Beneficiary Designation Guide (Non-Probate Gifts)

Naming Sikh Dharma International as a beneficiary on financial accounts is one of the easiest ways to make a lasting impact. These gifts transfer directly to SDI outside of probate and do not require changing your Will.

Common Accounts You Can Update Directly:

1. Retirement Plans (IRAs, 401k, 403b, Pensions):
   Tax Benefit: Retirement assets passed to individual heirs can be heavily taxed as income. Leaving them to a qualified 501(c)(3) non-profit like SDI avoids income tax entirely.
2. Life Insurance Policies: Name SDI as a primary, partial, or contingent beneficiary of a paid-up or active policy.
3. Bank & Brokerage Accounts (TOD / POD): Request a "Payable on Death" (POD) or "Transfer on Death" (TOD) form from your bank or brokerage firm.

How to Name SDI as a Beneficiary in 3 Steps:

Step 1: Request the Form Contact your financial advisor, plan custodian, insurance provider, or HR department for a *Change of Beneficiary Form*.

Step 2: Fill in SDI's Official Details
Legal Name: Sikh Dharma International
Tax ID / EIN: 23-7268751
Mailing Address: PO Box 2213, Espanola, NM 87532
Physical Address: 1b Ram Das Guru Pl, Espanola, NM 87532
Organization Type: 501(c)(3) Charitable / Religious Non-Profit
Share Percentage: [Insert percentage, e.g., 100%, 50%, 10%]

Step 3: Notify SDI Complete our Planned Gift Letter of Intent that you can find on our website and send it to us at dasvandh@sikhdharma.org so we can honor your generosity and ensure your gift is directed according to your wishes.