

Choose the Gift Plan THAT MATCHES YOUR GOAL

Your Gift	Your Goal	How to Make the Gift	Your Benefits
Bequest in Will	Defer a gift until after your lifetime.	Name The Palm Beach Opera in your will (designate a specific amount, a percentage or a share of the residue).	<ul style="list-style-type: none"> • control of assets during your lifetime • reduce your potential estate tax liability
Outright Gift of Securities	Eliminate tax on capital gains.	Contribute long-term appreciated stocks, bonds, mutual funds or other securities.	<ul style="list-style-type: none"> • charitable deduction of full fair market value • elimination of capital gains tax
Gift of Life Insurance	Make a large gift with little cost to yourself.	Contribute a life insurance policy you no longer need or establish a new policy with The Palm Beach Opera named as beneficiary.	<ul style="list-style-type: none"> • current income tax deduction • possible future deductions through gifts to pay policy premiums
Gift of Retirement Assets	Eliminate the twofold taxation on IRAs or other qualified retirement plans.	Name The Palm Beach Opera as the beneficiary of the balance left after your lifetime using the plan's beneficiary form. (Annual IRA Rollover Gifts are also available.)	<ul style="list-style-type: none"> • continue to make lifetime withdrawals • make the gift from the most highly taxed assets, leaving more for family
Gift of Real Estate	Make a gift that won't affect your current financial situation.	Name The Palm Beach Opera as the beneficiary to receive your real estate after your lifetime. Contact your attorney to prepare a transfer-on-death or an enhanced life estate deed, depending on the state of real estate.* Sign and record at your local recorder's office.	<ul style="list-style-type: none"> • maintain control of your property for as long as you live • flexibility to change your designations if your situation changes
Charitable Remainder Unitrust	Create a hedge against inflation over the long term and supplement your retirement income.	Create a trust that pays a fixed percentage of trust's assets as revalued annually. (A Charitable Remainder Annuity Trust is also available.)	<ul style="list-style-type: none"> • variable income for life • immediate income tax charitable deduction
Charitable Lead Trust	Reduce gift and estate taxes on assets you pass to children or grandchildren.	Create a charitable trust that pays fixed or variable income to the Opera for a specific term of years; thereafter the balance is given to loved ones.	<ul style="list-style-type: none"> • reduces your taxable estate • property kept by your family, often with reduced gift taxes

*State laws govern transfer-on-death or enhanced life estate deeds for real estate. Please consult your attorney if you are considering this gift.

The information in this publication is not intended as legal advice. For legal advice, please consult an attorney.