

Leaving a Legacy St. Thomas University

Planned Giving can be part of everyone's life regardless of what stage you are currently living (i.e., education, career, retirement). At St. Thomas University we also like to plan beyond today's needs. Your planned gift will strengthen the long-term financial security of St. Thomas well into the future. By giving a planned gift, you are laying the foundation for future Students.

A planned gift is a charitable donation arranged during your lifetime, leaving some or all of your estate to St. Thomas University in the future. This gift can be made with a specific purpose in mind and tailored to suit your interests and preferences.

Leaving a gift in your will won't affect your current lifestyle, and, with careful financial planning, that gift can often be larger than might otherwise be possible. By making a planned gift to St. Thomas University, you can help our students reach their greatest potential. Your legacy gift is an investment in their future, and the confidence it represents is inspirational.

Planned Gifts are easy to arrange and can produce benefits such as:

- Significant tax savings.
- Enhanced control and flexibility in managing your personal finances and estate planning needs.
- Enabling you to increase your giving potential by looking at a different way of distributing your assets.
- The peace of mind you achieve by finalizing your plans for a meaningful gift to STU now or in the future.



St. Thomas
UNIVERSITY

Ways to Give

Bequest in a will

- If you don't have a will, please consider including St. Thomas University in your future will.
- If you do have an existing will, please consider adding St. Thomas University to it by making an amendment to your current will.

Life insurance gifts

- Donation of an existing policy
- Donation of a new policy
- Donation of the proceeds of a policy

Gift Annuities

- Stocks and other securities
- Gifts of Property
- Retirement Plans (RRSPs & RRFs)

To learn more about leaving a legacy gift, please contact **Dionne Izzard** at dizzard@stu.ca or **(506) 452-2140**.

Please consult with your personal financial advisor or lawyer before establishing or changing your will.



Planned Giving – Hildebrand Estate Gift

Honorary degree recipient, **Dr. John F. T. Hildebrand** was a life-long educator. He taught at several schools in New Brunswick, and while Director of Practical Studies at the NB Teachers College, co-authored the textbook, *Synthesis of Teaching Methods*. Dr. Hildebrand was Superintendent of Schools in the Fredericton area for many years, introducing early French Immersion into the Fredericton schools. John passed away in 2018. His wife **Isabel** was a graduate of Mount Allison University with a Bachelor of Science in Home Economics, with studies in voice. She was an impressive soprano soloist, a pianist and a choir member with various churches for more than 70 years. Upon her death in 2022 St. Thomas was gifted funds for an endowment to set up the **Dr. John F.T. and**

Isabel Hildebrand Scholar-Bursary

for a Maritime student in their 3rd or 4th year. The first \$5,000 award will be given out in the Fall of 2024.



Leaving a Legacy – The Impact of Charitable Giving through Life Insurance

Having a young family and saving for the future can sometimes make your philanthropic goals seem out of reach. Calen and Naomi are both St. Thomas alumni who wanted to support STU as part of their future estate planning. Calen shares why finding a way to give back is important to them.

My journey with St. Thomas University has been nothing short of transformative. From the foundation it laid for my career to the invaluable relationships formed during my time there, STU holds a special place in my heart.

Working in financial planning, I've seen firsthand the immense potential of using the charitable life insurance strategy. This approach allows individuals or businesses to direct substantial support to causes they cherish while unlocking immediate financial benefits. By naming the charity as the irrevocable beneficiary, donors receive tax receipts for premiums paid, helping offset personal or corporate income taxes.

In the past, people may have chosen not to donate through a life insurance policy because they were concerned about committing to paying premiums for the rest of their life. However, in the last few years, several life insurance companies in Canada have created products that provide a solution to this issue through a new life

insurance strategy that permits a one-time single premium that funds a fully paid-up policy.

The beauty of charitable life insurance lies in its promise of a lasting legacy. Not only does it ensure a significant lump sum for the designated charity in the future, magnifying the impact of the donation, but also it holds the potential to transform the lives of future STU students and further the institution's mission.

St. Thomas University changes lives, and if it's done the same for you, now is the time to 'pay it forward'. Whether through charitable life insurance or other planned giving methods, your contribution, no matter the size, shapes the future of our university and the lives it touches. Please reach out with questions to explore available charitable strategies, and together let's sow the seeds for a brighter tomorrow!

Sincerely,

Calen Outhouse (BA '09)

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Calen Outhouse BA, BEd, CHS™, EPC

Financial Security Advisor

Retirement Planning Solutions

www.retirementplanningsolutions.ca



"As Liberal Arts graduates, we know the importance of building an education filled with breadth and depth. We also know firsthand what it means to take on student loan debts, and our hope is to make the journey towards higher education just a little bit easier for that next great thinker or writer."

—Brad Naugler

Brad Naugler and Stephanie Kohlruss Bursary

Brad Naugler, an alum from the graduating class of 2000, and his wife **Stephanie Kohlruss** wanted to make a difference in a student's life. Looking to establish a legacy gift for the future they decided to put their gift to work right away. In the Fall of 2019, the first **Brad Naugler & Stephanie Kohlruss Award** was given out and their legacy began.

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