



ORCHESTRE SYMPHONIQUE
DE MONTRÉAL

Legacy
giving

Let music be your legacy

Keep the emotion alive. Extend your impact.



Plan your gift: keep the emotion alive

By leaving a part of your estate to the OSM, you become a true vector of emotion and wonder. Thanks to you, future generations can discover the power of music—a power that moves, uplifts and transforms.

Plan your gift: extend your impact

This gesture comes from the heart and will contribute to sustaining the Orchestra's mission. You will ensure that the OSM remains a pillar of our cultural heritage, a source of pride and inspiration for our communities.

**Today and tomorrow, so that the music
never fades.**

The lasting impact of your bequest or planned gift

Your cherished contribution empowers the OSM to carry its mission forward. Whatever the amount, this generous gesture becomes a lasting investment in your Orchestra's future—and in the generations yet to be inspired.

Implement the Orchestra's educational initiatives

Since 1935, the OSM's *Matinées pour la jeunesse* have stood as a pioneering initiative—one that inspired similar efforts at the time by the New York Philharmonic. Today, School Matinees remain a cornerstone of your Orchestra's programming, affirming the central role of music education in its mission. Over the decades, these projects have flourished, consistently demonstrating their profound impact on young audiences. **Plan your gift and help extend the OSM's reach, enriching the lives of future generations through music.**



Contribute to an outstanding artistic product



The OSM has earned a distinguished place on the artistic scene, both in Canada and internationally, through the exceptional quality of its performances and its collaborations with world-class artists. Since 2011, the Orchestra's artistic reach has expanded within a venue designed expressly for its needs: the Maison symphonique. Today, this unwavering pursuit of excellence continues to guide the Orchestra and its Music Director, as they present more than 150 performances each year. **Plan your gift and help uphold the Orchestra's excellence.**

Bring music to a wider audience than ever before

A proud tradition of free concerts began in 1938 on the terrace of the Mount Royal Chalet. Nearly 90 years later, the OSM remains a vital cultural institution committed to public engagement: in 2023–2024 alone, more than 140,000 people attended free concerts and events presented by the Orchestra. Through a wide range of initiatives, audiences of all backgrounds—including newcomers to Quebec, neurodivergent individuals, and culturally diverse communities—have had the opportunity to discover and experience musical excellence. **Plan your gift and ensure access to the Orchestra for the broadest possible audience.**



Support the OSM, today and tomorrow, so that the music never fades.

The OSM plays a vital role at the heart of our cultural life. Nearly 100 permanent musicians regularly share the stage with world-renowned soloists, while each season, a vibrant array of artists from Montreal, Quebec, and across Canada—spanning disciplines such as set design, dance, and visual arts—join forces with the Orchestra. More than 150 supernumerary artists also contribute to this dynamic of excellence. Deeply rooted in its community, the OSM remains a source of collective pride and shines as a cultural ambassador on the international stage.



The gift in will: a gift at your fingertips

Once the needs of your loved ones are cared for, a legacy gift to the OSM offers a meaningful way to extend your impact and support your Orchestra's future. A gift in your will—available to any adult legally able to sign a will—is the simplest and most accessible form of planned giving.

Your will: a vehicle of generosity



Preparing a will empowers you to make thoughtful decisions in advance, ensuring they are carried out after your death and easing the responsibilities of the person entrusted with settling your estate. This process often invites reflection on one's philanthropic values and can spark meaningful conversations with loved ones about the legacy you wish to leave.

Types of charitable bequests

Specific bequest: gift of a specific asset or dollar amount

Sample clause: I leave by particular title to the Orchestre symphonique de Montréal (registered charity no. 119 069 524 RR 0001) the amount of \$___ (or a description of the assets bequeathed: shares, life insurance policy, etc.) to be used for the purposes of this organization.

Universal bequest: gift of all your assets

Sample clause: I leave to the Orchestre symphonique de Montréal (registered charity no. 119 069 524 RR 0001) all my movable and immovable property to be used for the purposes of this organization.

Bequest by universal title: gift of a portion or percentage of your assets or of one type of asset

Sample clause: I leave _____% (for example, 90%) of all my movable and immovable property to my children and I leave ___% (for example, 10%) of all my movable and immovable property to the Orchestre symphonique de Montréal (registered charity no. 119 069 524 RR 0001) to be used for the purposes of this organization.

Residuary bequest: gift of the remainder of all assets after all specific bequests have been distributed

Sample clause: I leave by particular title the amount of \$___ to my son (or to any other person) and I leave the remainder of all my movable and immovable property to the Orchestre symphonique de Montréal (registered charity no. 119 069 524 RR 0001) to be used for the purposes of this organization.

RRSPs and RRIFs

Did you know that in Quebec, naming a charity as a beneficiary of an RRSP or an RRIF is only permitted through a provision in one’s will or within a segregated fund? Donating RRSPs/RRIFs or other retirement plans alleviates the heavy tax burden usually associated with these kinds of assets and drastically reduces and can even eliminate the gift’s consequences for your estate.

Example of an RRSP gift worth \$100,000

Tax impact upon death	Without a gift to the OSM	With a gift to the OSM
Gift in will to the OSM	\$0	\$100,000
Amount from the estate	\$100,000	\$0
Net tax owing*	(\$50,000)	\$0
Tax credit available for the estate*	\$0	(\$50,000)
Amount available from the estate	\$50,000	\$50,000

* To simplify the example, we have applied a tax credit rate and a marginal tax rate of 50%.

Your gift in 4 steps

1

Determine your philanthropic wishes and goals.

We encourage you to notify or discuss this with your loved ones or family members.

2

Consult your legal or financial advisor

In the aim of identifying the form of gift best suited to your goals as well as your needs and those of your family.

3

Consult your notary

to write or update your will. A notarized will avoids the court verification process upon your death and is associated costs.

4

Tell me the OSM!

With your permission, we would love to honour your gesture and thank you right away. Whether public or anonymous, your action will inspire others to do the same.

In full confidentiality, you can contact the Planned Giving team at **514 840-7404** or **cerclewp@osm.ca**

The gift of life insurance: a strategy adapted to your family situation

Gift of an active policy:

If your family circumstances have evolved and your children are now financially independent, transferring ownership of your life insurance policy to the OSM may be a meaningful and advantageous gesture — regardless of whether premium payments remain. Upon transfer, you will receive a tax receipt reflecting the policy's fair market value. If the policy is not fully paid and a premium offset is not feasible, each premium payment you make will also generate a tax receipt.

Gift of a new policy:

You can purchase a new policy, naming the OSM as the owner and beneficiary. Your annual premium payments entitle you to tax receipts. You can thereby benefit from a tax credit in the near term and reduce the net cost of the premium.

Gift of life insurance policy proceeds upon death:

You may choose to retain ownership of your life insurance policy while naming the OSM as its beneficiary. Upon your death, your gift will correspond to the full proceeds of the policy. This approach allows you to reduce — or even eliminate — the tax impact on your estate, thanks to a charitable tax receipt issued to your estate.



Consult your advisor

Financial specialists are invaluable allies for helping you to choose the giving strategy that will boost your impact based on your family and financial situation.

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Recognition



LE CERCLE WILFRID-PELLETIER
ORCHESTRE SYMPHONIQUE
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The Wilfrid Pelletier Circle brings together donors who have informed the OSM of their planned gift, offering a meaningful way to honour their generosity and express gratitude during their lifetime. This recognition also inspires others to consider a lasting gesture — even when the gift is made anonymously.

Contact the OSM team in full confidentiality

There are many forms of planned giving, and combining different approaches can help you tailor your contribution to your goals while maximizing its impact. The OSM's Planned Giving team is here to support you in exploring your options and guiding your decision-making process.

This document is intended for informational purposes only. To determine the type of donation best aligned with your goals, personal circumstances, and family situation, we encourage you to consult your legal or financial advisor.



Telephone
514 840-7404



Email
cerclewp@osm.ca

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to deepen and extend your
impact on your Orchestra.

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