

When is the season to write a Will?

Write a Will is as soon as you have something to leave to others. Whatever you leave becomes someone's inheritance. In due season, family, friends, your church or charity could be blessed by the inheritance you have thoughtfully planned.



The Bible speaks plainly and often about inheritance. An inheritance is what we receive and also what we leave behind for others. What we leave for others should reflect our lifelong stewardship and generosity. One way to insure this commitment is through a Will and estate plan.

An inheritance can be a burden or a blessing. We must take into consideration the season of life we're in and the life states of those directly affected by our living and leaving.

What is your season of life?

For more information about
United Church of Christ
Planned Gifts, contact:

**THE UNITED CHURCH OF CHRIST
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Order additional copies of this brochure and
the Estate Planning Record from UCC Resources
by calling, toll free, (800) 537-3394.

This brochure: Item # CD-800.

The Estate Planning Record: Item #CD-850.

God is still speaking,
**UNITED CHURCH
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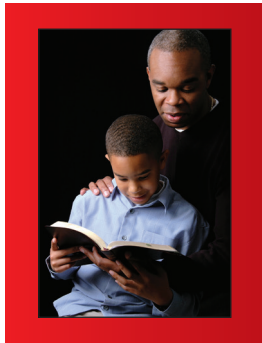
To everything
there is a season ...



A BRIEF GUIDE
TO WILLS AND
ESTATE PLANNING

Why have a Will?

A Will gives instructions to your survivors on how to distribute your estate after your death. Your estate is everything you own. Cars, house and other real property, cash stocks, golf clubs, computers, jewelry, and other personal property all constitute your estate. The total often is greater than we imagine, but a Will is necessary and important regardless of the size of the estate. Without a Will, the distribution of your property will be dictated by the laws of your state.



Who should have a Will?

Every person needs a Will regardless of her/his life season. A couple with young children can decide who will be their children's guardian. An older person may decide to leave an inheritance to grandchildren not yet born. A single person can avoid burdening parents with deciding how to distribute his or her assets, and a spouse can make tax-wise decisions to the benefit of the surviving partner. As life's circumstances change, your Will needs to be updated.

How do I write my Will?

Your Will should be your final testimony of Christian commitment. Make a list of your dependents or people for whom you are responsible. Make a list of your property, stocks, cash, cars, life insurance, IRAs and any other assets and valuable possessions. Next, think of any person or charity you would like to remember. Doing your homework first will save you time and expense. Finally, take your lists to a legal advisor. Your Will is best written by a legal professional familiar with the laws of your state.



What can I accomplish with my Will?

- ◆ Name an executor
- ◆ Determine how your assets are distributed
- ◆ Choose your children's guardian
- ◆ Leave a gift to your church, Conference or UCC National Ministries
- ◆ Proper tax elections in the Will may result in the reduction of estate taxes

How can I include the church?

You can make a gift several ways:

Specific amount: State a specific dollar amount (but make sure you review your Will regularly).

Gift by percentage: Give a percentage of a particular asset, or a percentage of your estate.

Residual bequest: Give the remainder of your estate after your survivors have received their inheritance.

Estate Planning Record

The UCC's Office of Philanthropy and Stewardship offers **Your Estate Planning Record**, an excellent tool for organizing information for estate planning, in preparation for having a Will written, and for family reference.

One complimentary copy; additional copies \$1.50 each.

The **Record** also may be accessed at www.ucc.org/giving/pdf/estplan.pdf.

