



VILLAGE OF MCADAM
ROCKLAND CEMETERY COMPANY INC.

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The Village of McAdam Rockland Cemetery Company, Inc. encourages your participation through Planned Giving and asks that you consider the following:

Planned giving simply means the careful selection of a charitable gift that is also favorable to you.

There are many benefits to planned giving. The primary one, of course, is the difference your resource can make to a non-profit organization like The Village of McAdam Rockland Cemetery. But there are many personal financial benefits as well. With careful planning you could enjoy one or more of these significant benefits:

- Increased annual income
- Tax deductions for charitable contributions
- Dependable lifetime income
- Elimination or reduction of capital gains taxes
- Elimination or reduction of federal estate taxes

Charitable gifts come in many forms: cash, stocks and bonds, life insurance, or real estate for example. Outright gifts of these assets can result in immediate tax advantages. Planned gifts can be funded by these same assets, Rockland Cemetery receives the assets at some time in the future - after you have received lifetime income from them.

Planned gifts can take several forms.

- Simple Cash Gifts
- Gifts in Kind – Donating property or stocks instead of cash
- Bequests under a Will—A revocable form of giving
- Gifts of a Permanent Life Insurance Policy during life
- Giving the proceeds of a Life Insurance Policy on Death
- Giving the proceeds of an RRSP or A RRIF – also revocable
- Endowment Fund Giving

Don't assume that planned giving is a rich person's game. Even if you consider yourself to be of modest financial means, a little careful planning can help you meet your charitable objectives and provide you with optimal tax relief, while also benefiting your chosen charity. Even though estate planning may sound straightforward, it can be difficult weaving your way through an increasingly complex planning environment. While it's possible to structure your own planned gift, professional advice can be invaluable.

With the help of your financial and legal advisors, you can explore and establish the planned giving program that best fits your circumstances. Take the time now to plan for your future, your family, and your community. We hope you choose to follow the example of some of McAdam's first citizens, those who created Rockland Cemetery. Your generosity will help to

ensure that Rockland Cemetery continues to be a place we can be proud to call a resting place for our loved ones as well as ourselves.

We urge you to consider a planned gift. The generosity and foresight of early McAdam pioneers created Rockland Cemetery. Your generosity will make sure it endures in the years to come.

If you would like additional information, please contact:

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Email: villageofmcadam@nb.aibn.com