations. “It was inspiring. He had this long-term vision, focused on legacy and solidarity,” Giard remembers.

Those values continue to guide his practice. **For example, he helped a client convert a term life insurance policy into a planned gift of \$50,000 in universal life insurance for Mission Inclusion, without penalty and without requiring a new medical exam.** “Gestures like this are a sustainable way to do good,” he explains.

Giard emphasizes the many advantages of life insurance as a tool for philanthropy:

“You can leave a meaningful legacy without affecting your current budget, receive an attractive tax receipt for yourself or your estate, and, most importantly, make a gesture of solidarity that reflects your values.”

To him, life insurance is a simple, accessible and powerful way to make a difference.

Still active in both sports and business, Serge Giard continues to inspire through his expertise and dedication.

“I believe in all the causes supported by Mission Inclusion. Giving is sharing a little bit of yourself—and that’s precious.”

CHARITABLE ANNUITIES: A SMART SOLUTION

What if your savings could provide both a guaranteed lifetime income and have a lasting social impact?

This is precisely what a charitable gift annuity offers: a financial and philanthropic planning tool that, though still relatively unknown, is rapidly gaining popularity. Since 1986, Mission Inclusion—Cardinal Léger’s charitable organization—has offered a humane, transparent and accessible version, which it has self-managed for nearly 40 years.

With a charitable gift annuity, you can transfer assets such as cash, shares or real estate to Mission Inclusion in exchange for a fixed lifetime income, calculated based on your age and life expectancy. The older you are at the time of the donation, the higher the annuity.

This income is predictable, guaranteed and protected from market fluctuations.

A donation, an income, an impact

Charitable gift annuities also offer tax benefits: at least 20% of the donated capital is recognized as a charitable contribution, and an official tax receipt is provided for deductions over a period of five years. Annual income is taxed at a low rate—or sometimes not at all—making it a highly attractive solution.

Most importantly, your gift has a profound social impact. It enables Mission Inclusion to provide long-term support to community organizations that promote inclusion, dignity and empowerment for the most vulnerable in society.

A proven, secure and well-supported approach

Mission Inclusion has been offering charitable gift annuities for 40 years. Funds are rigorously managed by independent investment experts, and full transparency is maintained at every stage. Our team provides personalized guidance to ensure clarity, professionalism and human support throughout the process.

We encourage you to speak with our specialist advisor, Ms. Kim Laporte, before proceeding. She will talk you through the process, present scenarios tailored to your age and capital and answer all your questions in complete confidence. This consultation is simple, confidential and without obligation. **By choosing a charitable gift annuity, you can support causes you care about while ensuring your own financial security.**

Do you have savings to invest? Think differently. Consider a charitable gift annuity with Mission Inclusion.

Current Annuity Rates*

Age	Men	Women
65	5.13%	5.45%
70	5.74%	6.12%
75	6.48%	7.11%
80	7.73%	8.50%
85	9.58%	10.80%

* Rates may vary depending on market conditions. The figures shown above are based on a capital transfer of \$50,000 (October 2025).



Éric Brassard, retired FCPA

A FINANCIAL STRATEGY WITH A HUMAN APPROACH

Meet Éric Brassard: FCPA and Philanthropic Planner

Chartered accountant, professor, financial advisor, speaker, and philanthropist, Éric Brassard has worn many hats over the course of a 40-year career guided by both rigour and heart. After training at the Mallette firm, he taught finance, taxation and management accounting for a decade at Université Laval and other universities across Quebec, shaping the next generation of professionals, particularly through integration courses designed to prepare students for the CA designation (now CPA).

In 1998, he became an investment advisor and in 2004 he co-founded what is now **BGY Integrated Financial Services**, where he spent over 25 years providing comprehensive financial planning. His work covered retirement, estates, debt and charitable giving. A prolific author of over 6,000 pages of professional content and an experienced speaker, Brassard has always prioritized the transfer and sharing of knowledge in his work.

For Brassard, philanthropy is not an afterthought, but rather a core component of any financial plan. “I raised the issue of giving with every client. Sometimes it resonated, sometimes it didn’t—but I planted a seed.” He stresses that planned giving does not have to be a distant prospect. “It’s a thoughtful gift that can be made as early as tomorrow morning.” He illustrates this with a striking example: “If you can help ten people today with \$10,000, but you wait a year for your investment to grow to \$11,000, those ten people may suffer—or even die—while waiting, along with their families. That may make sense financially, but not on a human level.”

Brassard’s advice is always tailored to each client’s individual profile, taking into account factors such as age, financial situation, type of assets and personal values.

“Once your retirement plan is secure until the age of 100, you can start giving during your lifetime!”

For clients with modest expenses or significant wealth, he recommends effective strategies such as donating publicly traded securities. “If you donate shares instead of cash, you avoid capital gains tax—a major advantage.” For example, a donation of \$100,000 in shares purchased for \$60,000 allows the organization to receive the full amount while avoiding tax on the unrealized gain. In certain cases, he also suggests donating shares through a management company. “An incorporated physician, for example, can donate from their company. This allows them to create a capital dividend account (CDA) and withdraw funds tax-free.”

Donation of Publicly Traded Securities

INDIVIDUAL (LESS THAN \$250,000 TOTAL GAIN)

Tax	Sale of Securities	Donation of Securities
Proceeds of disposition	\$100,000	\$100,000
Adjusted cost base	\$60,000	\$60,000
Capital gain	\$40,000	\$40,000
Taxable capital gain	\$20,000	-
Tax payable	\$10,662	-

Even in retirement, Brassard continues to share his expertise, mentor others and inspire those around him. He is an active member of Les Charitables, an initiative that encourages major donors in the greater Quebec City area to embrace impact-driven philanthropy. These men and women of means, from the North Shore, South Shore, and Beauce regions, strive to be agents of change through their leadership and commitment, creating a ripple effect of generosity that motivates others to give back with heart and conviction.

Éric Brassard is deeply attuned to issues such as poverty, human rights, the environment, animal welfare and social justice. He firmly believes that effective giving requires thoughtful planning and decisive action, taking steps to make a difference while there is still time.

www.ericbrassard.ca

Are You Interested in Donating Shares?

Visit our website to complete the online gift of shares form and learn more about how you can support our mission in a tax-efficient way: missioninclusion.ca/en/donating-securities

You can also use the 2025 Charitable Donation Calculator to estimate your potential tax credits: calculconversion.com/calculateur-don-bienfaisance



TRIBUTE TO GUY ROCHER

“Mr. [Guy] Rocher was the driving force behind women’s emancipation because he opened up education to girls through the Parent report. He was an immensely influential figure.”

— Janette Bertrand,
Radio-Canada, september 4, 2025, [Guy] Rocher a été l’instigateur de l’émancipation des femmes,
OHdio, Radio-Canada

PLAN YOUR GIVING

—Like You Plan Your Investments

You already manage your retirement, insurance and investments—so why not make generosity part of your smart financial planning?

Planned giving enables you to maximize your impact while also optimizing your tax situation.

For more information on donating shares, life insurance proceeds or policies, endowments, bequests and other forms of planned giving, please contact Kim Laporte:
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Contact us at any time!

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