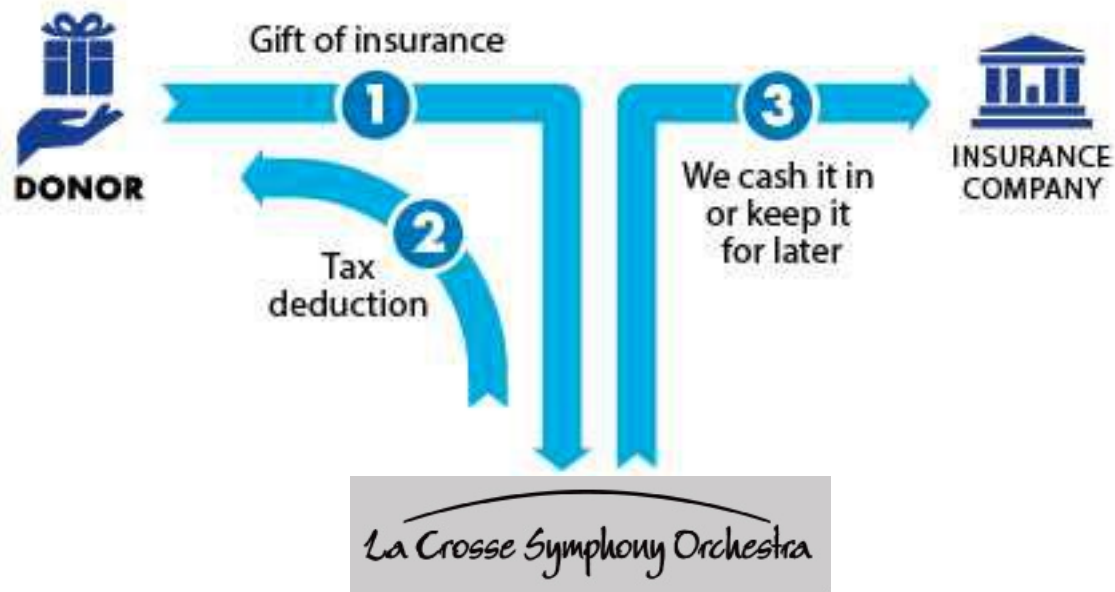


GIFTS OF LIFE INSURANCE



HOW IT WORKS

- You transfer ownership of a paid-up life insurance policy to the La Crosse Symphony Orchestra.
- The LSO elects to cash in the policy now or hold it.

BENEFITS

- Make a gift using an asset that you and your family no longer need.
- Receive an income tax deduction equal to the cash surrender value of the policy.
- You may be able to use the cash value of your policy to fund a gift that delivers income, such as a deferred gift annuity.