

# PLANNED GIVING OPPORTUNITIES

## *Support Harbin Hot Springs*

SUCH BEAUTIFUL PROGRESS...  
AND WITH YOUR HELP, MUCH MORE TO COME!

### PLANNED GIVING TO HARBIN HOT SPRINGS

Many individuals have asked how their estates can best benefit Harbin Hot Springs when they pass on.

Planned giving such as this is an important part of overall estate planning. It will support Harbin's rebuild and the restoration of its Sacred Land as well as all its educational programs. This will be impacting the world beyond an individual's time on earth, and can also provide a person and their heirs income, estate and capital gains tax savings — which can be significant.

While Harbin Hot Springs (HHS) and the Heart Consciousness Church (HCC) cannot provide financial or estate planning advice to individuals, we wish to provide an overview of planned giving options and the information you need in naming HHS a beneficiary of your estate.



[harbin.org](http://harbin.org)

HARBIN HOT SPRINGS FUNDRAISING:  
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Email: [fundraising@harbin.org](mailto:fundraising@harbin.org)

## LEGACY CIRCLE

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 Harbin Legacy Circle and will be kept apprised of news related to planned giving and Harbin Hot Springs on an annual basis.

## ESTATE PLANNING

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.

## BEQUESTS & RETIREMENT FUNDS

Two of the most popular ways of providing for Harbin Hot Springs 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 HHS as the beneficiary and owner of a paid up life insurance policy in a similar way.)

<https://harbin.org/about-harbin/donate-to-hcc/> provides simple language and other information you need to make a bequest or retirement fund designation to benefit HHS.

## OTHER PLANNED GIVING

**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 Harbin Hot Springs:

- 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 HHS for a number of years, returning the assets to your beneficiaries and minimizing taxes.