



LOVELAND LIVING PLANET
AQUARIUM™



PLANNED GIVING PROGRAM

LIVING PLANET AQUARIUM SOCIETY

Loveland Living Planet Aquarium's (LLPA) Living Planet Aquarium Society is comprised of those who have designated a planned gift to the Aquarium—through irrevocable bequests, life insurance, IRAs, trusts, or other planned-giving arrangements. The Encore Society's supporters ensure a bright future for the Aquarium, its animals, employees, and guests alike.

AVENUES FOR CONSIDERING A PLANNED GIFT:

- Bequests
- Retirement plans
- Life insurance
- Appreciated stock
- Transfer of Death (ToD)
- Charitable gift annuities
- Charitable remainder trusts
- Real estate
- Payable on Death (PoD)

"All ecosystems are interconnected, to form one global ecosystem, our Living Planet. Join us in inspiring future generations to care for our planet."

—Brent Andersen, Founder & CEO

Living Planet Aquarium Society members will receive exclusive access to the Aquarium through VIP events and experiences, as well as yearly complimentary tickets.

Please inform LLPA if you have already included the Aquarium in your planned gift arrangements and wish to be listed as an Aquarium Society member.

If you have any questions regarding the Aquarium's Living Planet Aquarium Society, please contact Robert Castellano or Ali Barker (contact information found on page 3). All inquiries are confidential.





LEAVE A LEGACY AT LOVELAND LIVING PLANET AQUARIUM

The Aquarium does not intend this information to represent legal or tax advice, or to substitute for such advice. We urge you to consult a professional advisor when considering charitable gift planning options. Your attorney, financial planner, or tax advisor may need LLPA's legal address and/or tax identification:

The Living Planet, Inc.
12033 South Lone Peak Parkway
Draper, UT 84020

Loveland Living Planet Aquarium is a 501 (c)(3) nonprofit organization with tax ID 87-0572706

RETIREMENT PLANS

Make a qualified charitable distribution from your 401(k), 403(b), or IRA directly to LLPA and avoid increasing your taxable income.

Federal legislation now permanently allows tax-free, charitable IRA rollover gifts. Qualifications to make a non-taxable charitable distribution from an IRA are as follows:

- Must be 72 years old;
- Transfers must be made from the IRA directly to Loveland Living Planet Aquarium;
- Total gifts cannot exceed \$100,000 per year;
- Gifts cannot be used to fund a charitable gift annuity or charitable remainder trust.

LIVING PLANET AQUARIUM SOCIETY MEMBERS

"IT IS WONDERFUL TO KNOW THAT OUR LEGACY GIFT TO THE AQUARIUM WILL RESULT IN THE CONTINUATION OF THE AQUARIUM'S GREAT WORK DUE, AT LEAST IN PART, TO TAMARA'S AND MY SUPPORT AT THE END OF OUR LIVES."

—ROBERT & TAMARA CASTELLANO



BEQUESTS

Remembering the Aquarium with a bequest in your will is the simplest way for you to leave behind a lasting legacy. By supporting LLPA with a bequest, you retain control of your assets and, later on, your estate may save on estate taxes. By making a provision for LLPA in your will, you preserve the Aquarium for future generations to delight in.

An example of a bequest:

To Loveland Living Planet Aquarium, I give (____%)
or (\$ _____) of the residue of my estate (or
description of property).

Contact your financial advisor or estate attorney to set up a bequest.

LIFE INSURANCE

You can make a gift of a life insurance policy without diminishing other investments or assets earmarked for family members. Your life insurance agent can assist you in naming the Aquarium as a beneficiary.

CHARITABLE GIFT ANNUITIES

When you establish an annuity, you will receive a fixed annual income for life in exchange for a donation or assets transferred to LLPA. The amount of the annual income is determined by both the amount of the donation and the age of the person who is to receive the income. Creating this irrevocable contract between you and the Aquarium is easy to set up with your financial advisor or estate attorney.

LLPA requests you be at least 65 years old and donate a minimum of \$10,000 in cash or appreciated, marketable securities to establish a current charitable gift annuity.

A charitable gift annuity offers significant advantages, which may include:

- Avoidance or reduction of capital gains tax;
- Reduced probate costs and estate taxes;
- Income tax savings;
- Secure annual income for survivors.

CHARITABLE REMAINDER TRUST

Establishing a charitable remainder trust is a wonderful opportunity to leave a legacy gift to LLPA, while decreasing your tax burden over the lifetime of the gift. This plan allows you to provide an annual income for yourself or others, either for life or for a fixed term of 20 years or less.

When you create a charitable remainder trust and identify the terms and conditions for fulfillment, the remaining



assets in the trust will be gifted to the Aquarium. You may add funds to the trust whenever you like; payments must be between 5% and 50% of the trust's annual value. You can establish a charitable remainder trust through your financial advisor or estate attorney.

A charitable remainder trust can offer significant advantages, which may include:

- No capital gains if funded with appreciated property;
- Income tax deduction for the value of the remainder interest;
- Retained life income at a fixed percentage rate, which may increase donor's income;
- Trustee management;
- Estate tax and probate cost savings.

REAL ESTATE

A gift of real estate may include an outright gift or a gift with a retained life estate, enabling you to live in your home for as long as you wish or for the rest of your life, thereby avoiding estate tax liability. Please consider consulting an estate attorney about gifting real estate.

CONTACT INFORMATION:

Robert Castellano | VP of Corporate Partnerships & Philanthropy

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