



# PRESERVING A SPIRITUAL LEGACY

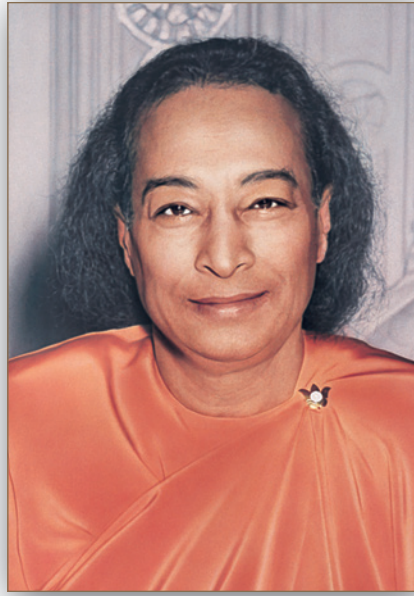
SELF-REALIZATION FELLOWSHIP  
PLANNED GIVING PROGRAM



*Self-Realization Fellowship*

FOUNDED 1920

*Paramahansa Yogananda*



Paramahansa Yogananda  
Founder of Self-Realization Fellowship  
(1893–1952)

“The ideal of love for God and service to humanity found full expression in the life of Paramahansa Yogananda....

“He had but one goal: God-realization; and one program: to unite East and West by spiritual understanding, to demonstrate the underlying unity of all religions, and to awaken divine yearning in all hearts....

“Though the major part of his life was spent outside India, still he takes his place among our great saints. His work continues to grow and shine ever more brightly, drawing people everywhere on the path of the pilgrimage of the Spirit.”

— FROM A TRIBUTE BY THE GOVERNMENT OF INDIA  
UPON ISSUING A COMMEMORATIVE STAMP IN  
PARAMAHANSA YOGANANDA’S HONOR ON THE  
TWENTY-FIFTH ANNIVERSARY OF HIS PASSING.

## AIMS AND IDEALS of Self-Realization Fellowship

*As set forth by Paramahansa Yogananda, Founder  
Brother Chidananda, President*

- To* disseminate among the nations a knowledge of definite scientific techniques for attaining direct personal experience of God.
- To* teach that the purpose of life is the evolution, through self-effort, of man’s limited mortal consciousness into God Consciousness; and to this end to establish Self-Realization Fellowship temples for God-communion throughout the world, and to encourage the establishment of individual temples of God in the homes and in the hearts of men.
- To* reveal the complete harmony and basic oneness of original Christianity as taught by Jesus Christ and original Yoga as taught by Bhagavan Krishna; and to show that these principles of truth are the common scientific foundation of all true religions.
- To* point out the one divine highway to which all paths of true religious beliefs eventually lead: the highway of daily, scientific, devotional meditation on God.
- To* liberate man from his threefold suffering: physical disease, mental inharmonies, and spiritual ignorance.
- To* encourage “plain living and high thinking”; and to spread a spirit of brotherhood among all peoples by teaching the eternal basis of their unity: kinship with God.
- To* demonstrate the superiority of mind over body, of soul over mind.
- To* overcome evil by good, sorrow by joy, cruelty by kindness, ignorance by wisdom.
- To* unite science and religion through realization of the unity of their underlying principles.
- To* advocate cultural and spiritual understanding between East and West, and the exchange of their finest distinctive features.
- To* serve mankind as one’s larger Self.



Self-Realization Fellowship (SRF) was founded by Paramahansa Yogananda in 1920 to provide individuals from all walks of life and faith traditions with the means to directly experience God, and to foster greater understanding and harmony among all peoples by teaching the eternal basis of their unity — kinship with God. Today, the society has more than 600 temples and meditation groups worldwide, and members in nearly 200 countries. Its beautiful ashrams and retreats are recognized as preeminent centers of spiritual learning, sanctuary, and prayer.



Under the direction of the society's president, Brother Chidananda, Self-Realization Fellowship carries on the work of Paramahansa Yogananda by:

- ❧ Making available worldwide the voluminous writings, lectures, and informal talks of Paramahansa Yogananda, and of his close disciples.
- ❧ Producing audio and video recordings on Paramahansaji's teachings.
- ❧ Preserving the world-renowned spiritual sanctuaries where the great master lived and worked.
- ❧ Establishing and supporting SRF temples, meditation centers, retreats, youth programs, and monastic communities.
- ❧ Conducting frequent lecture and class series in cities throughout the U.S. and abroad.
- ❧ Providing spiritual counsel to members and friends.
- ❧ Coordinating the Worldwide Prayer Circle, a network of groups and individuals dedicated to praying for those in need of physi-

cal, mental, or spiritual aid, and for global peace and harmony.

In addition to its spiritual service, Self-Realization Fellowship offers humanitarian aid to help alleviate the suffering of the disadvantaged in communities throughout the world by supporting many local and national organizations that provide food, shelter, medical care, and educational opportunities to the poor, the homeless, the disabled, the elderly, and victims of natural disasters.



For more than a century, Self-Realization Fellowship has been the fortunate recipient of the generosity of its devoted members and friends. The society's growth and its ability to carry on the worldwide spiritual and humanitarian work of its founder, Paramahansa Yogananda, are due in large part to these charitable bequests. The philanthropic offers we receive have a direct impact on the society's future and preservation of the legacy that Paramahansa Yogananda left to the world.

Planned giving is a way to experience the joy that comes from participating in a worldwide sacred vision for the upliftment of humanity, by helping to ensure that the goals of Self-Realization Fellowship continue to be met. Planned giving also helps the donor to maximize the personal benefits of his or her charitable gifts (such as tax savings, increased income, and sound estate planning), and allows for the contribution of gifts that otherwise might have been thought not possible.

If you are interested in making a gift to Self-Realization Fellowship, there are many options that you may want to consider. Our Planned Giving brochures provide information on the various opportunities available, and the benefits offered by each. You will learn about planned giving vehicles that provide you and your family with options for financial support and tax advantages, while at the same

time offering benefits to SRF — including bequests, gifts of real property, retained life estate, appreciated securities, mutual fund shares, life insurance, charitable remainder trust, charitable lead trust, and retirement plan assets. We invite you to read through the brochures to determine the ways in which your contribution can make a difference. For your convenience, we have provided a brief description of the various outright and planned gift options in this brochure, but we encourage you to contact us for more comprehensive information and assistance. In addition, you are welcome to contact us to discuss the gift options we have available:

SELF-REALIZATION FELLOWSHIP  
Office of Planned Giving  
3880 San Rafael Avenue  
Los Angeles, CA 90065  
TEL: 323-276-5656  
FAX: 323-276-5612  
EMAIL: [plannedgiving@yogananda-srf.org](mailto:plannedgiving@yogananda-srf.org)

It is through your support that Self-Realization Fellowship will be able to continue the legacy of Paramahansa Yogananda and bring new hope and inspiration to receptive hearts through his sacred teachings. May God bless you for helping us to serve all who are striving for a closer relationship with Him, and to contribute to greater peace, understanding, and unity among the human family.



## A SUMMARY OF WAYS OF GIVING

### OUTRIGHT GIFTS

Outright gifts include monetary gifts, automatic recurring gifts, memorial or tribute gifts, matching gifts, gifts of appreci-

ated securities, mutual fund shares, tangible personal property, and real estate.

### **MONETARY GIFTS**

A monetary gift is the most popular type of charitable gift. Monetary gifts are fully deductible, up to 50% of your adjusted gross income in the year of the gift. You may take unused deductions over the next five years.

Gifts can be donated by mail, fax, telephone, or online:

Self-Realization Fellowship

3880 San Rafael Avenue

Los Angeles, CA 90065

Tel: (818) 549-5151 (Mon–Fri, 9 a.m.–4:30 p.m.)

Fax: U.S.A./Canada: 800-801-1952

donatesrf.org

### **AUTOMATIC RECURRING GIFTS**

Many donors wish to make automatic recurring gifts on a monthly or quarterly basis by credit card or by debit from a checking or savings account. To make an automatic recurring gift, please request a Monetary Gift Form. This can be done by checking the appropriate box on the Request for Information Form.

### **MATCHING GIFTS**

Many companies offer matching gift programs to encourage employees to contribute to charitable organizations. Most of these programs match contributions dollar for dollar, and some will even double or triple the amount of your gift. If you wish to make a gift to SRF, please check with your company to see if it offers a matching gift program that will match your gift to make the most of your donation.

If your company offers a matching gift program, you can request a matching gift form from your employer, and send the completed form with your gift to SRF by fax to 323-276-5612

or by mail to 3880 San Rafael Avenue, Los Angeles, CA 90065. We will then contact your employer's matching gift program and handle the rest of the details.

### **GIFTS OF APPRECIATED SECURITIES**

Your gift of long-term (you must have held the securities for more than one year) appreciated securities to SRF provides you with an income tax deduction for the full market value of the donated stock or bond, up to 30 percent of your adjusted gross income; at the same time, it allows you to bypass the capital gains tax on any unrealized appreciation on the security. You may take unused deductions over the next five years.

### **GIFTS OF MUTUAL FUND SHARES**

Mutual fund shares that have appreciated in value make an excellent charitable gift with tax advantages similar to gifts of appreciated stocks and bonds. Generally, your mutual fund company must transfer the shares you wish to donate to a new account in SRF's name before they can be distributed to us, and the process for completing the gift can take up to six weeks.

### **GIFTS OF TANGIBLE PERSONAL PROPERTY**

Gifts of tangible personal property may be used by SRF to further our founder's work, or sold so that SRF is able to realize proceeds through their sales to help us meet the many responsibilities of the organization. You may wish to make a gift to SRF of works of art, jewelry, gemstones, automobiles, rare books, stamps, coins, musical instruments, or other valuable collectibles. Gifts of intangible personal property, including copyrights, patents, and mineral rights, also make valuable gifts to SRF.

Special rules apply to tax deductions for gifts of tangible personal property, which are detailed in our brochure on *Gifts of Tangible Personal Property*.

## GIFTS OF REAL ESTATE

You may be considering giving real estate as a way of making a substantial gift to SRF. Almost any type of marketable real property can be used to make a charitable gift. (Donation of real estate is subject to acceptance by Self-Realization Fellowship.) The specific types of property that can be donated include primary residences, vacation or second homes, condominiums, undeveloped land, rental property, apartment buildings, commercial buildings, farms, ranches, forest land, and mineral rights. The property should, however, be unencumbered—as mortgaged property can pose practical problems for SRF and might result in adverse tax consequences for the donor.

With an outright donation of real property to SRF, you are entitled to a charitable deduction based upon the fair market value of the property as determined by an independent appraiser.

You can also gift real estate to SRF as:

**A GIFT WITH RETAINED LIFE ESTATE** by deeding your home, vacation home, or farm to SRF, and retaining the right to use the property for your lifetime (and your spouse's).

**A LIFE INCOME GIFT** by placing appreciated real estate into a charitable remainder trust. The property is sold inside the trust, with proceeds reinvested to generate income for distribution to you during the term of the trust, with the remaining assets to go to SRF at the end of the trust term.

**A BEQUEST** by making a testamentary gift to SRF of your property in your will or revocable trust.

## PLANNED GIFTS

Planned giving is about “tax-wise” philanthropy. The goal of the planned gifts discussed below is to enable you to minimize the cost of giving, while maximizing the benefits for yourself, your family, and Self-Realization Fellowship. Planned gifts include tra-

ditional gifts such as bequests, as well as those you might not normally consider, such as gifts of life insurance, real property, and retirement plan assets.

## BEQUEST

A bequest to SRF made in a will or a living trust allows you to make a substantial contribution without diminishing the assets available to you during your lifetime.

Most gifts by will or living trust are either specific, general, or residuary bequests. A specific gift is a donation of a particular piece of real property, stock, or other clearly identified asset(s). A general bequest usually takes the form of a specific dollar amount given to SRF. A residuary bequest generally involves a specific portion or percentage of the entire estate that is paid to the residuary beneficiary after all specific bequests have been satisfied.

A bequest is deductible for federal estate tax purposes, and there is no limit on the amount of the estate tax charitable deduction. In addition, bequests generally are not subject to state inheritance taxes.

You can make a bequest to SRF by creating a new will, adding a codicil (appendix) to your present will, or including SRF in your revocable trust.

## CHARITABLE REMAINDER TRUST

Charitable remainder trusts (CRTs) are gift arrangements that enable you to receive an income from the trust for yourself and/or another beneficiary for life or a term of years; at the end of the trust term, a CRT that names SRF as the remainder beneficiary will distribute the assets of the trust to SRF.

CRTs are irrevocable trusts, and they can be funded with cash, real estate, publicly traded stocks and bonds, or other types of assets. There are two types of CRTs: charitable remainder annuity trusts and charitable remainder unitrusts. A charitable remainder annuity trust offers the income beneficiaries a fixed an-

nual income stated as a flat dollar amount or as a percentage of the value of the initial trust assets. A charitable unitrust provides a variable annual payment, based on a percentage of the trust assets (not less than 5%) as revalued annually.

By setting up a CRT for the benefit of SRF, you can realize benefits as well, as follows:

- Annual income for yourself and/or other beneficiaries.
- Immediate federal income tax deduction.
- Elimination of capital gains taxes on the transfer of appreciated property.
- Estate tax savings.
- Gift to SRF of the remainder interest in the trust property.

### CHARITABLE LEAD TRUST

A charitable lead trust (CLT) that names SRF as the income beneficiary will provide SRF with an annual income during the term of the trust. At the end of the trust term, the assets of the trust pass to the beneficiaries named in the trust.

You can fund a CLT with publicly traded securities, income-producing real estate, partnership interests, or a combination of the above. The benefits you receive from a CLT include:

- Charitable gift tax deduction for the present value of the annual trust payments to SRF.
- No tax to you on any income earned by the trust.
- No capital gains tax on appreciated property transferred to the trust.
- Elimination of gift or estate tax on any appreciation in the assets during the term of the trust.

### LIFE INSURANCE

You can donate a life insurance policy to SRF or simply name SRF as the beneficiary to receive the insurance proceeds. For a gift of a paid-up policy, you will receive an income tax deduction equal to the lesser of the cash value of the policy or the

total premiums paid. To qualify for the federal charitable contribution deduction on a gift of an existing policy, you must name SRF as owner and beneficiary.

### RETIREMENT PLAN AND IRA ASSETS

Using your retirement plan as a gift vehicle can be a tax-efficient way to fund part or all of your bequest to SRF because your interest in retirement plans that remain in your estate are often subject to both estate and income taxes when received by your heirs. In the case of a large estate, the effective combined tax rate on a retirement plan may exceed 70 percent.

You can name SRF as the beneficiary or contingent beneficiary of your IRA, Keogh, 401(k), tax-deferred annuity, or other qualified plan. Because SRF is tax-exempt, beneficial ownership of the plan passes from you to SRF upon your demise without any income tax or estate tax.

### RETAINED LIFE ESTATE

You can donate your home, vacation home, or farm to SRF while retaining the right to live in it for the rest of your life (and your spouse's life) or for a term of years. Your donation will qualify for a federal income tax deduction, up to 30 percent of your adjusted gross income. You may take unused deductions over the next five years.

While you retain the right to live on your property, you continue to be responsible for all routine expenses, including maintenance fees, insurance, property taxes, repairs, etc. If you later decide to vacate your property, you may rent the property to someone else, or sell the property in cooperation with SRF.

## ADDITIONAL INFORMATION

The Self-Realization Fellowship Office of Planned Giving, staffed by legal professionals, is prepared to work with you and your advisors to explain the gift options offered under our Planned Giving Program. If you are interested in learning more about the Planned Giving Program, please contact the Office of Planned Giving at the International Headquarters of Self-Realization Fellowship:

Self-Realization Fellowship  
Office of Planned Giving  
3880 San Rafael Avenue  
Los Angeles, CA 90065  
TEL: 323-276-5656  
FAX: 323-276-5612  
EMAIL: [plannedgiving@yogananda-srf.org](mailto:plannedgiving@yogananda-srf.org)



The image of a branch from the California pepper tree, which graces the cover of all of our Planned Giving brochures, is of special significance to Self-Realization Fellowship. Paramahansa Yogananda felt the tree formed a lovely natural shrine and he used it to create an outdoor sanctuary on the grounds of the SRF International Headquarters—the Temple of Leaves.

Sri Yogananda encouraged people to come and meditate in this natural sanctuary. “I want you to come to Mt. Washington, not for love of personalities, but to love the spiritual vibrations, and to really seek Self-realization. I want you to come to meditate in the Temple of Leaves. Come here to meditate and to feel God.”

Just as he spent many hours there with his disciples, giving informal talks and meditating, so today do thousands of members and friends visit the Temple of Leaves, seeking solace and peace, and communion with God.





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