



DES MOINES SYMPHONY

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THE LINDA AND TOM KOEHN ENDOWED CHAIR

Planned Giving Goals, Strategies and Benefits Chart

Your Goals	Your Strategy	Your Benefits
Maximize your deduction; minimize the gift details	Use cash to make your gift to the Symphony	Claim your deduction against a larger portion of your adjusted gross income and make an immediate impact on the Symphony
Afford a larger gift to the Symphony – and avoid capital gains liability	Give appreciated stock or bonds held over one year	Buy low and give high – make a gift that costs you less than the benefit it delivers to us, while avoiding capital gains tax
Make a gift for the Symphony 's future that doesn't affect your cash flow or portfolio now	Put a bequest in your will (cash, specific property, or a share of the estate residue)	Today – a gift that costs you and your family nothing. Tomorrow – an estate tax deduction
Retain income benefits from the assets you give to the Symphony – thus afford a larger gift	Create a charitable gift annuity or a charitable remainder annuity trust or unitrust	Receive income for your lifetime; receive a charitable deduction; diversify your holdings
Reduce high tax liability now; gain additional income later	Establish a deferred gift annuity	A larger deduction and a higher income rate than other life-income gifts offer
Tap one of the most valuable assets in your portfolio to make a gift to the Symphony	Use real estate to make your gift to the Symphony	Avoid capital gains tax, receive an income tax deduction – and have the option of a gift that doesn't affect your lifestyle
Reduce gift and estate taxes and control the timing of passing assets to your children and grandchildren	Create a charitable lead trust which supports programs at the Symphony for a fixed, finite period with the principal going to your heirs.	Reduce gift and estate taxes, and freeze the taxable value of growing assets before they pass to your family
Avoid capital gains liability on the transfer of a business or partnership interest	Contribute the partnership interest or closely-held stock to the Symphony	Avoid capital gain liability, receive an income tax deduction, and utilize a gift asset you may have overlooked
Locate an overlooked asset that you can easily give to the Symphony	Name the Symphony as beneficiary of your retirement plan; leave other assets to family	Eliminate income tax on retirement plan assets; free up other property to pass to your heirs
Make an endowment gift from income rather than capital	Create a new life insurance policy, or donate a paid-up policy whose coverage you no longer need	Increase your ability to make a significant gift to the Symphony