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Gifts by Will or Trust

Making a gift by naming New York Youth Symphony in your will or living trust offers you flexibility. Your assets remain in your control during your lifetime should you need them, and your gift designation can be changed in the future. You can make your gift conditional on another event, such as if your spouse does not survive you. If your estate is subject to federal estate taxes your gift to us will qualify for an estate tax charitable deduction.

If you already have a will or trust, a simple amendment can be used to add a gift to New York Youth Symphony. You can assign a specific dollar amount or a percentage of your estate. You are welcome to contact Betsy Maury, our Director of Development, at bmaury@nyys.org to discuss gifts restricted to endowment or to a specific purpose, so that we can be sure to fulfill your wishes.

Retirement Plan Assets

A gift to New York Youth Symphony using your IRA and qualified retirement plans such as 401(k) and 403(b) is one of most tax-wise ways to make a gift to charity. Distributions from these assets to heirs are usually subject to income and possibly estate tax, which combined can be as high as 70%. To avoid taxes and attorney's fees for drafting documents, you make this gift simply by completing a beneficiary designation form from your plan administrator. You also have the flexibility of naming New York Youth Symphony as the only or one of several beneficiaries.

Note: If you are over 70 ½ years of age, you can request a direct transfer from your administrator of up to \$108,000 from your IRA. This gift also counts toward your required minimum distribution, making it totally tax-free. It's as simple as visiting your IRA administrator's website.

Life Insurance Policy

You can make a gift by naming New York Youth Symphony as the full or partial beneficiary of a life insurance policy. This allows you to retain ownership of the policy and have access to the policy's cash value, should you need it. Because you retain ownership, no charitable income-tax deduction is allowed at the time of your gift. However, your estate will be entitled to a charitable estate-tax deduction for death benefit paid to New York Youth Symphony.

If you have any other questions, contact Betsy Maury, director of development at bmaury@nyys.org