

## Estate Planning

### What is an Estate?

Your estate consists of everything you own. During your working years, your objective is likely to earn income that will provide for your needs, recognize God's ownership by supporting His cause, and be a blessing to others. Later, the emphasis in your estate planning may shift from accumulating assets to managing and distributing them.

### What is Estate Planning?

Estate planning is planning for the administration during life and disposition of property at one's death. Estate planning is an essential part of both financial planning and retirement planning. The most common estate planning tools are a Will or a Trust. Other tools may be a Gift Annuity, Remainder Trust, and beneficiary designations on financial accounts, IRAs, or insurance policies.

### Lifetime Management Tools

You may not always be able to manage your own affairs, due to physical or mental incapacity. However, one can plan for that possibility with a Durable Power of Attorney for business affairs and an Advance Directive for health care.

## Getting Started

Almost everyone should have an estate plan, whether it be a Will or a Trust. Our Planned Giving Advisors will be happy to provide information, discuss options and answer questions so you can make an informed decision as to what will work best for you. Then we'll see that appropriate documents are prepared by an attorney.



Need to update an existing Will or Trust?

Interested in lifetime income tools?

Contact us—we think you'll be pleasantly surprised!

## Let Us Help

Check the appropriate boxes, add any comments, then get this information to us.

I'm interested in:

- A new Estate Plan (Will or Living Trust)
- Updating my existing Estate Plan
- Information regarding Durable Powers of Attorney
- Information regarding healthcare documents
- Lifetime Income:
  - Charitable Gift Annuity
  - Charitable Remainder Trust
- I'd like information regarding donating:
  - Real estate, Stocks, Bonds,
  - Insurance Policy or an IRA.

Comments:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_