CHARITABLE ESTATE PLANNING

Good stewardship involves planning for times when you might be incapacitated and not able to care for your financial or health care needs. It also involves documenting your wishes for what happens to your estate when you pass away. Thoughts about these issues often make us uncomfortable; but peace of mind comes when you take the time to have the difficult conversations and get some essential documents in place. FM Financial can help you approach estate planning from a biblical perspective and consider how God might be calling you to use your estate to not only provide for your loved ones, but to continue contributing to the Kingdom causes you supported during your lifetime. The ordinary act of getting your essential documents in place can become an extraordinary act of generosity for Kingdom purposes!

KEY INFORMATION

A basic estate plan includes a last will and testament, financial power of attorney, and health care power of attorney with living will provisions. A revocable living trust can also be a good option under specific circumstances. FM Financial can help you understand how these documents work together to provide the essential information necessary during a time of incapacity and following your death. While FM Financial and its employees do not practice law, we maintain relationships with Christian attorneys who have a heart for helping clients use their estate plan to glorify God and continue the good stewardship they practiced throughout life. The entire process of speaking with FM Financial's estate planning experts and getting documents prepared through one of the attorneys we work with takes approximately 6-8 weeks.

NEXT STEPS

- Contact an FM Financial representative to get started.
- Begin gathering information about your current assets and liabilities.
- Pray about how God might be calling you to use your estate to provide for Kingdom purposes.
- Consider who you trust and want involved in your estate plan, including guardians for minor children.
- Anticipate communication from one of FM Financial's estate planning experts.

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FREQUENTLY ASKED QUESTIONS

How can I leave a gift to ministry in my estate plan?

It is simple to include language in your will/trust to leave a particular dollar amount, or a specific percentage, to one or more ministries. You may also use beneficiary designations on various assets, including retirement accounts, to leave a gift to ministry. FM Financial would be happy to talk you through the various options.

What does FM Financial's estate planning process look like?

After you make initial contact with one of our representatives, you will have an appointment (typically telephone or video) with one of our estate planning experts. Together you will talk through various options, ask and answer questions, and gather the documentation needed. Your information will then be submitted to one of the attorneys we work with for document preparation.

Can my estate plan be changed?

In most cases, your estate planning documents can be changed during your lifetime. Changing the people involved in your plan or the distribution of your estate can easily be handled through an attorney.

Do I need an attorney to prepare my estate plan?

FM Financial always encourages clients to work with a professional who can customize estate planning documents based on your unique situation and help you avoid common pitfalls. Doing estate planning documents right from the start is much easier than trying to fix mistakes later.

Is estate planning the same as Medicaid planning?

No. Medicaid planning is a specialty that should be handled by elder law attorneys in the state where you reside. FM Financial does not facilitate Medicaid planning and encourages clients to proceed with caution. Many scare tactics have been used to get seniors to do expensive plans they may not need.

Can FM Financial facilitate other legal documents?

In general, the answer is no. While we are always open to questions, the attorneys we work with specialize in estate planning and specifically have a heart for helping clients give to ministry through their estate planning documents.

67%

APPROXIMATELY 67% OF AMERICANS DIE WITHOUT A VALID ESTATE PLAN. LESS THAN 10% OF THOSE WITH AN ESTATE PLAN USE IT TO MAKE CHARITABLE GIFTS.

FM Financial is the financial services ministry of FMCUSA. We offer professional planning, investing, and giving services for individuals and organizations from a biblical perspective.