



# Washington Bach Consort

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The Nation's Premier Baroque Chorus and Orchestra  
Dana Marsh, Artistic Director

## Make a Big Impact with a Future Gift to the Bach Consort

You can make a difference through a gift that doesn't cost you anything today but supports our mission in the future!

Making a planned gift—a **gift through your will, revocable trust, retirement plan, or life insurance policy**—is one of the simplest ways to show your support and appreciation for the Washington Bach Consort. After your lifetime, your gift will continue to support a cause that has been important to you and will extend the legacy of your interest and values.

These gifts include:

- Gifts by will
- Gifts from retirement plans
- Gift of life insurance

When including the Bach Consort in your plans, you will become a member of our *1685 Society*, and more importantly, you will play a crucial role in helping us bring the music of Bach and his Baroque contemporaries to thousands of DC residents!

**If you have made a planned gift to the Bach Consort or would like more information on how to plan the best charitable gift for you, please contact Development Manager, Taylor Tobak.  
202.429.2121 | [ttobak@bachconsort.org](mailto:ttobak@bachconsort.org).**

### **A Bequest: Will or Revocable Trust**

This is one of the most common legacy gifts to support the Washington Bach Consort.

Benefits to you:

- It is not payable until death, so it does not affect your assets or cash flow during your lifetime.
- It is revocable—you can change the provisions in your will or trust at any time.
- It may help minimize estate tax or avoid tax burden for heirs.

There are several ways to control how your bequest is distributed:

- **Specific bequests** allow you to name a specific dollar amount or named asset.
- **Residuary bequests** let you leave all or a percentage of what is left in your estate after specific requests, debts, expenses, and taxes have been fulfilled.
- **Contingent bequests** are fulfilled only if certain conditions are met.

How it works:

- Schedule a meeting with your attorney to review your options and determine the best estate plan vehicle for you based on your personal circumstances and goals.
- Your attorney will prepare the document including your charitable intentions while using the Consort's official language.

- If you have already written a will or trust, it can be amended by your attorney by writing a codicil to include a new bequest, like a bequest to the Bach Consort, while reaffirming the other terms in your will. Similarly, an attorney can prepare an amendment to a revocable trust.

### **Retirement Plan**

Consider naming the Washington Bach Consort a full or partial beneficiary of your IRA, 401(k), or of another qualified retirement plan.

Benefits to you:

- You can continue to take withdrawals through your life.
- If your circumstances change, you may change beneficiaries at any time.
- You can avoid both income and estate taxes on the residue left in your retirement account.

How it works:

- Using the official Washington Bach Consort name and address, name the Consort as a beneficiary on the account.
- Contact the financial institution and complete the necessary beneficiary designation form.
- After your lifetime, the financial institution will contact the Bach Consort and the gift will be distributed according to your instructions as completed on the beneficiary designation form.
- Assets pass to the Bach Consort, tax-free.

### **Life Insurance**

Consider naming the Washington Bach Consort as a primary beneficiary of your life insurance policy, or as a contingent beneficiary should you or other beneficiaries not survive you.

Benefits to you:

- You can make a significant gift from income instead of from capital assets.
- If your circumstances change, you may change beneficiaries at any time.
- You will be able to claim an income tax deduction.
- You can remove an asset from your potential gross taxable estate.

How it works:

- Using the official Washington Bach Consort name and address, name the Consort as beneficiary of a policy.
- Contact the insurance company and complete the necessary beneficiary designation form.
- After your lifetime, the insurance company will contact the Bach Consort and the gift will be distributed according to your instructions as completed on the beneficiary designation form.
- Assets pass to the Bach Consort, free of federal estate tax.

### **Additional Types of Beneficiary Designations**

You may choose to designate the Bach Consort as the beneficiary of a variety of assets including insurance policies, retirement plans (IRA, 403(b)/commercial annuity/pension), and financial accounts (bank accounts/CDs/savings bonds).

Because many of these assets may be subject to income and estate taxes when left to heirs, leaving them to the Consort can be a simple, smart and tax efficient way to make your legacy gift.

**Thank you for your interest in including the Washington Bach Consort in your estate plans!**

**Disclaimer: As a reminder, the Washington Bach Consort is providing general information only, and does not provide financial counseling or estate planning advice. For tax or legal advice, please consult with a financial advisor or an attorney. It is important to schedule a meeting with your attorney, discuss your wishes and make decisions based on your personal circumstances and to add the correct legal language to your document.**