

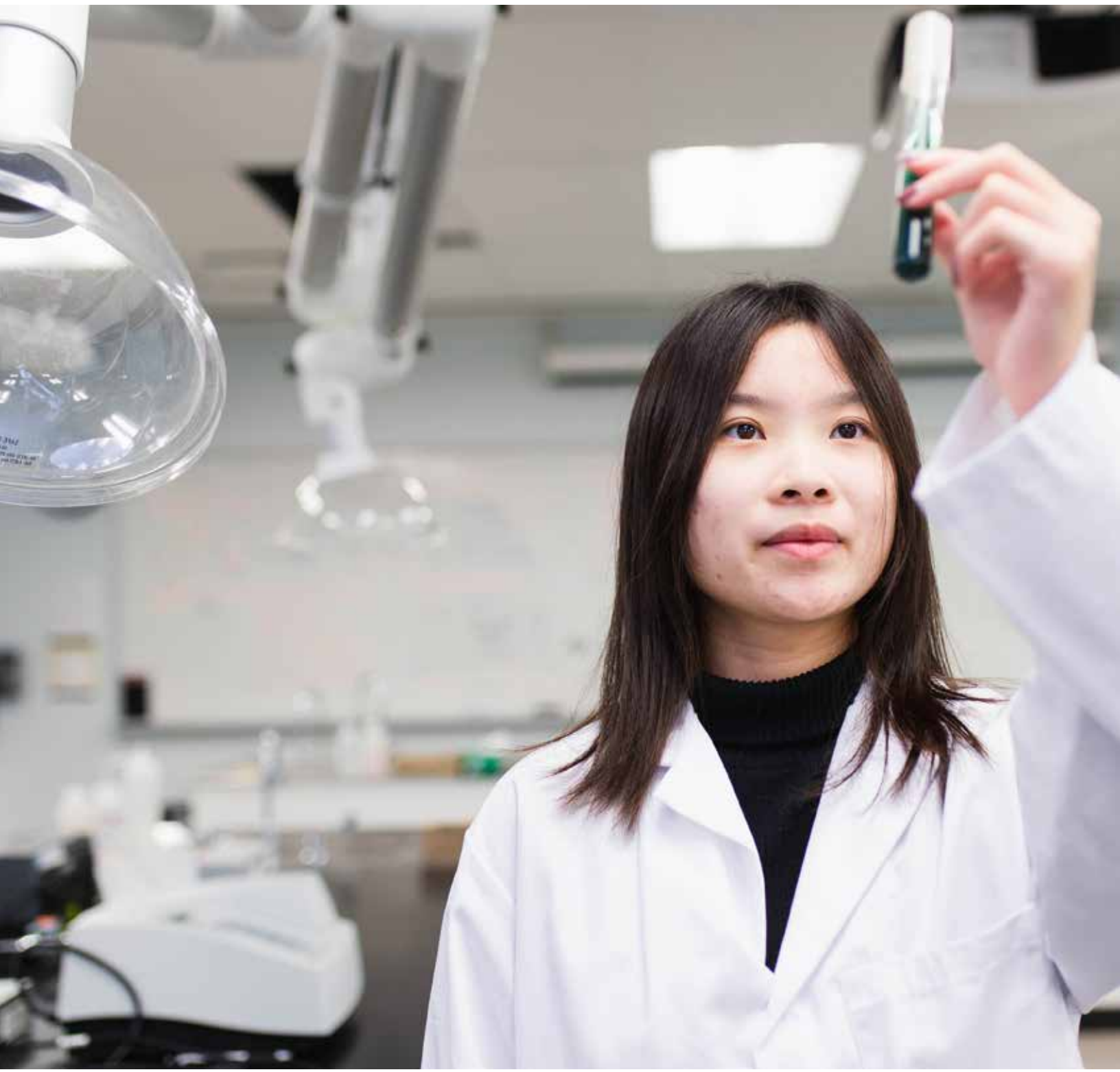
**YOU+WATERLOO**


*Let's co-create the future*



UNIVERSITY OF  
**WATERLOO**







# *What would the future look like if we solved the most pressing challenges of today?*

Would people live healthier, longer lives? Would natural resources be protected and equitably distributed? Would the threat of climate change be a distant memory? Would technology have evolved responsibly to continue advancing humanity? Would there be economic prosperity for all, with everyone having equal access to opportunity to reach their full potential?

Given the state of our world today, these aspirations may sound more like fantasy than reality. But every day at the University of Waterloo, these are the very challenges our students, faculty, and researchers are working to solve. We know we can't predict the future, but we are confident about our ability to help shape it for generations to come.

The world needs Waterloo. And Waterloo needs you.  
What will your impact be?

For more than 66 years, Waterloo has prepared people for a future that promises continued waves of disruption. To tackle what lies ahead, our students must be equipped with next-generation learning and entrepreneurial experiences. And our researchers and faculty must be supported in their mission to uncover answers to some of the most complex problems of our world.

Since our founding in 1957, one thing has remained constant at Waterloo, and that's the support of our donor community – the alumni, parents, faculty, staff, retirees, friends, and partners who are helping to shape the future of this institution and our world through their generous philanthropy.

*Why a planned  
gift becomes part  
of your life story...*





A planned gift is an investment in the future. Also known as a legacy gift, it's a charitable donation you set up during your lifetime, but isn't available to the University until some time in the future. You'll have the satisfaction of knowing the gift you plan now will make a meaningful impact on the causes you care most about, for generations to come.

A planned gift can be made in your will or through your current assets. There are a number of convenient, affordable and tax-smart ways to make a planned gift:

- > gift in your will
- > gift of life insurance
- > gift of RRSP or RRIF
- > gifts of stocks and securities
- > charitable remainder trust
- > gift-in-kind

Individual information sheets are available to explain each of the above planned giving vehicles in greater detail. Please contact our Planned Giving team for the options you're most interested in or visit:

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

# *Karen's story*

Giving back is an integral part of Karen Wilkinson's life (BA '90, MAcc '90).



Karen came to Waterloo in 1985 to study accounting and finance. She knows it was the outstanding professors who prepared her so well for her professional life.

“I clearly got a fantastic education at Waterloo. I just believe in paying it forward to the next generation of folks going through university, and I want to help them have the kind of experience I did so that they might do the same in the future.”

As an accountant, Karen knows the potential tax benefits planned gifts can have on her estate, but says that is not her main motivation for making two planned gifts to Waterloo – one a gift of life insurance and the other a gift in her will.

“The University community provided me with all the tools I needed for a successful professional career. I’m profoundly grateful for that and hope my future gifts will encourage others to do the same.”

Karen has directed both of her planned gifts to support scholarships in the School of Accounting and Finance (SAF), unless there is a greater, more urgent need at the time.

Beyond her charitable support (she is also a generous long-time donor to many other SAF initiatives), Karen is extensively involved in campus life, regularly engaging with faculty and students. She has served on the University’s Board of Governors and has been a guest speaker at student and alumni events. Following a 30-year career with Deloitte, Karen now runs her own consulting firm, providing tax services to private clients.



*“I’ve always believed in giving back and paying it forward. My planned gifts will enable the University to carry on its tradition of academic excellence long after I’m gone. With all that the University has given to me, my planned gifts were easy to arrange and just the right thing to do in return.”*

– KAREN WILKINSON  
(BA '90, MAcc '90)



*“I am fortunate to be in a position to make this contribution. To anyone thinking about making such a gift, I’d say to them the same thing I’d say to someone considering organ donation registration, ‘It’s a personal decision. Speak to your family, make your wishes known, and then make it happen. In both cases, you will change lives for the better.’”*

- ERIC CELENTANO (BSc '79)



# *Eric's story*

Eric Celentano (BSc '79) sees every new day as a blessing.

As a Kinesiology grad, Eric's knowledge of medicine would later prepare him for a serious health challenge that turned into the fight of his life.

While golfing several years ago, Eric started experiencing shoulder pain. He thought physiotherapy would solve the problem, but X-rays revealed something more ominous – idiopathic pulmonary fibrosis – an incurable lung disease that was hardening his lungs.

By the time of his diagnosis, Eric's prognosis was three to five years. He moved to Toronto for medical care and to be near his family. With time on his hands, Eric thought it would be a good idea to reconnect with the University of Waterloo community. He met up with former classmates and professors at reunion and faculty events. Already a generous donor to Waterloo, Eric decided to broaden his charitable commitment, as an Alumni Council member representing the Faculty of Health, and as a mentor to students.

Unfortunately, Eric's health continued to decline. "I couldn't even shower without being on oxygen. I could barely

walk down the hallway. I was really starting to struggle."

When he went on the waitlist for a double-lung transplant, he knew it was time to get his affairs in order. While updating his will, Eric included a gift to UWaterloo. Eric has directed his planned gift to support the Faculty of Health's greatest needs in the future, whatever they might be.

"I am fortunate to be in a position to make this contribution. To anyone thinking about making such a gift I'd say, 'It's a personal decision. Speak to your family, make your wishes known, and then make it happen. In both cases, you will change lives for the better.'"

After two false alarms, Eric finally received the call he'd been waiting for – a donor had been found. Following the transplant surgery, Eric spent three weeks in hospital and another three months in intensive rehabilitation, after which he returned to a "surprisingly normal" life. He gives much of the credit to his care team, and is very grateful to his lung donor and their family for this incredible gift of life.

# *Frequently asked questions*



## **I'm not wealthy. Can I make a planned gift?**

Anyone can make a planned gift. There is no such thing as an insignificant gift. Planned gifts have little to no impact on your immediate financial situation, and designating even 1% of your estate can result in a sizeable gift to UWaterloo.

## **What about my loved ones?**

You can include your loved ones AND the University of Waterloo in your estate plans. We encourage you to discuss a planned gift with your loved ones to help them gain an understanding of your values and wishes.

## **What's the most common type of planned gift?**

A gift in your will is the most common type of planned gift. You can specify a dollar amount or a percentage of your estate. A gift in your will has no impact on your financial situation during your lifetime, and it potentially offers considerable tax savings for your estate. Your lawyer can prepare a simple statement (known as a codicil) to add to your existing will.

## **Does making a gift in my will benefit my loved ones financially?**

A gift in your will can provide your estate with an income tax receipt that may reduce the taxes owed by your estate, leaving more for your loved ones.



### **How will the University use my planned gift?**

You can direct your planned gift to one of the University of Waterloo's faculties, schools or affiliated and federated institutions (university colleges), or to a specific project or area that is meaningful to you. You may also wish to leave your gift undesignated, allowing the University's leadership to decide where your gift will make the greatest impact.

### **What if I change my mind after making a planned gift?**

You can change your mind at any time by updating your will and/or beneficiary designations.

### **Do I need to tell you I have included UWaterloo in my estate plans?**

You are under no obligation to tell us of your decision, but doing so would allow us to thank you for your generosity and give you the opportunity to discuss how your gift can best reflect your values and wishes.

### **Who can help me arrange a planned gift?**

We encourage you to speak with a professional for detailed advice. Lawyers, financial planners, accountants, and insurance agents can provide expert guidance based on your personal circumstances. The University's Planned Giving team members are also here to provide general information about the types of planned gifts and how they can support your philanthropic vision.





# *Join UWaterloo's Laurel Society*

There is a special community of University of Waterloo donors who share our vision of a better future for humanity and the planet. These caring supporters have remembered the University in their estate plans, and their exceptional commitment is honoured through membership in our Laurel Society.

Laurel Society members value higher education. It's part of who they are today, and how they want to be remembered tomorrow. It's important to their legacy to know the gift they set up during their lifetime will empower UWaterloo to plan its long-term evolution and nurture the skills, expertise, and spirit that will guide the school into the future.

# *What will your impact be?*

The impact of charitable donations made through planned gifts to the University of Waterloo is significant, no matter how large or small. Students and the University community benefit in many ways, including:

## ***Scholarships and Financial Aid***

Creating endowed scholarships and bursaries offers financial support to students in need, and enables them to pursue their studies without the burden of excessive debt.

## ***Programs and Facilities***

Developing and enhancing academic programs and facilities provides students with access to state-of-the-art resources and learning opportunities.

## ***Research Opportunities***

Supporting research initiatives and projects allows students to engage in innovative research and gain valuable experience.

## ***Student Services***

Expanding student support services – including counselling, career development and health resources – promotes overall well-being and academic success.

## ***Community Outreach***

Extending impact beyond campus, the broader community benefits from our outreach programs and community engagement initiatives.

This document is provided as general information. As always, we encourage you to seek independent legal and financial advice.



*Connect with our  
Planned Giving team today:*

[plannedgiving@uwaterloo.ca](mailto:plannedgiving@uwaterloo.ca)

519-888-4567 ext. 39996 or 1-800-408-8715

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

## University of Waterloo Territorial Acknowledgement

The University of Waterloo acknowledges that much of our work takes place on the traditional territory of the Neutral, Anishinaabeg and Haudenosaunee peoples. Our main campus is situated on the Haldimand Tract, the land granted to the Six Nations that includes six miles on each side of the Grand River. Our active work toward reconciliation takes place across our campuses through research, learning, teaching, and community building, and is co-ordinated within the Office of Indigenous Relations.



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