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## Help Your Family Avoid Headaches and Hassles

Every year, thousands of families endure excruciating hassles and painful headaches because one of their relatives passed away and was among the 60% or more of Americans that didn't have an updated Will. The good news is your family can completely avoid the indescribable frustration and bank-draining costs that come with poor planning by doing five things:

**1. Get an Estate Plan.** Everything we have and everything we are comes from and belongs to God. We own nothing. But God does give us gifts to manage for Him to help us love Him and love people. Estate Planning is a surprisingly satisfying and spiritually enriching experience, because it not only helps you maximize the impact of the resources God has entrusted to you – during and after your lifetime – but it also helps you see those resources as a sacred trust, bringing your heart more in tune with God's heart.

**2. Decide who gets your stuff after you die.** Without a Will, state law determines what happens to your assets. Each state has guidelines for distributing property that must be followed regardless of special circumstances. For example, some states provide that the surviving spouse receives just one-half, sometimes as little as one-third of the estate. A Will enables you to specifically determine how you want to continue providing for your family.

**3. Select someone to follow through on the implementation of your Estate Plan.** Without a Will, the court will name an administrator to settle your estate. The court appointed administrator may not be who you would have chosen for this important function. However, with a Will, you can name a particular individual or financial institution as personal representative of your estate. If you have minor children, you certainly want a voice in naming their guardians. You can do that with a Will.

**4. Remember your favorite ministries with what could be your largest gift ever.** Your support means a great deal to the ministries close to your heart. A bequest in your Will allows you to continue that support, and perhaps make your largest investment ever in the Lord's work. A bequest can be a fixed percentage of your estate, a specific dollar amount, or it can state that your favorite charity(ies) receive what's left over in your estate after provisions for all other beneficiaries have been made.

**5. Save money on taxes and court fees.** A well-drafted Will can help you eliminate unnecessary expenses in settling your estate. For example, by providing a clause in your Will, you can free your heirs from certain costs, such as a bond fee and other administrative charges. In addition, if you leave a bequest to your favorite charity(ies) it will be exempt from any federal estate, state inheritance or death taxes.

*This is general information and is not intended to be tax or legal advice. Please consult your own advisors.*

*Approximately 485 words*