

SHINING A LIGHT ON TURTLES

When it comes to animal care and conservation, people often think about the big and furry species: bears, lions, and gorillas. But thanks to Heritage Society member Dr. Marilyn Ezri, the turtles are basking in the warmth of some much-deserved attention. Or, more specifically, in the warmth of new ultraviolet (UV) lights.

"A few years ago, I started contributing to some of the species that aren't quite as popular," says Marilyn, who has also funded habitat improvements and supported conservation efforts for cinerous vultures and Egyptian fruit bats. "It's important to remember that many types of species are threatened, and for Lincoln Park Zoo to support these species is a really special thing."

With a gift through her IRA, Marilyn recently funded improvements to the habitat at Pritzker Family Children's Zoo shared by Blanding's turtles, spotted turtles, wood turtles, and midland painted turtles. These cold-blooded turtles, like most reptiles, require UV rays to generate vitamin D and thermoregulate. In the wild, they would simply bask in the sunlight. In their indoor habitat at the zoo, the turtles rely on UV lights.



Animal Care staff are constantly evaluating each animal's welfare and looking for ways to improve their quality of life. So, when staff identified that the turtles would benefit if they could bask in the aquatic portion of their habitat, which covers half the space, they recommended some adjustments.

Enter Marilyn, whose support funded the installation of UV and heat lights over the habitat's waterways, more than doubling basking opportunities and providing the turtles with more choice. The turtles immediately began basking in these new spaces and together on the same logs, a common behavior in the wild for all four species.

This is exactly what you want to see when we make improvements," says Dan Boehm, the curator overseeing Pritzker Family Children's Zoo. "There's a lot of science and evaluation that goes into all of these decisions, and this was truly a team effort between Children's Zoo staff and the zoo's animal welfare scientists.

ENJOY INCOME FOR LIFE

And Provide for a Secure Future for Lincoln Park Zoo

Do you worry about whether you'll have enough money to last through retirement? There's a way to calm this concern and support charitable causes you care about. It's called a charitable gift annuity (CGA).

Here's how it works: You make a donation to Lincoln Park Zoo, and in return, we pay you or your loved one a fixed amount each year for the rest of his or her life. This payment never changes, not even with fluctuations in the stock market, interest rates, or inflation. After your or a loved one's lifetime, we use the remaining balance of your gift to support the animals in our care.

Benefits

- Receive lifetime payments for yourself and possibly another person.
- Qualify for a charitable deduction for a portion of the value of the gift.
- Secure partially income-tax-free payments throughout your life expectancy.
- Save on capital gains taxes when you contribute appreciated securities.
- Know that you're making a difference at the zoo.

What will my lifetime payments be?

When you give through a CGA, you can have peace of mind knowing the amount you'll receive each year will not change, regardless of the state of the economy. Your annuity payment is based on your age at the time of your gift and will not fluctuate based on market values.

See How You Can Benefit

We would be happy to run a personalized calculation showing you the benefits you and your loved one can enjoy. Simply contact Sarah Rutledge at 312-742-9570 or heritagesociety@lpzoo.org to learn more today.

Find Your Gift Annuity Rate

These rates are subject to change. Please contact us for a personalized illustration.

One Life		Two Lives	
Age	Rate	Ages	Rate
60	3.9%	60/65	3.7%
65	4.2%	65/70	4.0%
70	4.7%	70/75	4.3%
75	5.4%	75/80	4.9%
80	6.5%	80/85	5.8%
85	7.6%	85/90	7.1%
90+	8.6%	90/95+	8.4%





MAKE AN IMPACT (TAX-FREE!) THROUGH YOUR IRA

Your individual retirement account (IRA) is an excellent tool for saving for your retirement years. Even better, it's an extremely easy way to support the causes that matter most to you.

If you're 70½ or older, you can use the IRA charitable rollover (sometimes referred to as a qualified charitable distribution) to make a tax-free gift to Lincoln Park Zoo. You can transfer any amount up to \$100,000 per year. Beginning the year you turn 72, you can use your gift to satisfy all or part of your required minimum distribution.

When you use your IRA to make a gift to the zoo:

- Your gift will be put to use today, allowing you to see the difference you're making.
- You pay no income taxes on the gift. The transfer doesn't generate taxable income or a tax deduction, so you benefit even if you do not itemize your tax deductions.

Not 701/2 Yet?

Once you hit $59\frac{1}{2}$, you may begin taking money out of your IRA without penalty. You'll pay income tax on the amount you withdraw, but if you itemize your tax deductions, you are eligible to take an income tax charitable deduction for the full value of the gift.

TIP: You can name Lincoln Park Zoo as a beneficiary of your IRA account. This costs you nothing today, and you retain complete control over your account during your lifetime. As a nonprofit organization, we do not have to pay any taxes on the gift and can put 100% of your gift toward connecting people to nature, providing the highest quality animal care, and keeping the zoo free.

Let Us Help

Let us walk you through your options and share all the ways your gift makes a difference at the zoo. Contact Sarah Rutledge at 312-742-9570 or heritagesociety@lpzoo.org to get started today.





Make a difference.

Your gift to the zoo will help us continue to advance animal care, education, science, and conservation—and ensure future Chicagoans enjoy an exceptional, free zoo experience. Please contact us today.



Sarah Rutledge Director of Planned Giving

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