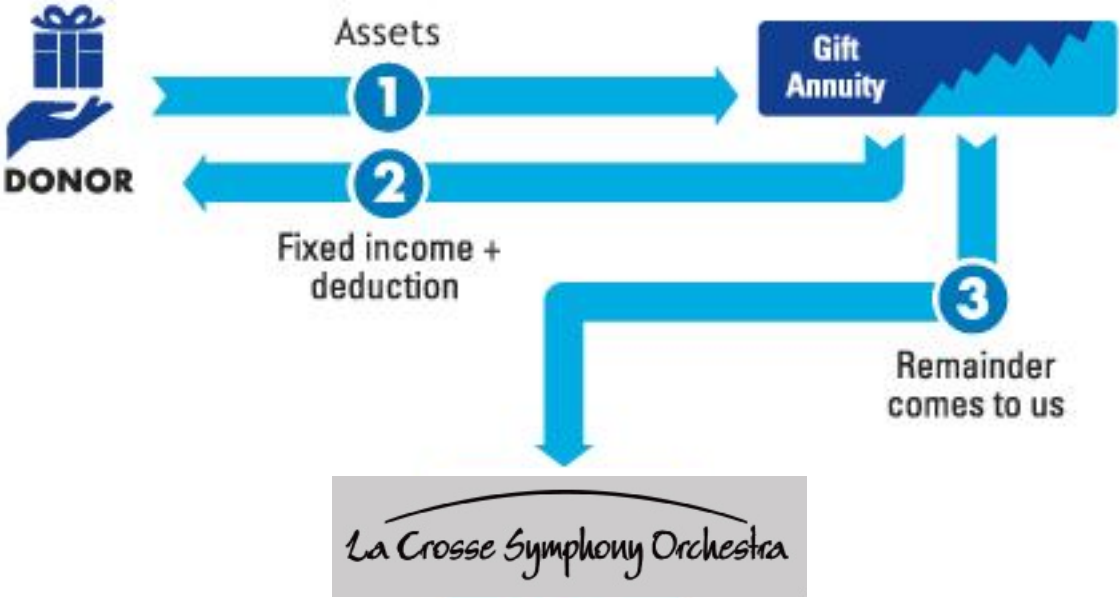


CHARITABLE GIFT ANNUITY



HOW IT WORKS

- You transfer cash or securities to the La Crosse Symphony Orchestra. Our minimum gift requirement is \$10,000.
- The LSO pays you, yourself and a spouse, or any two beneficiaries you name, fixed payment for life.
- Beneficiaries are recommended to be at least 60 years of age at the time of the gift.
- The remaining balance passes to the LSO when the contract ends.

BENEFITS

- Receive dependable, cash-flow for life, regardless of fluctuations in the market.
- In many cases, receive payments at a rate higher than the interest you are currently receiving on investments.
- Receive an immediate income tax deduction for a portion of your gift.
- A portion of your annuity payment will be tax-free.