



LEGACY FOR THE FUTURE

Sri Siva Vishnu Temple Trust Endowment

The Education & Culture Fund

The Financial Security & Stability Fund

MISSION OF THE ENDOWMENT

The temple has been blessed with a congregation that has supported it unstintingly since the concept was born in 1976 and through the various construction phases beginning in 1990 and culminating in 2002. Because of this, the ongoing operations of the temple and its maintenance (barring unforeseen emergencies) are on a stable footing. In the 21st century, SSVT seeks to become the premier temple in North America by continuing to preserve religious and cultural heritage and creating innovative solutions to meet the unique needs of Hindus in America. **The Endowment is designed to complement** this by creating two Funds to secure the temple's future and support the achievement of **its mission**.

The Education & Culture Fund shall be managed so as to provide financial support for educational, cultural and other efforts consistent with SSVT's mission to benefit its congregation and the broader Hindu community. Some illustrative uses are:

- Seminars for young adults to educate them on Hindu traditions and values
- Arranging visiting scholars to conduct programs at the temple and involving educational institutions in programs on Hindu religious thought and culture
- Having an ongoing publications program to explain in modern terms and simple English the meaning of Hindu precepts and culture in print, audio-visual and interactive media formats
- Making the temple a center of learning on Hindu culture and the connection between religion and art- music, dance, drama, painting, handicrafts and literature.

The Financial Security & Stability Fund is to provide long-term financial security to the Temple. It shall be managed so as to provide financial support through its earnings for debt relief and for long-term capital needs of the Temple. Some illustrative uses are:

- Capital expenditures vital to the temple such as acquisition of houses around the temple to create a buffer zone and for housing our staff
- Making sure we have adequate, safe parking arrangements for our congregation
- Creating the facilities within the temple premises to encourage the temple to become the center of learning such as classrooms, library, visitor center and meditation garden
- Supporting the temple's goal to be debt-free by 2015.

PROFESSIONAL INVESTMENT MANAGEMENT

The SSVT Investment Management Committee, consisting of the Treasurer, four trustee-emeritus and two independent financial specialists, is a fiduciary, and is responsible for monitoring the investment management of the Endowment and ensuring adherence to the investment guidelines and asset allocation strategies approved by the Board. The Investment Management Committee will employ one or more investment managers of varying styles and philosophies to attain the Fund's objectives. In general, the policy of the Endowment is to provide a modest return above inflation while preserving capital and managing risk. Investment managers are expected to adhere to the investment management styles for which they were hired. Managers will be evaluated regularly for adherence to investment discipline.

RECOGNITION FOR ENDOWMENT DONORS

Beginning on January 1, 2004 the SSVT has created a perpetual recognition program for Endowment donors. Those devotees who irrevocably commit \$50,000 or more from their estates or other means over any continuous five-year period, will be recognized by permanently displaying their name on the south wall of the Vasantha Mandapam. Each such donor to the SSVT's legacy will be recognized during their lifetime by a special archana conducted on the first of January every year after their irrevocable commitment. Formal notification should be provided to the Chair of the Investment Management Committee and the Investment Consultant in a manner determined by the Committee. Confidentiality will be maintained on all communications. These donations may be made in any manner- for operations, capital funds or directly to the Endowment through an irrevocable estate commitment or Lifetime puja sponsorship, Note that Legator families will be recognized once by name (2 lines) on the Vasantha Mandapam board and thereafter if they qualify again in a continuous five-year period for additional contributions of \$50,000, may designate other family members for recognition. It is preferred that the same name not be repeated. Once a Legator, always a Legator!

LONG-TERM CHARITABLE GIVING

Long-term charitable giving is accomplished in many ways: through bequests and lump-sum donations, via estate planning and various tax-advantaged financial vehicles such as a charitable remaining annuity trust (CRAT), stock and real estate transfers or simply by recognition of the temple in one's will. The Investment Management Committee will be organizing small group sessions with various financial advisors to help illustrate these alternatives but, most importantly, you must take the initiative. Use your lawyer and financial adviser to help plan for your family's future and, in that process, decide the role the temple will play in your long-term charitable giving. All communications with the Investment Management Committee are treated as confidential and donors will only be recognized after obtaining written consent. Whether you inform us or not, please plan ahead and make a will.

For further information write to: Investment Management Committee, Sri Siva Vishnu Temple,
6905 Cipriano Road, Lanham, MD 20706.