

## ESTATE PLANNING

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Your estate is comprised of everything you own. No matter how large or how modest, everyone has an estate.

All too often, individuals do not plan for the disposition of their estates and—when they pass on—their assets are distributed according to the probate laws of their local jurisdictions, sometimes incurring significant taxes, legal fees and court costs.

Estate planning makes sense for each of us, and can be viewed not simply as a legal or financial process, but as a personal process of clarifying how your estate can reflect your values and support that which you cherish most when you depart.

## RIDHWAN ENDOWMENT FUND FOR THE FUTURE

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An ideal designation for your planned gift to FOR is the “Ridhwan Endowment Fund for the Future.” This will ensure not only that your gift benefits the Diamond Approach, but also that it exists in perpetuity, supporting generations to come. The Endowment Fund is a legacy we are helping to build for those who come after us.

Planned gift donors may choose other ways to direct their support. Please contact FOR for more information or ideas.

## LEGACY CIRCLE

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We request that donors complete our simple “Planned Gift Intention Form” as a way of ensuring that we know exactly what your intentions are, and so that we may plan as needed. Planned gift donors automatically become members of the FOR Legacy Circle and will be kept apprised of news related to planned giving and the Ridhwan School on an annual basis.

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**FRIENDS OF RIDHWAN**  
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PLANNED  
GIVING  
OPPORTUNITIES



 **FRIENDS OF RIDHWAN**

Support for the Diamond Approach  
Teaching in the World

# PLANNED GIVING TO FRIENDS OF RIDHWAN

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We are appreciative of the many individuals who have inquired about how their estates can best benefit the Diamond Approach when they pass on.

This sort of planned giving is an important part of overall estate planning for anyone, as it provides people and their heirs considerable savings on income, estate and capital gains tax—which can be significant. Perhaps more importantly, it respects whatever desire you may have to support the unfoldment and impact of the Teaching in the world beyond a human being's relatively brief time on earth.

While Friends of Ridhwan (FOR) and the Ridhwan School cannot provide financial or estate-planning advice to individuals, we wish to offer an overview of planned giving options and the information you will need should you be contemplating naming FOR a beneficiary of your estate.

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## BEQUESTS & RETIREMENT FUNDS

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Two of the most popular ways of providing for Friends of Ridhwan in your estate are also two of the simplest:

- **By bequest** – more than 90% of all planned gifts involve a bequest in an individual's will.
- **Through a retirement fund designation** – This is done in the same way you would name an individual as a beneficiary of your IRA or 401(k), and now is usually done online. (A donor can also name FOR as the beneficiary and owner of a paid up life insurance policy in a similar way.)
- **Friendsofridhwan.org** provides simple language and other information you need to make a bequest or retirement fund designation to benefit FOR.

## OTHER PLANNED GIVING

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**Life Income Gifts** – Some donors may wish to speak with their financial planners about vehicles that can provide them with income during the remainder of their lives while ultimately benefitting Friends of Ridhwan:

- Charitable Remainder Annuity Trust
- Charitable Remainder Unitrust

**Other Kinds of Gifts** –

- A Retained Life Estate allows an individual to donate a home now while retaining the right to live in the property for the rest of their life, while receiving a current income tax deduction.
- A Charitable Lead Trust can benefit FOR for a number of years, returning the assets to your beneficiaries and minimizing taxes.