



# LEAVING *A* **LEGACY**

Strengthening your Orchestra's Future



NEW BEDFORD SYMPHONY ORCHESTRA  
Yaniv Dinur, Music Director

# A Gift That Keeps the Music Going

When you include the New Bedford Symphony Orchestra (NBSO) in your planned giving, you too leave a lasting impact on classical music in our community.

We invite you to play your part to ensure our future by including the NBSO in your long-term gift plans. Leaving a planned gift is a meaningful way to both show your support for musical inspiration on the South Coast while realizing significant financial, tax and estate planning benefits.

The process is simple, but the impact will be felt for generations to come.

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## Including NBSO in your Estate Plans

It's so easy to include NBSO in your will or estate plans and here are 3 examples to help get you started. We would be happy to send additional information, answer your questions or schedule a time to discuss options in more detail.

*Please contact your financial advisor, estate planning lawyer or other qualified advisor to discuss options to designate NBSO as a beneficiary.*

### 1. Name NBSO as a beneficiary in your Will or Trust

One of the most popular ways to make a legacy gift is by making a bequest provision in your will when you are creating it, or you can amend your existing will using a codicil. This arrangement provides you with flexibility and control should your circumstances change. You can designate an exact amount or asset or a percentage of the assets in your will. Example of the language to include:

*I give, devise and bequeath [describe assets which are the subject of the bequest; for example: a stated sum, the residue of the estate or a percentage of the residue of the estate] to the New Bedford Symphony Orchestra, a non-profit organization located at 128 Union Street, Suite, 204, New Bedford, MA 02740, Federal Tax ID #04-2658082, for NBSO's general use and purpose.*

If you prefer, you may add further direction, "These funds are to go to the NBSO's Endowment Fund/Education Programs/etc."

### 2. Name NBSO as the beneficiary of a retirement plan

Directing your gift through a retirement plan is simple, flexible and could provide tax and community benefits including, but not limited to, avoiding potential double taxation on retirement gifts to heirs (estate tax and income tax); an opportunity to draw money out of your retirement account while you are still living; and giving you the satisfaction of knowing that your hard-earned retirement funds will continue to impact people's lives through music.

### 3. Name NBSO as the beneficiary of an existing or new life insurance policy

Many people own some form of life insurance but the original need for that financial protection may no longer exist. Many are also attracted to this type of giving because it enables them to make a larger gift than otherwise planned. The policy itself may be gifted to the NBSO to receive a charitable deduction for the premiums that you continue to pay on the policy or a gift of a paid-up policy may result in a substantial income tax deduction.

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## Other Qualifying Gifts

### Charitable Gift Annuities

By giving a gift of cash or stock within an annuity, you can receive income based on your age at the time your gift is given.

### Charitable Lead Trusts

Your assets provide income payments to the NBSO for a specified period of time which you designate. After that period of time, trust assets transfer to you or your heirs. Charitable Lead Trusts may also help offset estate and gift taxes.

### Charitable Remainder Trusts

This opportunity enables you to make a current gift without foregoing income you may need. During your lifetime you receive a set income from the charitable trust. After the terms of the trust are fulfilled, the NBSO receives the trust's assets.

### Other Gift Ideas

Cash, stock, personal property, real estate and employer matching funds are additional gifts which may qualify for membership in the Legacy Society.

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## Thank you!

Individuals or families who have named the NBSO as beneficiary in their wills or other planned gifts become members of the prestigious Legacy Society. Legacy Society members will be listed in the NBSO concert program and listed on the Symphony website.

# Planned Giving Commitment

LEAVING A  
LEGACY

☐ My Commitment

☐ Updated Commitment

NAME(S)

ADDRESS

CITY

STATE

ZIP

PHONE

EMAIL

## PREFERENCES

I/We wish to provide a planned gift of support and have made a provision for a gift to the New Bedford Symphony Orchestra in my/our estate plans. It is my/our intention to leave a planned gift through my/our:

☐ Will or Trust

☐ Charitable Remainder Trust

☐ Life Insurance Policy

☐ Charitable Lead Trust

☐ Retirement Plan/Beneficiary Designation (401(k) 403(b), IRA, Keogh, Brokerage Account)

☐ Other Asset(s) (please describe):

I/We would like to inform the New Bedford Symphony Orchestra, for long-term planning purposes only, that, as of this date, the estimated value of my/our gift is \$ \_\_\_\_\_ or \_\_\_\_\_ % of my/our estate. I/We understand that my/our estate is not legally bound by this statement and at any time I/we may choose to add, subtract, or revoke the NBSO as beneficiary of this planned gift.

## Gift Purpose:

☐ Unrestricted

☐ Unrestricted Endowment An unrestricted gift allows your donation to go where it is needed most.

☐ Other (Please indicate below – briefly describe the program you would like your gift to benefit)

## RECOGNITION

Donors who include the NBSO in their estate plans will be added to our Legacy society and recognized Online and in NBSO materials.

☐ Please list my/our name(s) as follows:

☐ I/We prefer no public recognition

SIGNATURE

DATE

SIGNATURE

DATE

For questions or to discuss in more detail, please contact [development@nbsymphony.org](mailto:development@nbsymphony.org) or call 508.999.6276 x225. For tax purposes, NBSO's Federal Tax ID # is 04-265808.

PLEASE SHARE YOUR THOUGHTS ON THE BACK OF THIS FORM.





# Your Words Matter

You are now part of an amazing group of advocates who share a passion for the Symphony. When you share your reasons for giving a transformational gift, you help inspire others to give to support the future of NBSO.

I MADE A LEGACY GIFT TO THE NBSO BECAUSE:

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Please scan document(s) and email [development@nbsymphony.org](mailto:development@nbsymphony.org) or mail to 128 Union Street, Suite 204, New Bedford, MA 02740.  
Federal Tax ID # 04-265808

**Thank you!**  
FOR STRENGTHENING YOUR ORCHESTRA’S FUTURE

