

KEY ISSUES TO CONSIDER FOR CHRISTIAN ESTATE PLAN DESIGN

Many Christians express a sincere desire to honor God with their estate plan as an expression of good stewardship. Allow me to remind you of some key matters that call for careful decision in developing or revising an estate plan to represent your Christian ideals:

❖ 5 Estate Design Issues of Spiritual Concern

1. **Guardianship of minor children** – Do they share your values?
2. **Personal Representative / Executor / Trustee** – Do they demonstrate integrity?
3. **Durable power of attorney**
 - a) Financial – Can you trust them with your checkbook and assets?
 - b) Healthcare – Living will? Healthcare proxy?
4. **Letter of instructions** –
 - What would you want your family to know about you and your faith after you are deceased? What preliminary plans should they know about funeral and burial?
 - Who would you choose to receive your personal property items?
5. **God's plan of distribution** –
 - What would bring joy to the heart of God?
 - What about a common disaster distribution?

❖ How do you find GOD'S PLAN of Stewardship?

1. **PEOPLE** = Who are the Family, Friends and Ministries you should endow? Is that decision based on dependency? Love? or Tradition?
2. **PROPERTY** = Real estate – Bank accounts – Stocks/Mutual funds
 - ✓ What type?
 - ✓ How titled?
 - ✓ When purchased?
 - ✓ What is the cost basis?
 - ✓ What is its present value?
3. **PLANS** = For today? Tomorrow?
4. **PLANNERS** = Attorney Accountant Insurance/Investment Advisor

❖ Steps to Effective Estate Planning:

1. **Arrange Priorities** – What are your goals? Do you have charitable intent?
 2. **Know tools, taxes, terms**
 3. **Gather data** (see Confidential Estate Inventory)
 4. **Get needed help** from professionals
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