

**Yes,** *I am interested in the future of the Minnesota Orchestra.*



Minnesota Orchestral Association  
1111 Nicollet Mall  
Minneapolis, MN 55403

Please send me the FREE guide, *Charitable Gift Annuities*.

I would like a personal illustration of how a charitable gift annuity would benefit me. Use the amount checked below for my illustration:

\$50,000  \$25,000  \$10,000  other: \$\_\_\_\_\_.

Please prepare a proposal for:

Me; my birth date is \_\_\_\_\_.

Another individual, whose birth date is \_\_\_\_\_.

*The minimum amount to establish a gift annuity is \$10,000. The minimum age to establish an immediate gift annuity is 65, for a deferred gift annuity it is 55.*

### THANK YOU FOR YOUR SUPPORT!

\_\_\_\_\_  
Name *(Please print.)*

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State ZIP

\_\_\_\_\_  
Telephone E-mail

*We respect your privacy! Information collected here will be kept strictly confidential. It will not be sold, rented, loaned or otherwise disclosed, and it will not be used in ways in which you have not consented.*

# Orchestrate a Secure Future— For You and Us



# Make a Gift to Us and Receive Payments for Life in Return

*Now with Increased Payment Rates*

**DID YOU KNOW** that when you make a gift to the Minnesota Orchestra you can receive fixed payments for life? It's possible with a **charitable gift annuity**. You'll receive the satisfaction of supporting a cause close to your heart. Note that as of July 1, 2010, payment rates for most donors increased.

## Gift Annuity Rates

### IMMEDIATE PAYOUT

| ONE LIFE |      | TWO LIVES |      |
|----------|------|-----------|------|
| Age      | Rate | Ages      | Rate |
| 65       | 5.5% | 65/70     | 5.2% |
| 70       | 5.8% | 70/75     | 5.5% |
| 75       | 6.4% | 75/80     | 5.9% |
| 80       | 7.2% | 80/85     | 6.6% |
| 85       | 8.1% | 85/90     | 7.5% |

### DEFERRED PAYOUT (payment at age 65)

| ONE LIFE |      | TWO LIVES |      |
|----------|------|-----------|------|
| Age      | Rate | Ages      | Rate |
| 55       | 8.4% | 55/55     | 7.8% |
| 56       | 8.1% | 56/56     | 7.5% |
| 57       | 7.7% | 57/57     | 7.2% |
| 58       | 7.4% | 58/58     | 6.9% |
| 59       | 7.1% | 59/59     | 6.6% |

## Have a Question?

*I can help.*

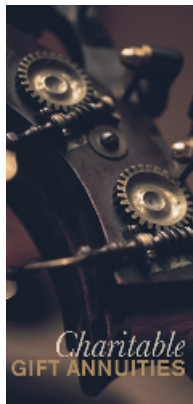
Ruby Pedingco | Planned Gifts Officer  
(612) 371-5600 | [rpediangco@mnorch.org](mailto:rpediangco@mnorch.org)  
[minnesotaorchestra.org/plannedgiving](http://minnesotaorchestra.org/plannedgiving)

▼ Tear Here ▼

## How a Gift Annuity Works

It is a contract with us in which you agree to make an irrevocable donation and, in return, our organization makes fixed quarterly payments to you for life. The part of your donation that remains after your lifetime supports our mission. Among the advantages you receive:

- A partial charitable deduction for income tax purposes, when you itemize.
- Payments of which a portion is income tax-free throughout your estimated life expectancy.
- In most cases, capital gains income reportable over your life expectancy.



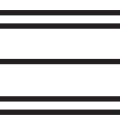
### FREE Guide!

Want to learn more about supporting our mission in ways that also support you? Return the attached reply card to receive your free guide, *Charitable Gift Annuities*.

Fold in half and tape shut.



ATTN PLANNED GIFTS OFFICER  
MINNESOTA ORCHESTRAL  
ASSOCIATION  
1111 NICOLLET MALL  
MINNEAPOLIS MN 55403-2477



Place  
Stamp  
Here