



PLANNED GIVING



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**“I am so grateful for those who choose to leave a legacy at the University of Waterloo. I benefited from a bursary that reduced my financial burden, and allowed me to focus on my family and studies. I look forward to using what I’ve learned at Waterloo to give back to my community.”**

– Angela Smith (BA '10)

Angela was the recipient of the Stella Margaret Callfas Bursary, which was established by Bill Goetz as an endowment that will grow through a bequest in his will. The award, in memory of Bill’s late mother, provides financial assistance for sole-support parents pursuing a degree at Waterloo.

Because David, Sandy and Ildiko informed Waterloo of their plans, we have been able to recognize and thank them for their generosity and ensure that their wishes can be fully realized.

**Have you remembered Waterloo in your estate plans? Please let us know. We’re here to help you achieve your goals.**

**Planned Giving | Office of Advancement**  
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[uwaterloo.ca/support/planned-giving](http://uwaterloo.ca/support/planned-giving)



COO2904

**Planning for the future**





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**“Both of us, and all three of our children, completed undergraduate degrees at Waterloo. The co-op education program in particular helped prepare us for the reality of the working world and allowed us to get started essentially debt-free. Our planned giving is an expression of our gratitude and our commitment to helping future generations of students find their place in the world.”**

– David Milne (BMath '73) and  
Sandy Milne (nee Fischer) (BMath '73, MCT '12)

David and Sandy Milne are leaving a legacy at the University of Waterloo through a bequest in their wills. They would like the funds to be used where they are needed most at that time, and hope they will enable the university to continue providing one-of-a-kind educational opportunities.

Making a charitable gift is always an important decision, regardless of the size or timing of the gift. However, when a charitable gift decision is part of planning for an estate, or is motivated by changes in financial circumstances, the options and opportunities require special thought and expert assistance.

Through their planning and consultations with professionals, generous individuals have helped Waterloo develop into a world-class university that will continue making a significant impact on society, well beyond their own lifetimes.

Our alumni and friends choose to support Waterloo with well-planned, tax-effective gifts for many different reasons. For some, planning a special gift is part of their legacy; for others, it is a way to honour someone who has played an important role in their lives.



Our gift planning experts are available to work with you to explore all the available options and help you achieve your legacy goals. Working together, we can ensure that your gift can be directed to an area you are passionate about.

There are numerous giving vehicles that can be used in planning for a special gift to the university:

- » Bequests and estate residuals
- » Life insurance policies
- » Gifts of RRSPs and RRIFs
- » Gifts of securities
- » Gifts in kind (e.g., property)
- » Charitable gift annuities
- » Charitable remainder trusts
- » Memorial and honorary gifts

Before you make a final decision, it is equally important to discuss your wishes with your own legal and/or financial consultant, to ensure that you have the benefit of specialized expertise regarding your unique financial position.

[uwaterloo.ca/support/planned-giving](https://uwaterloo.ca/support/planned-giving)



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**“As both a graduate and a staff member, Waterloo has become a very important part of my life. I’m thrilled to be able to advance the university’s cause. Creating an award for students who contend with disabilities while they complete their degrees is one way I can make a difference in the world.”**

– Ildikó Dénes (BSc '98)

As an advisor in uWaterloo’s Office for Persons with Disabilities, Ildikó has the pleasure of working with students every day. Her gift of life insurance to the university will establish the Ildikó Dénes Academic Opportunity Award to help students with visible and non-visible disabilities.