With a simple signature you can make your retirement account last forever. Are you 70.5, want to make gifts and avoid taxes on your mandatory distributions? Your IRA could be your legacy.

Secure the future

Remembering the Philharmonic in your estate plans sets the stage for the next generation of music lovers, including preschool students from our nationally recognized 60-day Long-term Residency.

How easy is it to include the Erie Philharmonic in your estate plans? See below to find out.

Retirement Plans
With a simple signature you can make your retirement account last forever.

Are you 70.5, want to make gifts and avoid taxes on your mandatory distributions?

Your IRA could be your legacy.

Bequest
A gift in your will does not affect your cash flow and makes a meaningful legacy gift.

Make your mark on the future of the Philharmonic with a gift that costs you nothing during your lifetime.

Appreciated Securities
Did you know giving stock can be more beneficial than giving cash?

You don’t have to write us a check to make an extraordinary difference.

Give smart, give stock.
<table>
<thead>
<tr>
<th>Your Goal</th>
<th>Your Gift</th>
<th>Your Method</th>
<th>Your Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honor the Erie Philharmonic with a tribute gift that costs you nothing during your lifetime</td>
<td>Gift through your will or trust (&quot;bequest&quot;)</td>
<td>Include a gift of cash or a share of your estate through your will or trust</td>
<td>Make a significant gift that does not affect your cash flow and can be changed down the road</td>
</tr>
<tr>
<td>Make a gift while leaving more of your estate to your heirs</td>
<td>Gift of Retirement Assets</td>
<td>Name the Erie Philharmonic as a beneficiary of your retirement plan</td>
<td>Avoid up to 60% income tax on your retirement assets and pass less-taxed assets to your heirs</td>
</tr>
<tr>
<td>Make a gift while avoiding capital gains liability</td>
<td>Gift of Appreciated Securities</td>
<td>Transfer of stocks, bonds or mutual fund shares to the Erie Philharmonic</td>
<td>Make a significant gift, receive an immediate income tax deduction and pay no capital gains tax</td>
</tr>
<tr>
<td>Make an extraordinary gift at a minimal cost to yourself</td>
<td>Gifts of Life Insurance</td>
<td>Donate a life insurance policy you no longer need or name us as a beneficiary on an existing policy</td>
<td>Take a tax deduction now and possible future deductions through gifts to pay policy premiums</td>
</tr>
</tbody>
</table>

Contact Executive Director Steve Weiser to learn more about including the orchestra in your estate plans.
814.455.1375, ext. 20 · sweiser@eriephil.org
23 West 10th Street, Suite 3, Erie, PA 16501