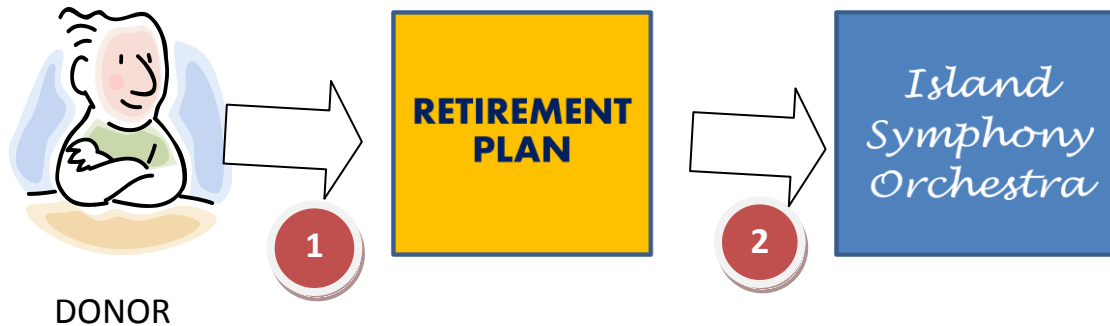


# GIFTS FROM YOUR RETIREMENT PLAN

## HOW IT WORKS:



- 1** Donor names the Island Symphony Orchestra as the beneficiary of your IRA, 401(k) or other qualified plan.
- 2** The remaining balance in your plan, after you have taken necessary withdrawals during your life, passes to the ISO after your death.

## BENEFITS TO YOU:

- Your retirement savings escapes both estate and income taxes when you direct the balance of your plan to the ISO.
- You can continue to take withdrawals during your lifetime.
- You can change your beneficiary if your circumstances change.
- You have the satisfaction of knowing that your hard-earned retirement savings will support the ISO when you are gone.
- You retain the flexibility of a gift commitment that doesn't affect your current cash flow.

NOTE: The information provided here does not constitute individual financial planning or tax advice. Consult with your tax or estate planning advisers before making any planned gifts to the ISO.