

A Legacy of Love

YOUR GUIDE TO
INCLUDING **ECKANKAR**
IN YOUR ESTATE PLAN



*Someone pointed out
a long time ago that as we
go up the ladder, we leave the
ladder behind so those who
come after us may use it too.*

—Sri Harold Klemp, *How to Find God*,
Mahanta Transcripts, Book 2



A Precious Gift

Each year people contact us for guidance on how to include ECKANKAR in their estate plans. Time and again, members share with us the benefits they have received from the teachings of ECK, and how they would like to return this precious gift through a bequest.

Through a bequest, your love for ECK extends into this world beyond this lifetime and ensures that the ECK teachings will reach generations of seekers to come.

This brochure outlines steps you can take to create a legacy for ECKANKAR. Taking time to plan ahead for your wishes can bring many benefits, including peace of mind, to both you and your loved ones.



The Riches of ECK

By Sri Harold Klemp

[An] ECKist had a dream where she was walking her dog down a street. In the dream she came upon a very old, large suitcase. Since nobody seemed to own it, the woman decided to take it home. As she began to carry it down the street, a man walked up to her. “May I help?” he asked.

The ECKist recognized him as Paul Twitchell. . . .

“Thank you very much,” she said, handing him the heavy suitcase.

“I’ll help you carry it home,” said Paul, but when they got very close to her house, he set the suitcase on the ground. “You’ll have to carry it the rest of the way yourself,” he told the woman. Then he just disappeared.

The woman took the suitcase home, and when she opened it, she found it was full of money. As she looked at it, she realized the money was the riches of ECK. “Now I can finally do all the things for people that I’ve wanted to



do,” she said, and very quietly she began giving away the money. She didn’t need recognition for the gifts she gave because she was a humble person.

When she woke from the dream, the woman recognized although she doesn’t have much money in this life, she does have the true riches of ECK. She has the love of ECK, the love of the Holy Spirit. And no matter where she goes or what she does, she is able to give people what they need. They don’t know it, but she’s drawing from this huge suitcase that is back in a room in her dream world.

We know in ECK that the dream worlds are very real; they’re not imagination. . . .

There are people in ECK who have higher states of awareness. . . . They are aware of life at different levels, in different heavens.

This is how it should be because this is your spiritual legacy from God to see, know, and be all that there is. And there is much more than what is here on the physical plane.

—From *What Is Spiritual Freedom?*
Mahanta Transcripts, Book 11



Wills and Living Trusts

We made our first will and gave bequests to ECKANKAR. Our earthly belongings are gifts from the Holy Spirit during our spiritual sojourn on earth. . . . They helped bring us the opportunity to meet the Mahanta in this lifetime. Now we know our gifts will give someone else the same opportunity.

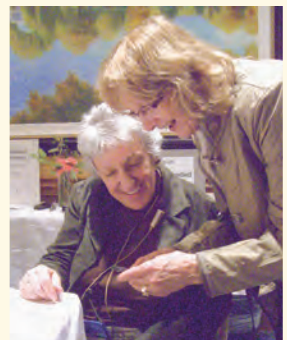
—DK

Creating a will or living trust

Wills and living trusts allow people to direct bequests to loved ones and charities they care about. Gifts can include the following:

- cash or monetary gifts
- stock certificates or bonds
- titled property such as real estate

A bequest can be a specific amount, an entire asset, a percentage, or what remains after other bequests have been fulfilled. If you wish to give a gift of real estate, please contact ECKANKAR before making the gift.



Find the best approach for you

There are a number of different approaches to creating a trust or will. Finding the best approach should take the following into account:

- the size and complexity of your estate
- states in which your property resides
- your flexibility and privacy needs

Consult with your professional adviser to find the best approach for you.

Naming ECKANKAR in your will or living trust

If you wish to name ECKANKAR as a beneficiary, we recommend the following designation:

ECKANKAR, PO Box 2000, Chanhassen, MN
55317-2000 USA, and its successors-in-interest.
Tax ID: 88-0108294

An attorney can help you with appropriate wording and make sure issues such as income and estate taxes are considered.



Beneficiary Designations

I made ECKANKAR a partial beneficiary on my life insurance policy. I couldn't think of a better thank-you. I long to know that these teachings of the Light and Sound of God will always be available. I am helping insure they will.

—JO

A beneficiary designation directs funds in a financial account to people or organizations you specify. Among accounts offering this option are these:

- retirement and pension accounts
- investment, brokerage, and bank accounts
- life insurance policies
- annuities

Beneficiary designations are private and easily made or updated. In most cases, they are fulfilled quickly and simply. Contact your financial institutions for their forms and procedures.

Most forms will allow you to designate *primary* and *contingent* beneficiaries.



Primary beneficiaries

Primary beneficiaries are those first in line to receive benefits from your accounts. You can designate specific percentages to one or more individuals or organizations.

Contingent beneficiaries

If none of your primary beneficiaries survive you, then the share goes to the contingent beneficiaries you specify. A contingent beneficiary is an alternate person, organization, trust, or estate.

You don't have to specify a contingent beneficiary, but naming both primary and contingent beneficiaries will help insure that your assets pass to the individuals or organizations of your choosing.

Designating ECKANKAR

If you wish to designate ECKANKAR as either a primary or contingent beneficiary on any of your accounts, please use the following information:

ECKANKAR, PO Box 2000, Chanhassen, MN
55317-2000 USA, and its successors-in-interest.

Tax ID: 88-0108294



How to Get Started

Three simple steps

1. Gather information about your assets, including retirement funds, bank accounts, and real property.
2. Think about the people and organizations that matter to you and how you would like to provide for them.
3. Meet with a qualified financial and/or legal adviser.

Getting the help you need

Some aspects of an estate plan may require consultation with qualified professionals. These may include an estate planner, attorney, or financial planner. Laws vary across states and countries. Finding a professional you can trust who has local knowledge and experience is important.

Friends or family may be able to recommend candidates. You might consider interviewing potential candidates to find the right professional for your needs.



Involve your loved ones

Take the time to discuss your wishes with your family and loved ones. This will help them understand and carry out your intentions when the time comes.

Keep your plan up-to-date

It is important to review your estate plan periodically or whenever any of the following change:

- your life situation
- beneficiaries
- executor
- assets
- pertinent laws in the state(s) where you or your assets reside

Love is the most important element behind any gift to ECK.

—Sri Harold Klemp





Thank you for your
legacy of love.
Your gifts will help insure
that the teachings of ECK are here
for generations to come.

For further information, please contact:

(952) 380-2200

giving@eckankar.org

Eckankar.org > [Members Area](#) > [Planned Giving](#)

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