



## BRANCHING STREAMS SOCIETY

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**WE GRATEFULLY ACKNOWLEDGE THOSE HELPING TO ENSURE OUR SUSTAINABILITY FOR FUTURE GENERATIONS OF WAY-SEEKERS BY INCLUDING DHARMA RAIN IN THEIR ESTATE PLANS.**

Ken Barker & Jeff Stookey

Linda Hoka Bebernes & Kate Gawf

Jean Renso Bond

Randi Getsushin Brox

Thomas Bruner

John Cambre

Gyokuko Carlson

Jyoshin Clay

Sherman Coventry

Maria Cristina Duckett

Daigai and Marianne Filbert

Jean Johnson

Mike Gyoshi Kaplan

Polly Gemmon & Ron Lauser

Gay Kei'un Lewis & Steve Tai'un Blackwood

Eric Marcoux

Jeanna Annen Moyer

Chris Reiju Nelsen

Joe Shisei Niski

Jeffrey Owens

Zonnyo Riger

Mark Sosetsu Stauffer & Sonja Arion

Sallie Jiko Tisdale

Kyri Kengan Treiman

Maya & Harold Williams

Christina York

(Known members as of April 2024)

IF YOU WOULD LIKE TO INCLUDE DHARMA RAIN IN YOUR ESTATE PLANS, OR HAVE ALREADY DONE SO,  
CONTACT KAKUMYO LOWE-CHARDE AT 503.239.4846 OR [KAKUMYO@DHARMA-RAIN.ORG](mailto:KAKUMYO@DHARMA-RAIN.ORG).



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Zen Center



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### WHY PLANNED GIVING?

Different from discretionary income donations, planned giving is a way to express generosity and receive the joy of making a difference by supporting Dharma Rain now and in the future. Reflecting on your priorities, and some overall financial and estate planning, enables you to leave a legacy that will help the dharma to flourish.

Such planning gives you the confidence that the Dharma will be cared for well into the future; the appreciation and recognition of the sangha, and the satisfaction of upholding the practice, the teachings and community. There are also significant tax savings to be had – unused benefits can be taxed at rates up to 75% if left to heirs. Charitable income and estate tax deductions may also provide means of maximizing your ability to support the dharma and other commitments. Redirecting all or a portion of your estate that would otherwise go to taxes enables you to make a larger gift than might otherwise be possible, while still providing for your family.

Dharma Rain also benefits from a reliable source of income. Most importantly, those who “journey to the temple” in search of solace benefit from our array of practices, programs and teachings. Northwest Zen Sangha is a 501(c)3 tax-exempt organization, doing business as Dharma Rain Zen Center, and charitable contributions are tax deductible.

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### **SOME WAYS TO GIVE THROUGH PLANNED GIVING.**

**Make a bequest to Northwest Zen Sangha.** Add a written statement to your Will or Trust directing specific assets, a percentage of the estate, or the remainder of the estate, to be transferred at your death.

#### **Sample bequest language:**

“I wish to remember Northwest Zen Sangha of Portland, Oregon, a qualifying 501(c)3 organization, with a gift in the amount of \$ \_\_\_\_\_, or a designated percentage of \_\_\_\_\_% of my charitable estate, for its general use and purposes.” (EIN: 93-6095067)

**Transfer stock to Northwest Zen Sangha.** Transferring appreciated assets can bring significant tax savings to the donor.

**Name Northwest Zen Sangha as beneficiary on an IRA, 401(k), or pension.** You may find that gifts of retirement assets can save your heirs undue tax burdens and allow you to accomplish your charitable objectives. When bequeathed to individual heirs, the assets will be taxed. As a public charity, Northwest Zen Sangha will not have to pay income taxes on the assets, which may allow you to make a larger gift and possibly save other nontaxable assets for donation to your heirs.



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### **ADDITIONAL WAYS TO GIVE THROUGH PLANNED GIVING.**

**Name Northwest Zen Sangha as beneficiary for a life insurance policy.** There are several ways to do this:

**Donate a percentage.** Designate a percentage of your life insurance policy.

**Offer a Paid-Up Policy.** Most people own life insurance, and many have policies that have outlived their original purpose. For instance, policies for a college education, those insuring a business, or those protecting a mortgage, can make excellent gifts when given to a charitable organization. And the donor can deduct the replacement value of the policy

**Buy a New Policy.** Some people find they can make a much larger gift than they could otherwise afford by purchasing a life insurance policy and naming Northwest Zen Sangha as beneficiary. The future premiums paid are deductible as cash contributions.

**Buy Insurance to Replace a Bequest.** Some people find that they can make a current gift of assets they had planned to bequeath in their wills. They receive the income-tax benefits now and replace the assets by buying a life-insurance policy for that amount. They enjoy the satisfaction of giving now and receiving the tax deduction now when they need it most. The beneficiaries will still receive the same amount.



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### USE OF PLANNED GIFTS.

Planned Gifts will be used at the Board's direction to further Dharma Rain's mission to:

- *Provide for the Transmission of the teachings and practice of Soto Zen Buddhism.*
- *Be a sanctuary of Buddha, Dharma and Sangha in such a way as to cultivate compassion, love, wisdom and understanding within the members.*
- *Preserve the Transmission lineage.*
- *Promote lay practice first, but also provide for priest training.*
- *Provide the facilities and support the priests necessary for these ends, and to meet the religious needs of the members, their families and the community at large.*
- *Provide the traditional religious services, counseling and instruction of a Soto Zen Temple.*
- *Provide additional facilities such as retreat centers, affiliate temples, etc. as deemed necessary by the membership to fulfill these purposes.*

### STEPS FOR PLANNED GIVING.

1. Contact your lawyer, accountant, agent or broker to make your bequest, transfer, or name a beneficiary. The complexity of your estate and type of gift determine the process of arranging a planned gift. This can be simple for an IRA, pension plan or life insurance gift; setting up a will, charitable trust or life income gift often requires professional assistance.
2. Complete the "Letter of Intent for Future Estate Gift" and return it to Dharma Rain.



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### LETTER OF INTENT FOR FUTURE ESTATE GIFT

I/we have included Northwest Zen Sangha (dba Dharma Ran Zen Center) in my/our estate plans. I/we understand that this commitment is revocable, can be modified at any time, and is not legally binding.

Name(s) \_\_\_\_\_

Address, City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_ E-Mail \_\_\_\_\_

It is my/our intent to leave a legacy gift through my/our:

Will \_\_\_ Retirement Assets (please specify) \_\_\_\_\_ Life Insurance \_\_\_ Other \_\_\_

The approximate value of my/our gift as of this date is \$ \_\_\_\_\_. (If your gift is a percentage of your estate, please indicate the approximate present value of that percentage.)

Including your name(s) among our list of donors helps us promote our Branching Streams Society, and helps encourage others to consider leaving a similar legacy gift (the amount of your gift is not referenced). Please let us know if you would prefer us not to use your name.

Signature (s) \_\_\_\_\_ Date \_\_\_\_\_



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