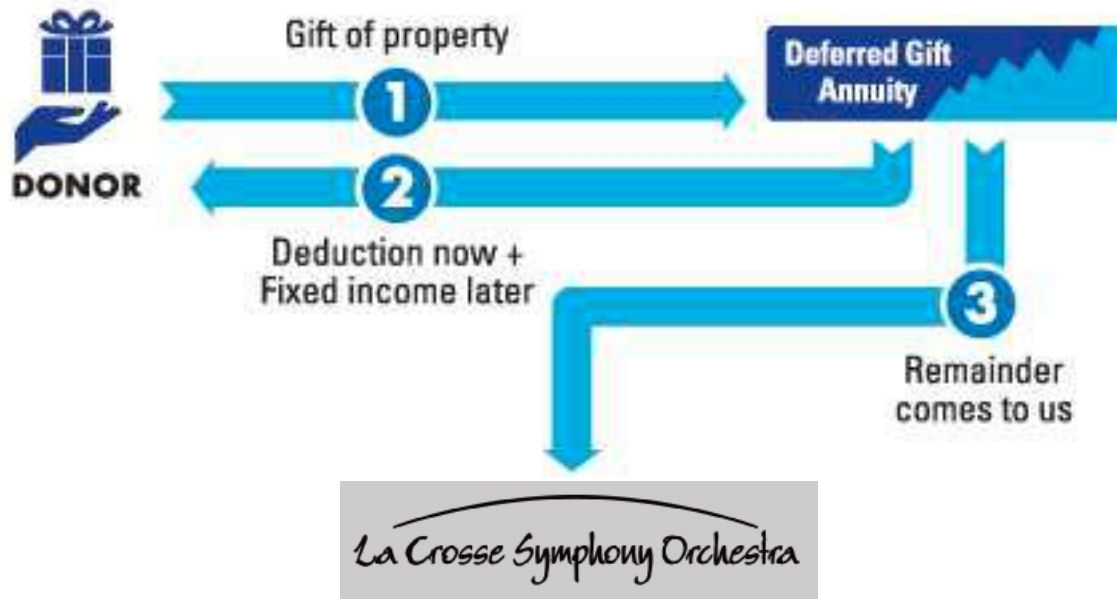


# DEFERRED GIFT ANNUITY



## HOW IT WORKS

- You transfer cash or securities to the La Crosse Symphony Orchestra. Our minimum gift requirement is \$10,000.
- Beginning on a specified date in the future, the LSO begins to pay you, or up to two annuitants you name, fixed annuity payments for life.
- Beneficiaries are recommended to be at least 60 to begin receiving payments and must be at least 40 to fund the gift.
- The remaining balance passes to the LSO when the contract ends.

## BENEFITS

- Deferral of payments permits a higher annuity rate and generates a larger charitable deduction.
- You can schedule your annuity payments to begin when you need extra cash flow, such as retirement years.
- Payments are guaranteed and fixed, regardless of fluctuations in the market.
- The longer you elect to defer payments, the higher your payment will be.