

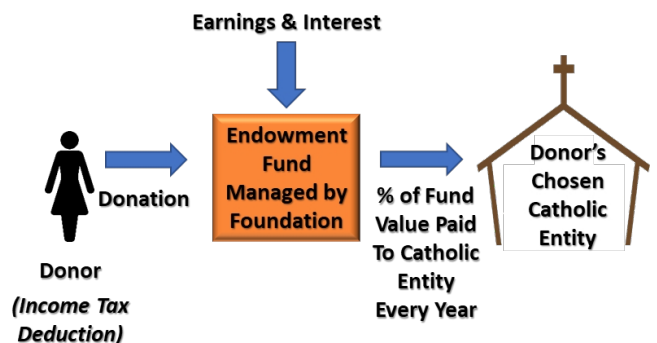


Make a Forever Gift

The Endowment Fund for St. Augustine and Holy Cross Cemetery will be designed to function in perpetuity, making it possible for us to ensure long-term financial support and sustainability for our cemeteries. Once it is established, anyone can make additional contributions to the fund in any dollar amount. These donations can come from your IRA, stock, or a designation from your estate plan.

You can...

- Donate to the endowment by:
- Designating the St. Augustine and Holy Cross Cemetery Endowment Fund in your estate.
 - Donate cash, marketable securities or other assets
 - Donate from your IRA's Required Minimum Distribution
 - Make a bequest from your will or trust



Key benefits

- Provide a perpetual annual source of revenue for the St. Augustine and Holy Cross Cemeteries
- Ensure your gift will always be used as you intended
- You can add to the existing Endowment Fund with a gift or designation in your will, trust, or beneficiary designation
- Donations are invested in accordance with the United States Conference of Catholic Bishops guidelines for Socially Responsible Investments
- You can receive a reduction in income taxes

How does an Endowment Fund work?



MAKE A GIFT



INVESTMENT



FUND GROWTH



DISTRIBUTION

Make a gift



Donate cash or easily transfer appreciated assets (such as stock) to establish an Endowment Fund and avoid having to pay capital gains taxes while maximizing your philanthropic dollars. Or use your IRA required minimum distribution and reduce your taxable income.

Investment



Funds are invested in accordance with the United States Conference of Catholic Bishops guidelines for Socially Responsible Investments. You, and others, can continue to make additional tax-deductible contributions after the Endowment Fund is established.

Fund growth



Investment earnings and interest are added to the fund balance allowing it to grow year over year.

Endowment distribution



Following the Northern Michigan Catholic Foundation's distribution policy and inline with the fund agreement, a distribution is made annually to the agreed upon Catholic beneficiary.

Let's talk

About the Northern Michigan Catholic Foundation

The Northern Michigan Catholic Foundation began in 1998 to promote the strength and vitality of the local Roman Catholic Church by seeking special project funding and long-term endowments for ministries of Word, Worship, Education and Service.

Why the Northern Michigan Catholic Foundation

The Foundation supports the mission of Christ in the Diocese of Gaylord and beyond and was created as an independent 501(c)(3) not-for-profit to help safeguard donors' assets and to ensure that donations will always be used in alignment with donors' wishes. The Foundation also invests all donations in accordance with the USCCB and Socially Responsible Investing.