

## How to Make Your Individual Gift to the Annual Fund

### *Credit Card Donation by Telephone*

The Symphony is pleased to accept gift transactions using MasterCard, Visa, Discover Card, and American Express. You can make your donation by telephone by calling 619-685-4885.

### *Check*

Make checks payable to: San Diego Symphony and send to the Symphony Development Office at 1245 Seventh Street, San Diego, CA 92101, or call us today at 619-685-4885.

### *Stock*

Many donors choose to give Annual Fund gifts to the Symphony through appreciated stock. Stock gifts may easily be transferred to the San Diego Symphony by wire transfer, by hand delivery or by mail.

Making a gift of appreciated stock is a wise choice. Consider gifts of qualified assets – stocks, bonds, or other appreciated long-term properties – that have been held for at least one year and one day in order to deduct their full current value. One of the advantages of giving stock is the avoidance of the capital gains tax on an appreciated asset. A person who sells an asset, such as stock, that has appreciated greatly in value since the person acquired it would realize a capital gain on the amount of the appreciation. In most cases, however, a person who donates an appreciated asset to charity instead of selling the asset can take a charitable deduction for the full value of the property and also avoid any realized capital gain.

The easiest way to donate stock is to electronically transfer shares into our account at Merrill Lynch, Pierce, Fenner and Smith Inc. (Merrill Lynch), San Diego. In addition to being convenient, market fluctuations are minimized by the speed of the transfer, allowing you to maximize your gift to the San Diego Symphony.

Call your banker or financial advisor and instruct your agent to electronically transfer shares to the San Diego Symphony's Merrill Lynch account. Delivery instructions are:

DTC Account:	#5198
Agent:	Merrill Lynch Attn: Walton/Liddy Group 701 B Street, Suite 2400 San Diego, CA 92101

Credit to: San Diego Symphony  
Account #291-04H00

Then call or write us of the donation and date of transfer. From there, the Symphony will do the rest!

Stock gifts are valued based upon their delivery to the Symphony and donors of stock receive credit for the full value of the stock upon delivery, net of any fees.

If you have any questions, please call Eric Meyer, Director of Development, at 619-685-4880.

*The San Diego Symphony is not engaged in rendering legal or tax advisory service. The purpose of this information is to provide accurate and authoritative information of a general nature. For advise and assistance in specific cases, the services of an attorney or professional advisor should be secured. Advise from legal counsel should be obtained when examining these types of charitable donations. Watch for tax revisions.*

## **Deferred Giving**

*Planning Your Gifts Makes It Possible to Give More Than You Thought You Could*

### **Arrange Now to Give Later**

As you review your finances, remember that your long-range plans can have a charitable dimension too. Your will, living trust, retirement plans, or other estate planning tools may include charitable dispositions. Your income may also be supplemented in order to enjoy other benefits through a number of other planning arrangements.

Charitable gifts offer one of the few ways to reduce your tax bill in a way that is totally within your control. WHY? Because charitable gifts are generally exempt from taxation for those who itemize their deductions. The higher your tax rate, the more you save. Federal income tax rates now climb as high as 39.6%, so savings can be significant.

Congress thus gives you the chance to decide where you would like your tax dollars spent rather than having them distributed through the tax system.

### **Stock Gifts**

The simplest form of planned gift is donating appreciated stock. *(add link to giving stock in How to make a gift).*

### **Life Income Gifts**

Certain planned gifts give income to the donor and acknowledgement for the gift while the donor is alive. These planned gifts are charitable gift annuities and certain charitable

trusts.

### **Your Will**

It's easy to make a bequest to the San Diego Symphony. Every gift makes a difference - no amount is too small. Please contact us if you would like specific language to use to remember the Symphony in your will.

### **Arranging a Planned Gift**

Arranging a planned gift with the San Diego Symphony is completely confidential. A development officer or a member of our Planned Giving Council can provide you with information, meet with your advisors, help coordinate your plan, and provide ongoing assistance.

For more information, please contact:

Eric Meyer  
Director of Development  
San Diego Symphony  
1245 Seventh Avenue  
San Diego, CA 92101  
619-685-4880

## **Partner with a Player**

Have you ever dreamed of performing in historic Copley Symphony Hall? Do you long to play before a sold out crowd of adoring patrons? The Partner with a Player program will give you the opportunity to experience all of the excitement of being a Symphony player without the endless hours of practice and rehearsal. For a gift of \$10,000 or more you can have the unique experience of sponsoring your favorite musician.

In recognition of these major gifts, you will have a professional photo session with your musician and have the photograph displayed in the Partner with a Player Gallery in Copley Symphony Hall. You will receive invitations to musician, board and donor mixers and an annual concert with each donor sitting on stage with their sponsored musician followed by a dinner in beautiful Copley Symphony Hall.

### **Partner with a Player members enjoy the above benefits plus the following:**

Partner and musician photograph displayed in Copley Symphony Hall lobby  
Partner with a Player Badge listing sponsored musician  
Invitation to Annual Side-by-Side Concert on Stage and Dinner  
Invitation to musician, board and donor mixers  
Invitation to San Diego Symphony rehearsals  
Donor name listed in all programs  
Keepsake photo of partner and musician

For more information about this program please call:  
Christine Deardorff at 619-685-4881.

## **Symphony Stars**

Board member Lael Kovtun chairs the Symphony Stars. The Stars are a group of women who love music, want to be Symphony "insiders" and enjoy establishing relationships with our conducting staff and musicians. Since its inception in January 2000, the Symphony Stars membership has grown to more than 135 women.

Yearly membership activities for the Symphony Stars include at least three luncheons and one festive evening party featuring performances by orchestra musicians. Other benefits include the opportunity to host a musical event in the members' home or office, plus special recognition in each Symphony program book. Symphony Stars also have access to an on-staff concierge who provides individual member assistance.

To join and maintain membership in the Stars, members donate a minimum of \$1,000 each year. Because membership benefits extend for one year after the date joined, patrons may become a Symphony Star at any time.

Call Kelly Weith in the Development office today at (619) 685-4885, and join over the phone!