

Established in 1913, the Reading Symphony Orchestra is the 12th oldest continuously performing symphony orchestra in the United States.

The Mission of the RSO is to provide high quality symphonic music to the citizens of Reading and Berks County on a regular basis.

The Beethoven Legacy Circle was established in 2005 to recognize those individuals who, by their generosity, have remembered the RSO in their wills or have established other "planned giving" instruments to benefit the Reading Symphony Orchestra. The RSO wishes not only to publicly recognize those who provide long range visionary support to the RSO, but also to encourage and expand participation in such a legacy program that will ensure and secure the future of the orchestra.

Membership is available for all friends of the RSO and patrons of the musical arts who have remembered the RSO in their wills or who have made other planned gifts benefiting the RSO.

Maestro Sidney Rothstein was first to raise the baton and make a generous bequest to the RSO. We invite you to follow his lead.

READING
SYMPHONY
ORCHESTRA
CORDIALLY
INVITES
YOUR
PARTNERSHIP
IN THE
BEETHOVEN
LEGACY
CIRCLE



Reading Symphony Orchestra
Sidney Rothstein, Music Director

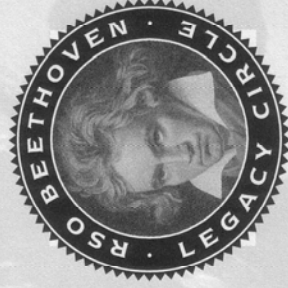
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OPTIONS FOR PLANNED GIVING

Bequests and other planned gifts are arranged during one's lifetime, while the benefit to the RSO is generally deferred to a future date. All gifts may be designated as the donor prefers, or if unrestricted, may be used at the discretion of the RSO Board of Directors.

There are numerous ways to participate in a planned giving program, including but not limited to those described below. Please consult your attorney or financial advisor in developing a planned gift that fits your financial situation, your charitable preferences, and one that optimizes the tax advantages for you.

1 Life Insurance – One of the simplest of planned gifts is to designate the RSO as a beneficiary of a life insurance policy. Another approach is to transfer to the RSO actual ownership of a paid-up policy on your life.

2 Bequest – A bequest is a simple way to provide a planned gift and often allows donors to make significant contributions that may not have been possible during their lifetimes. A specific dollar amount, a percentage of the residuary estate or a gift of property are all forms of charitable bequests.

3 Gifts of Real Estate – A gift of real estate can provide substantial support to the RSO. Residences, commercial buildings, vacation homes and unimproved land are all potential opportunities to provide lasting support to the RSO.

4 Retirement Plan Beneficiary

You may designate the RSO as the beneficiary of all or a part of your retirement plan. This may trigger sizeable deductions and income tax savings to you or your estate and provide a substantial benefit to the RSO.

5 Charitable Gift Annuity

A charitable gift annuity is a plan that pays income to you and/or another beneficiary for life. Upon your death, the principal from which that income had been produced is automatically transferred to the RSO. This is a good way to generate a steady stream of income from appreciated securities while also realizing a tax deduction based on their appreciated value.



"Art! Who comprehends her? With whom can one consult concerning this great goddess?"

– Excerpt from Beethoven's letter to Bettina Von Arnim August 11, 1810

Ludwig van Beethoven was a musical visionary. His life was one of personal tragedy and colossal musical achievement. Because of his profound vision, no composer before or since has left a greater legacy for those who followed. The history of music was forever changed.

As a patron of the arts, you can be a visionary and leave a legacy of your own for the Reading Symphony Orchestra by becoming a member of the Beethoven Legacy Circle.

6 Charitable Remainder Trust

Charitable Remainder Unitrusts and Charitable Remainder Annuity Trusts make payments to you or a beneficiary for life or a specified period. At the expiration of the trust, the RSO receives the principal. A unitrust makes annual payments based on the changing value of the principal each year, while the annuity trust makes payments that are fixed as of the date of the gift.

7 Charitable Lead Trust

A charitable lead trust is an irrevocable trust into which the donor places an income-producing asset for a fixed period of time during which the income is paid to the RSO. At the conclusion of the trust term, the asset is returned to the donor or a beneficiary specified by the donor.

The RSO has established a perpetual endowment at Berks County Community Foundation for the benefit of the RSO. In administering this fund, the BCCF is able to accommodate any of the more complex planned giving instruments. We encourage you to contact the Berks County Community Foundation (www.bccf.org) to explore the many options available.

Please return the enclosed response card to be included in the Beethoven Legacy Circle. To learn about other ways you can make a gift to the Reading Symphony Orchestra, please contact Sandra Duffy, Director of Development, at 610.373.7557 ext. 224 or by e-mailing: Info@ReadingSymphony.org

Choose the right gift to match your planned giving and estate planning goals

If your goal is to:	Then you can:	And your benefits are:
Make a simple and easy gift to The Reading Symphony Orchestra	Just write a check made payable to the Reading Symphony Orchestra	An income tax deduction and an immediate impact for RSO
Avoid capital gains tax	Contribute appreciated stocks or bonds held more than one year.	Income tax deduction and zero capital gains tax on the asset gifted
Make a large gift with little cost	Contribute a life insurance policy you no longer need	Current and possible future income tax deductions
Secure a lifetime income stream and create a hedge against inflation over the long term	Create a charitable remainder unitrust	A variable income for life and tax benefits
Secure a fixed life income while avoiding market risks	Establish a charitable gift annuity or annuity trust	Tax benefits and often a higher rate of return than other assets
Defer a gift until after your death	Put a bequest in your will or living trust (cash, specific property, or a share of the residue)	Estate tax deduction and keep assets in your name during your lifetime
Maximize heir's inheritance while benefiting RSO	Name RSO as beneficiary of your retirement plan, leave other assets to family	Reduced estate and income tax