



Light of Berotsana

Methods of Giving

“Even if a person throws the rinsings of a bowl or a cup into a village pool or pond, thinking, ‘May whatever animals live here feed on this,’ that would be a source of merit.”
Shakyamuni Buddha (Translated from the Pali by Thanissaro Bhikkhu)

Please support Light of Berotsana’s important work. Making a gift is easy with many options to fit your individual needs. Light of Berotsana deeply appreciates your gift of any size.

Make a Direct Gift

Gifts of Cash

A cash gift is the easiest and most common donation. Light of Berotsana accepts cash, credit card, or check donations. You can arrange a monthly or quarterly automatic withdrawal through either your checking account or your credit card. Your cash gift is deductible to the extent allowed by law in the year in which you contribute it.

- You can make your donation by fax or mail by printing a donation form, filling the form out, and faxing it to: 303.394.9976;
- Or by mailing the completed form and your check to:
Light of Berotsana
P.O. Box 18826
Boulder, CO 80308
Please make your check payable to Light of Berotsana.
- You can make your donation by telephone by calling us at: 303.355.5527.
- You can make your donation on-line:
 - Make a credit card donation on our secure server now.
 - Make a one-time donation from your checking account on our secure server now.
 - Sign up for monthly or quarterly contributions on our secure server

Gifts of Securities

You can contribute securities to Light of Berotsana, such as stocks, bonds or mutual funds. If the securities have appreciated in value, you may receive a deduction based on the full present fair market value and avoid the capital gains tax you would have owed had you sold the assets. Stock in companies that are closely held also may be given to Light of Berotsana. The donor must acquire an independent appraisal to ascertain the value of such stock. You can obtain instructions for transferring stock to Light of Berotsana by calling our Development Office at 303.355.5527. Always consult with a financial advisor about any gift of securities.

Gift of Personal Property

Your gift of personal property can help Light of Berotsana. In order for you to take advantage of the largest tax deduction, however, Light of Berotsana's use of the donated property must be related to our charitable purpose. If you decide to give personal property such as antiques, art, collections, jewelry, or other assets of value, you may be obliged to obtain a qualified appraisal to determine the value of your gift. We encourage prospective donors to discuss their gift ideas with our Development Office.

Tribute Gifts

Tributes are a unique way to honor loved ones and friends. A tribute can honor a special occasion or memorialize a family member or colleague. It's the perfect gift for someone who already has everything he or she needs. To make a tribute gift, simply check the box on our secure on-line form or on our printable form, tell us who you are honoring, and give us that person's address so we can acknowledge your gift in their name.

Memorial Gifts

When a loved one passes away, we often wish to memorialize his or her life. A gift to Light of Berotsana can be a meaningful way to honor the memory of someone special. We will acknowledge all memorial gifts with a card to the person you designate. To make a memorial gift, simply check the "Memorial Gift" box on our secure on-line form or on our printable form, tell us whom you wish to remember, and the name and address of the person we should notify of your gift.

Matching Gifts

In many cases, employers will match the amount you give, thus making it possible to double or triple your gift. Some employers will match the gifts of employee spouses and retired employees as well. Ask your Human Resources Department if your employer offers a matching gifts program. Once the forms are filled out, you can send them with your next gift.

Design A Planned Gift

Planned Giving is a way to leave a meaningful legacy to Light of Berotsana and to ensure the on going viability of an organization in which you believe. You can become our partner in furthering the study of the Buddhaharma and preserving Tibetan Buddhist culture. A planned gift allows you to give to Light of Berotsana over a period of years or as a part of your estate plan. There are many options when planning a charitable gift, most of which offer considerable tax benefits.

Berotsana Society

The Berotsana Society honors individuals who have provided for Light of Berotsana through planned giving. Individuals who establish a planned gift automatically become members of the Berotsana Society, and at their discretion, will be recognized on our website and in one or more of our written materials. Through their thoughtfully arranged contributions, members of the Berotsana Society help to continue Light of Berotsana's mission. Moreover, their planned gifts leave an important legacy that will benefit generations to come.

Gift of Real Estate and Retained Life Estates

If you own real estate that has appreciated significantly over time, you may want to consider contributing it to Light of Berotsana. Gifts of marketable real estate are welcome and can offer donors substantial tax advantages. Light of Berotsana shall require an appraisal, environmental review, and title binder before accepting real property. One real estate option is called a Gift of Retained Life Estate. Donors making this type of gift irrevocably transfer ownership of a personal residence, farm, or vacation home to Light of Berotsana while reserving the right to continue living in or using the property after making the gift. Upon the death of the donor – or survivor, if the gift includes a provision for someone in addition to or other than the donor – the property passes directly to Light of Berotsana for our charitable purposes.

Gifts of Life Insurance

Life insurance is an asset that is often ignored, yet if you want to make a charitable gift, life insurance is an excellent way to give. You can purchase whole life insurance, name Light of Berotsana as the irrevocable owner and beneficiary, and begin paying premiums. Because you have made Light of Berotsana the irrevocable owner and beneficiary, you may deduct the premiums as a charitable gift as you make them. Paid-up policies also make excellent donations. They allow you to “give more for the money” because premiums rarely match face value in a life insurance policy.

Gifts by Bequest

One of the best-known and most frequent methods of making a gift to a charitable organization is by a bequest. Your will, drafted properly and kept current, may be the most important legal document you ever possess. Through your will, you make certain that relatives, friends, and favorite charities are remembered. If you are not able to make the type or size gift to Light of Berotsana you would like at this time, you are not alone. A bequest allows you to retain full use of your assets for current needs and tomorrow’s expenses, while providing the opportunity for you to make a larger gift in the future than you may be able to make today.

There are several ways to leave a gift to Light of Berotsana through your will:

- You can designate a percentage of your total estate. This is especially useful if you are unsure of the exact value of your estate or how much you will be able to leave to charity.
- You can designate that a specific amount be given. You can also specify that a certain item of value, such as an individual retirement account (IRA), or piece of property be given.
- You can give whatever is left in your estate after loved ones have received their specific bequests. This is called a residuary bequest.
- You can specify a contingent bequest, which is dependent upon another event (such as a spouse not surviving you).

The wording in your will can be as simple as this: “I hereby give _____% (or a specific amount, or a percent of the remainder) of my estate to Light of Berotsana.”

Regardless of the type of bequest you intend to leave, it is important that you use the correct language in your will to assure your desires are carried out after your death. We strongly advise that you consult a qualified attorney to help you prepare and finalize your will.

Gifts of Retirement Plan Assets

You may wish to make a bequest to Light of Berotsana by naming us as a direct beneficiary of all or a percentage of the assets left in your retirement plan. Making this designation is often as simple as signing a “Change of Beneficiary” form, available from your plan administrator. The assets passing from your plan to Light of Berotsana may avoid estate and income tax. Because retirement plans vary widely, and each is impacted by its own tax rules, we strongly encourage you to consult a knowledgeable advisor.

Gifts Through Charitable Remainder Trusts

A Charitable Remainder Trust (CRT) allows you to irrevocably place assets – cash, securities, real estate, or other appreciated property – into a trust that generates income. After you transfer assets into the CRT, the Trustee (appointed by you) pays an annual income to your designated beneficiary or beneficiaries for your lifetime or a term of years. The amount, frequency, and length of the trust payment are all variables that you determine, with the assistance of a professional advisor, based on your personal needs. When the trust terminates, the remainder passes to Light of Berotsana for our general charitable purposes or for a particular purpose you designate in the trust document.

There are two basic types of CRTs: the annuity trust and the unitrust. Primarily the type of payout you receive distinguishes these two trusts. With an annuity trust, the payout is locked at a percentage of the original value of the trust assets, producing a fixed sum of dollars for the duration of the trust. Your annual payout never varies with an annuity trust. A charitable remainder unitrust, however, has a variable payout, based on a fixed percentage of the fair market value of the trust assets as they are valued annually. Thus, if the value of the trust assets grows each year, so does your annual payment. With both types of trusts, the income received is frequently taxed at a favorable rate.

Gifts Through Charitable Lead Trusts

A Charitable Lead Trust operates under the same basic principles as a charitable remainder trust with one key exception. With a charitable remainder annuity or unitrust, you (or your designated beneficiary) receive the trust income now, and the remainder eventually passes to the charity. With a lead trust, however, the charity receives its gift in the form of the annual income from the trust over the time period you have chosen. At the end of the designated period, the remainder of the assets are returned to you (or your children or other designated beneficiary). As with charitable remainder trusts, you may realize significant tax advantages, which vary based on the parameters of your lead trust.

Help To Create An Endowment

An endowment gift provides a powerful way to contribute in perpetuity. Your endowment gift of \$25,000 or more will help to provide Light of Berotsana with an eternal source of stable financial support and to ensure the continued excellence of our programs. Light of Berotsana will invest your gift and use a percentage of the income to build a strong endowment fund. Make an endowment gift and partner with Light of Berotsana to further the world’s understanding of the Buddhadharm and to preserve classic Tibetan Buddhist culture. Your endowment gift will make a difference - now and in the future.