

OPERA NAPLES

Ramón Tebar, *Artistic Director*

Guide to Planned Giving

“The language of music is common to all generations and nations; it is understood by everybody, since it is understood with the heart.”

— *Gioacchino Rossini.*



Discover the benefits of making a legacy gift to Opera Naples.

WHAT IS PLANNED GIVING?

Planned gifts, such as making a bequest through a will or trust or establishing an annuity, can be an advantageous way to provide support for Opera Naples in the future. After making provisions for you, your family and those closest to you, a legacy gift to Opera Naples will have a meaningful impact on future generations. Such gifts may also be eligible for important charitable income and/or gift or estate tax deductions. The funds received from planned gifts support Opera Naples' long-term stability.

Questions?

Contact us with your questions:

Phone 239-963-9050

Email info@operanaples.org

Mail 2408 Linwood Ave, Naples, FL 34112

Online operanaples.org/encoresociety

Opera Naples encourages you to contact your financial or estate professional for legal advice. Encore Society benefits are as of November 2025 and are subject to change.

Support from our Opera Naples family brings extraordinary music to life and secures the future of Opera Naples.

TYPES OF PLANNED GIFTS

• Bequest through a will or trust

Remember Opera Naples in your estate plans by including a provision in your will or living trust. You may either designate a percentage of your estate assets or a specific dollar amount as a gift to Opera Naples. You can also give real estate or personal property, such as a musical instrument. Our legal name is Opera Naples, Inc., a Florida not-for-profit organization. EIN: 42-1671038. 2408 Linwood Avenue, Naples, FL 34112.

• Bequest through a retirement plan or life insurance policy

Name Opera Naples as a beneficiary of a retirement plan or life insurance policy. Using your retirement plan can be an especially tax-efficient and easy way to remember Opera Naples through your estate. Simply name Opera Naples as a primary or secondary beneficiary on your retirement plan's beneficiary designation form. This option usually offers an important tax advantage since most retirement plans are subject to income taxes—and possibly estate taxes—if left to an individual. However, if Opera Naples is named as a beneficiary, Opera Naples does not pay income or estate taxes on the distribution. Another option is to make a current gift, if allowed by existing law, from a qualified IRA distribution. For example, an IRA charitable rollover may provide a tax-free way of giving, while also counting towards your annual required minimum distribution.

• Charitable Lead Trusts

With this type of planned gift, you irrevocably transfer assets to a charitable lead trust, which then makes an annual payment to Opera Naples for a number of years. At the end of the term, the remaining assets go to your heirs or beneficiaries. This arrangement is especially helpful for large estates, allowing assets to be passed on to heirs with low (or no) estate and gift taxes.



• Life Income Gifts

A life income gift allows you to make a gift to the Opera Naples while providing yourself or others with income for a period of time before Opera Naples receives your gift.

How does it work?

1. You give cash, appreciated securities or property assets.
2. You and your beneficiaries receive a regular income, and you may also realize income tax and capital gains tax savings.
3. After the term of your income benefit, Opera Naples then receives your legacy gift.

Life Income Gift options:

• Charitable Remainder Unitrusts

Establish a trust from which you and/or other beneficiaries receive variable annual payments for life or a term of years. At the end of the term, the remainder of the trust assets go to Opera Naples.

• Charitable Remainder Annuity Trusts

Establish a trust from which you and/or other beneficiaries receive annual payments of a fixed dollar amount for life or a term of years, after which the remainder of the trust assets go to Opera Naples.

THANKING YOU

Encore Society

The Opera Naples Encore Society recognizes those who make financial plans—in any amount—to benefit Opera Naples in the future.

What are the benefits of Encore Membership?

- Annual Encore Society event with Opera Naples Resident Artists
- Listing in our season program book (those who wish to remain anonymous may certainly do so)
- Listing on our website
- Invitations to Exclusive Events

PLANNED GIVING REPLY FORM

Discover the benefits of making a legacy gift to Opera Naples.

☐ I would like more information on making a planned gift to Opera Naples.

☐ I am interested in or have questions about:

☐ I have included a gift to the Opera Naples in my estate plan and would like to become a member of the Encore Society.

☐ I wish to remain anonymous.

Name(s)

Address

City State Zip

Telephone

Email

Opera Naples respects your privacy. Any information discussed or shared will be kept strictly confidential.

Mail this form to:

Opera Naples Inc.

2408 Linwood Ave, Naples, FL 34112

239-963-9050 • info@operanaples.org • operanaples.org



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Opera Naples, Inc. is a 501(c)(3) organization: EIN 42-1671038.

No goods or services were provided in exchange for this gift.

Within the limits prescribed by law, the full amount of the gift is deductible for federal income tax purposes. The gift planning information presented in this brochure is intended as general. It is not to be considered tax, legal, or financial advice. Opera Naples, Inc. does not provide tax advice nor donation valuation. Please consult your own personal advisors prior to any decision.