

PLANNING YOUR LEGACY



A Guide to Providing
for your Family and
Supporting the Church
You Care About

Introduction

Planning your Legacy

You might plan your legacy for a combination of financial, emotional, medical and social reasons, including to:

- **Ensure your final wishes are honored:** A legacy plan allows you to specify how you want your assets and property to be distributed after your death. Delivers important and sometimes difficult decisions to care for you and your loved ones.
- **Minimize family conflicts:** Clear communication and well-documented plans can help prevent misunderstandings and disputes among your heirs.
- **Minimize taxes and legal hurdles:** Legacy planning can utilize strategies like trusts and charitable giving to minimize taxes, and potentially avoid the lengthy process of probate, preserving more of your assets for beneficiaries.
- **Provide for loved ones:** A well-designed estate plan makes provision for both you and your family. You can transfer property to the right people, in the right way, at the right time and at minimal cost.
- **Leave a lasting impact:** Legacy planning allows you to support causes, churches and organizations important to you, extending your influence and values beyond your lifetime.
- **Protect vulnerable family members:** You can set up trusts with specific guidelines to protect beneficiaries who may need assistance with managing inherited wealth responsibly.
- **Plan for incapacity:** Legacy planning can include documents like powers of attorney and healthcare directives that ensure your medical and financial decisions are handled according to your wishes if you become unable to communicate them yourself.
- **Transfer values and traditions:** Beyond tangible assets, legacy planning allows you to impart your values and life lessons to future generations, helping to shape their lives and foster a sense of identity,
- **Gain peace of mind:** Knowing that your affairs are in order and your loved ones and values will be cared for after your passing can provide a sense of comfort and security.



Contents

Introduction

Steps to a Good Estate Plan	1
Estate Planning Documents	2
Your Benefits with other Documents.....	3

You and your Family

Part I - Your Personal Information	4
Part II - Your Spouse's Information	5
Part III - Your Children's Information	6

Your Contacts

Part IV - Your Executor	7
Part V - Your Healthcare Representative	8
Part VI - Power of Attorney for Finances	9

Estate Finances

Assets.....	10
Personal Property Memorandum	12
Liabilities	13

Estate Plans

Planning Goals.....	14
Estate Planning Family Background.....	14
Choosing Beneficiaries.....	15
Giving Opportunities at Christus Victor Lutheran	18

Funeral Planning

Conclusion

Funeral Planning	19
Conclusion	20

Steps to a Good Estate Plan

In essence, legacy planning is a proactive and thoughtful process that empowers you to define your impact on the world, protect your family, and ensure your values continue to resonate for years to come.

1. **Write Down What Is Important.** The first step in the estate planning process is to gather information about yourself, your loved ones and the assets and property that you own.
2. **Speak With An Attorney.** Talk to a knowledgeable estate planning attorney who can prepare the necessary legal documents, such as a will, trust and medical directive.
3. **Make Your Plan.** A good plan will promptly transfer your property to beneficiaries you select. Property can be transferred by a will or trust, a deed or beneficiary designation.
There are three basic estate planning documents:
 - Last will and Testament
 - Durable power of attorney for Healthcare
 - Advance Directive in Florida
 - Durable power of attorney for Finances
4. **Sign Your Documents.** Your plan is not effective until you sign your estate documents. Florida requires that you sign your documents in the presence of one or more witnesses or a notary. Your attorney understands these requirements and can help you with this part of the process

Estate Planning Documents

Last Will and Testament

With a will, you are able to choose who will inherit your property and who will administer your estate as executor or personal representative. If you have minor children, you can choose a guardian. A guardian is someone who will care for your minor children. Your will also may include a trust and you can name a trustee.

A will is an essential part of transferring your property at the right time to the right people at the lowest cost. Without a will, your family may encounter increased costs, delays and unnecessary conflicts. You can provide a great legacy for family with a sound estate plan.

Healthcare Directives

An Advance Directive for healthcare allows you to select a person who can help make healthcare decisions if you are incapacitated. You may have a serious medical condition and the doctor will need healthcare advice. Your designated holder of an Advance Directive for healthcare can help you receive high-quality care.

An Advance Directive also helps medical personnel understand your wishes for end-of-life care. In your last days and weeks of life, there are a number of decisions regarding care, nutrition, hydration, and resuscitation that need to be made. An Advance Directive permits you to recommend your preferred end-of-life care options.

Durable power of attorney for Finances

A durable power of attorney allows you to appoint someone to make financial decisions if you are disabled or incapacitated. If you do not have a durable power of attorney for finances, the court may decide to appoint a conservator. A court-appointed conservator may not understand you or your goals and may not share your values. The court may require the conservator to submit expensive reports and audits, which would be paid for out of your assets.

A durable power of attorney for finances permits you to select the person who will act on your behalf. It enables you to select someone you trust and who shares your values.

Your Benefits with other Planning Documents

Living Trust

A living trust holds your property and is managed by you or a trustee you select. You or your selected trustee may own, manage and control your assets during your lifetime. You may add property to or remove property from the trust at any time. Any trust income is taxable to you.

IRA, 401(k), or Other Retirement Plan

Your IRA, 401(k), 403(b) or other retirement plan can be transferred to a person or charity after you pass away. It is transferred through a beneficiary designation form provided by your plan custodian. You may select a primary beneficiary as well as contingent beneficiaries.

Custom Estate Plan

You may need a custom plan if you own a family business, have substantial real estate holdings or your child has special needs. A special needs trust will facilitate care of your child by providing resources and directions.

Life Insurance

Life insurance involves a written document called a policy, which is a contract. The policy will provide a payout to the policy beneficiaries after the person whose life is insured passes away. Primary or contingent beneficiaries are named on your beneficiary designation form.

Charitable Remainder Trusts

A charitable remainder trust (CRT) is an excellent way to benefit yourself, your spouse or other family members and provide financial support to your favorite charitable causes. A testamentary CRT through your will or living trust can provide income for your family. After all of the payments are made to family, the remaining trust assets will be given to charity. You may also consider funding a lifetime CRT. You will receive a charitable income tax deduction and trust income payouts.

Charitable Gift Annuities

A charitable gift annuity is a contract involving you and a charity. You make a gift to the charity in exchange for fixed payments for the life of one or two persons. After all payments are completed, the charity receives a gift. A gift annuity funded during life provides you with a charitable income tax deduction and partly tax-free income.

Donor Advised Funds

Many families find that a donor advised fund (DAF) is a simple and efficient way to support the causes they care about. With a DAF, you can time your gifts to favorite charities. You receive an income tax deduction and may decide later on your transfers to favorite charities. Many parents find that a DAF is a useful tool that can encourage philanthropy by allowing their children to recommend future gifts to charity from the DAF.



You and Your Family

Part I

Print in ink, not pencil. Spell names exactly as you want them to appear in your estate documents. Use full legal names, not nicknames

Your Personal Information

Your Full Legal Name _____ Male Female

Date of Birth _____ Social Security Number _____

Home Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____

Email _____

Current Marital Status:

Single Married Engaged Widowed Legally Separated Divorced

Prior Marriages: If you were in a previous marriage that ended in divorce, when did that marriage end? _____

If you are widowed, when did your spouse pass away? _____

Check which documents you presently have:

Will Living Will or Advance Directive Living Trust

Durable Power of Attorney/Healthcare or Advance Directive

Durable Power of Attorney/Finances

When were these last updated? _____



You and Your Family

Part II

Your Spouse's Information (If Applicable)

Spouse's Full Legal Name _____ Male Female

Date of Birth _____ Social Security Number _____

Home Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____

Email _____

Was your Spouse previously Married? Yes No

If previously married, how did the marriage end? Divorce Annulment
 Death

Check which documents your spouse presently has:

- Will Living Will or Advance Directive Living Trust
- Durable Power of Attorney/Healthcare or Advance Directive
- Durable Power of Attorney/Finances

When were these last updated? _____

Do you or your spouse have a prenuptial agreement that identifies and disposes of separate spousal property? If yes, attach a copy for your attorney. Yes No

You and Your Family

Part III

- Yes, I have children (If so, how many?) _____ or
 No, I do not have children.

If the answer above was yes, please complete the following information for each child. Please list all of your children, whether minors or adults, including deceased children, children from a prior marriage, as well as any children who were adopted or are foster children. Please attach additional pages as needed. If you wish to exclude a child as a beneficiary of your estate, check the "Exclude from Plan" box

1. Full Legal Name _____ Male Female
 Date of Birth _____ Social Security Number _____
 Home Address _____
 City _____ State _____ Zip _____

Status (check all that apply):

- Married Single Needs Special Care Dependent Exclude from Plan

Parentage

- Child of Present Marriage Child of Prior Marriage or Relationship
 Adopted Foster Deceased

2. Full Legal Name _____ Male Female
 Date of Birth _____ Social Security Number _____
 Home Address _____
 City _____ State _____ Zip _____

Status (check all that apply):

- Married Single Needs Special Care Dependent Exclude from Plan

Parentage

- Child of Present Marriage Child of Prior Marriage or Relationship
 Adopted Foster Deceased

3. Full Legal Name _____ Male Female
 Date of Birth _____ Social Security Number _____
 Home Address _____
 City _____ State _____ Zip _____

Status (check all that apply):

- Married Single Needs Special Care Dependent Exclude from Plan

Parentage

- Child of Present Marriage Child of Prior Marriage or Relationship
 Adopted Foster Deceased



You and Your Contacts

Part IV

Your Executor

One reason your will is important is that it allows you to name an executor, the person who will manage your estate after you pass away. Because your executor has the power to make decisions about the management of your estate, you should select a trusted person who shares your values. An executor will usually complete eight steps to ensure an orderly transfer of all of your property to the right individuals:

- 1. Submit your will to the probate court
- 2. Locate your heirs
- 3. Determine your estate assets and values
- 4. Pay bills and the estate attorney
- 5. Make debt payments
- 6. Resolve any estate controversies
- 7. File final income tax and estate tax returns
- 8. Distribute your assets to heirs

Please name the person you wish to appoint as Your Executor

Name of Executor _____ Email _____
 Address _____
 City _____ State _____ Zip _____
 Home Telephone _____ Cell Phone _____
 Relationship _____

Please name an Alternate Executor

Name of Alternate _____ Email _____
 Address _____
 City _____ State _____ Zip _____
 Home Telephone _____ Cell Phone _____
 Relationship _____

Guardian for Minor Children (if applicable)

Not Applicable

Please name the person to be Guardian for Minor Children

Name of Guardian _____ Email _____
 Address _____
 City _____ State _____ Zip _____
 Home Telephone _____ Cell Phone _____
 Relationship _____

Please name an Alternate Guardian

Name of Alternate _____ Email _____
 Address _____
 City _____ State _____ Zip _____
 Home Telephone _____ Cell Phone _____
 Relationship _____



You and Your Contacts

Part V

Your Health Care Representative

There are two primary documents that will provide for your future health care decisions.

A durable power of attorney for health care empowers the person you select to make key decisions for your care. It is called a "durable" power because it is effective even if you are ill and not capable of making your own decisions.

A second document is a living will. If you are in your final weeks or days of life, then decisions must be made about your nutrition, hydration, resuscitation and other critical care. In Florida, the living will and healthcare power of attorney are combined into an Advance Directive

Please name your Power of Attorney for Health Care

Name of Primary _____ Email _____
Address _____
City _____ State _____ Zip _____
Home Telephone _____ Cell Phone _____
Relationship _____

Please name your Alternate Power of Attorney for Health Care

Name of Alternate _____ Email _____
Address _____
City _____ State _____ Zip _____
Home Telephone _____ Cell Phone _____
Relationship _____

Please name your Power of Attorney for Living Will

Same as Power of Attorney for Health Care

Name of Primary _____ Email _____
Address _____
City _____ State _____ Zip _____
Home Telephone _____ Cell Phone _____
Relationship _____

Please name your Alternate Power of Attorney for Living Will

Same as Alternate Power of Attorney for Health Care

Name of Primary _____ Email _____
Address _____
City _____ State _____ Zip _____
Home Telephone _____ Cell Phone _____
Relationship _____



You and Your Contacts

Part VI

Power of Attorney for Finances

A durable power of attorney for finances is a legal document where you authorize another person (the "agent" or "attorney-in-fact") to manage your financial affairs.

The key feature of a "durable" power of attorney is that it remains in effect even if you become incapacitated due to illness or injury, allowing your agent to continue managing your finances without requiring court intervention.

This document provides a way to ensure your finances are handled by a trusted individual according to your wishes, even when you are unable to make decisions for yourself.

Do you want to create a Power of Attorney for Finances? Yes No

If Yes, Please name your Power of Attorney for Finances

Name of Primary _____ Email _____
Address _____
City _____ State _____ Zip _____
Home Telephone _____ Cell Phone _____
Relationship _____

Please name your Alternate Power of Attorney for Finances

Name of Alternate _____ Email _____
Address _____
City _____ State _____ Zip _____
Home Telephone _____ Cell Phone _____
Relationship _____



Estate Finances

Create a list all of your assets. Compiling details of your assets, like bank and investment accounts, real estate, and personal property, along with liabilities such as debts and loans will help your adviser plan your estate.

Assets	\$ Total Value of Asset	Joint Property	Your Property	Spouse's Property
Real Estate List your primary residence, vacation homes, rental properties, and any land. Note the property address, ownership type (e.g., joint tenancy), and any outstanding mortgages or liens				
Example: Primary Residence 525 5 th Ave; Naples FL 34102	\$1,200,000	X		
Checking, Savings, CDs/Money Market For each account, list the financial institution's name and location. Include only the last four digits of the account number for identification so security is not compromised.				
Example: Acme Bank; 100 Main ST; Naples, FL 34105 Checking Acct #xxx1234	\$4,123.25	X		
Online Accounts List the account website and provide usernames. Keep passwords and PINs in a separate, secure document or a password manager.				
Example: https://www.ally.com/bank/ Username: johnsbank	\$6,123.25		X	
Direct Deposits List all sources of regular direct deposits, such as salary from an employer, Social Security, or pension payments				
Example: Social Security – Acme Bank Acct# xxx1234 Social Security – Acme Bank Acct# xxx5678	\$2,123 \$1,102		X	X

Estate Finances

Asset List

Assets	\$ Total Value of Asset	Joint Property	Your Property	Spouse's Property
<p>Investments</p> <p>List the financial institution's name, location and Financial Planner's information. List all brokerage accounts, stocks, bonds, mutual funds, 401(k)s, IRAs, and annuities. Include only the last four digits of the account number</p>				
<p>Example: Main Investments: 123 Main St, Detroit, MI 48101 Charles Payne 313-123-4567 IRA Acct. #xxx-xxx123</p>	\$200,000	X		
<p>Life Insurance</p> <p>List the Company Name, Policy Number, Coverage Amount, and Policy Type (such as term, whole, universal, or survivorship life insurance).</p>				
<p>Example: Prudential Insurance Policy #12345 Universal Life</p>	\$250,000		X	
<p>Business interests</p> <p>If you own a business, list your ownership percentage, intellectual property rights, and any buy-sell agreements.</p>				
<p>Example: Adams & Baker: 50% partnership with John Baker Interest sold to partner upon Death</p>	\$2,000,000	X		
<p>Personal Property</p> <p>Vehicles: make, model, year, and vehicle identification number (VIN) for cars, boats, other.</p>				
<p>Example: 1969 Ford Mustang Mach 1 Convertible 1FMA56XK123456789</p>	\$250,000	X		
<p>Digital Assets</p> <p>Account for online financial accounts (e.g., PayPal), social media accounts, cryptocurrency, and other digital property. Provide instructions on how to access and manage these assets.</p>				



Estate Finances

Personal Property Memorandum

The Most Flexible way to manage Physical Personal Property, that is without Title or Deed, is with a separate, non-binding document called a **Personal Property Memorandum**, which is referenced within your will or trust. This allows you to update this list easily without needing to formally amend your will each time. In Florida, you cannot use a Personal Property Memorandum to distribute motor vehicles.

Personal Property	\$ Total Value of Asset	Joint Property	Your Property	Spouse's Property
Jewelry For high-value items, note distinguishing features, material, and approximate value. Consider getting a professional appraisal for valuable items.				
Example: 1.5 Carat Diamond Wedding Ring	\$20,000			X
Artwork List the artist, title, date, and any other relevant details. Consider getting a professional appraisal for valuable items.				
Example: "City at Dusk" Limited Edition Print: Numbered 12/100, signed by the artist "R. Adams." Framed print hanging in the study.	\$5,000			X
High Value Furniture For high-value and sentimental items, list detailed descriptions & location. Include identifying marks like manufacturer, model, and year if known. For high-end antiques or unique pieces, a formal appraisal is recommended.				
Example: The oak rocking chair with the blue-and-white cushioned seat, which was my grandmother's.	\$5,000	X		
Common Furniture For lower-value items, group them by category. <i>All general household furniture in the:</i>				
Example: Kitchen - Utensils, Pots & Pans, Dinnerware	\$500	X		

Estate Finances

Liabilities

List all types of financial obligations, such as mortgages, personal loans, credit card debts, and medical expenses, and documenting them with specific details like account numbers and creditor information. A clear, detailed inventory helps the executor understand the full extent of the estate's obligations, making the estate administration process smoother. This planning ensures that your beneficiaries do not have to assume your financial obligations unexpectedly.

Liabilities	\$ Total Value of Asset	Joint Property	Your Property	Spouse's Property
Mortgage on Personal Residence				
Example: 525 5 th Ave; Naples FL 34102 First Federal Bank of Naples; Acct #xxxx-xx1256	\$200,000	X		
Personal Loans				
Student loans, Car loan, Personal Line of Credit				
Example: 1969 Ford Mustang Mach 1 Convertible First Federal Bank of Naples; Acct #xxxx-xx7895	\$25,000		X	
Credit Card Balances				
List all your Credit Cards				
Example: Chase Explorer Visa: Acct #4137-xxx-xx-7893 First Federal MasterCard: Acct #6854-xxx-xx-1234	\$5,000 \$3,500	X		X
Loans on Life Insurance				
List the Company Name, Policy Number & Loan Amount				
Example: Prudential Insurance Policy #12345	\$3,500		X	
Medical Expenses				
List the Doctors, Hospitals, etc. and Amount Due				
Example: NCH Rehabilitation Services 399 9th St N Unit 102, Naples, FL 34102	\$3,500		X	
Taxes				
List the Government, Tax Year & Amount owed				



Your Estate Planning Goals

You may have a number of goals that you want carried out through your estate plan. Listed below are several types of goals. Please indicate how important these goals are by checking the appropriate numbered box (one is low importance and five is high).

	Low 1	2	3	4	High 5
Provide for spouse or children					
Provide for guardianship of minors					
Provide for healthcare if disabled					
Protect against liability					
Reduce estate taxes					
Increase current income					
Create a charitable legacy					
Plan for business					
Other goals					

Your Estate Planning Family Background

1. Lifetime Gifts. You may have made substantial tax-free gifts to children or other heirs. If you have, please attach a list of those gifts to this guide.

2. Trustee, Guardian or Executor. Are you currently serving in this capacity? Yes No

3. Inheritance. Is it likely that you may receive an inheritance? Yes No

4. Safe Deposit Box. List the bank and address where your box is located.

Bank _____ Address _____

City _____ State _____ Zip _____

Identify the name of the person who has the key

Name _____

Choosing Beneficiaries

Choosing beneficiaries for your financial accounts and properties is a critical part of estate planning that determines who receives your assets after you die.

It is a deeply personal decision to choose a beneficiary, and there is no single right answer. You can designate almost any individual, organization, or legal entity, such as a spouse, children, other relatives, friends, a trust, or a charity. Your choice should align with your personal values, and the needs of those you wish to provide for after your death.

Common types of beneficiaries

Spouse or domestic partner: A common choice, especially if you share a home or have financial dependents together. A spouse often has flexible distribution options for inherited accounts, like rolling over an inherited IRA. Some states require your spouse's written consent if you name someone else for certain assets.

Children and descendants: You can name children as primary or contingent beneficiaries. If your children are minors, a trust can protect the assets and control how and when they receive their inheritance, as the court may appoint a guardian to manage assets left directly to a minor.

Other family and friends: You can name other relatives, such as parents or siblings, or even a close friend who has been supportive throughout your life.

Charitable organizations: You can name a charity as a partial, primary or contingent beneficiary. This can also provide tax benefits, as qualified charities are not taxed on inherited assets.

A trust: A trust is a legal entity that can hold and manage assets for beneficiaries, especially in complex situations. This is a powerful tool for:

- Protecting assets for minors, individuals with disabilities, or those with financial management issues.
- Avoiding the time and expense of the probate process.
- Managing distributions over time, rather than as a lump sum.

Regularly review and update: Life events like marriage, divorce, birth, or death should trigger an immediate review of your beneficiary designations. Your designations on financial accounts generally override instructions in a will.

Whoever follows me will not walk in darkness but will have the light of life. John 8:12



Choosing Beneficiaries

Be Specific

When filling out forms, use full legal names, not just generic terms like "my children." This avoids confusion, especially if one beneficiary dies before you. Specifying how assets should be divided (e.g., in percentages or specific properties) is also important to prevent disputes.

Estate Plans

Married couples - it is not uncommon for the will of the first spouse to leave specific bequests to children and charity, with the surviving spouse inheriting most of the estate. When the surviving spouse passes away, his or her estate plan will distribute property to children and charity. If you have a blended family, you should discuss other options with your attorney to ensure your spouse and both sets of children receive appropriate benefits.

Single person - including a surviving spouse, can include a simple will that leaves an inheritance for adult children or other family members. With a simple will, you can leave specific gifts to certain individuals, such as children, siblings, nieces and nephews, as well as charity. You can also include provisions for the rest of your estate to be divided in accordance with your instructions.

Bequests Examples:

Specific Bequest

Bequests of items or amounts to family or to charity.

<u>Item or Amount</u>	<u>Recipient, City, and State</u>
1. "City at Dusk" Print	Joan Smith, Naples, FL
2. 1969 Ford Mustang Mach 1	John Smith, Detroit, MI
3. Oak rocking chair	Mary Jones (Smith), Tampa, FL

Residue of Estate

Percent of residue to family or to charity.

<u>Percent</u>	<u>Recipient, City, and State</u>
1. 30%	to Joan Smith, Naples, FL
2. 30%	to John Smith, Detroit, MI
3. 30%	to Mary Jones (Smith), Tampa, FL
4. 10%	to Christus Victor Lutheran, Naples, FL

Choosing Beneficiaries

Be Specific

Special Considerations with Respect to Assets and Personal Property

As you think about the gifts you want to make, consider the timing of your gifts, who might be most appreciative of your gifts and how you can be fair in selecting your gift beneficiaries.



Timing

Would you find satisfaction in seeing firsthand how much a loved one enjoys a gift from you? If so, perhaps you would instead prefer to make certain gifts during your life.



Selection

Do you share common interests with one of your children? Would a certain gift evoke fond memories for a loved one? If so, consider which gifts would be most meaningful to each individual.



Fairness

Are you struggling with a fair and equitable way to leave gifts to family? You may want to use a "rotating choice" plan. With this method, you meet with your loved ones and give each person a turn selecting from certain items. At the end of the process, your list would include each person's selection.



Giving Opportunities at Christus Victor Lutheran Church

Generosity abounds at CVLC. In addition to strong support of CVLC operating budget, additional donations are made to CVLC's designated funds. These funds serve specific purposes that enhance, expand, and extend various ministries. It has been our practice that gifts made to designated funds are reserved until the point in time that they are needed for that particular purpose and are not used to cover general expenses.

Some folks list CVLC as a beneficiary in their Estate or life insurance policy.

Here are a few funds that have ongoing needs and have contributed significantly to the life of the CVLC community. At the point of making a donation, be sure to indicate the area that you'd like to support.

General Fund

Gifts given here support CVLC's Ministry and Mission of Sharing God's Love and Grace Through Worship, Outreach, and Fellowship.

Endowment Fund

Gifts given here are added to the principle of CVLC's Endowment Fund investment. Each year, interest generated by the Endowment Fund is used to support various community outreach in our neighborhood and beyond. In 2025, over \$18,000 was distributed.

CVLC Scholarship Fund

Gifts given here provide educational grants to students from CVLC supporting them as they seek higher education. In 2025, this decades-old ministry expanded through the extension of a service scholarship to a student in Lee County who did not attend CVLC.

Victory Park Fund

Gifts given here support the maintenance and improvement of Victory Park, CVLC's natural preserve area.

Capital Replacement Fund

Gifts given here meet the expenses associated with the replacement of major capital and depreciative property items. With aging buildings, this fund sees regular use. Recent uses have included replacing the roof over the kitchen.

Ministry Vision Fund

Gifts given here support new ministry initiatives that are not otherwise covered in our general operating budget. This fund allows the resources for us to explore and develop future ministry. A recent example was the pilot funding of CVLC's Pastoral Care Team ministry in 2022. This successful ministry is now a part of our general budget and provides materials to those who are grieving and in need of care.

Funeral Planning

Trusting in God's eternal care, the Christian can face mortality with a sure and certain hope.

Planning one's funeral can be both a statement of faith and a gift that we give to our surviving loved ones.

Choosing hymns, scripture readings, and even selecting who you would like to speak at your funeral reduces the amount of planning that is required, often suddenly, at the time of death.

CVLC provides a planning guide with various choices for you to work in conjunction with one of CVLC's pastors to plan a worship that would celebrate your life and care for your family. This can be done at any time. Contact Pastor Walt for your planning guide.

Annually, CVLC offers funeral planning workshops to aid in the process.

Conclusion

We hope you found this guide useful and encourage you to plan with peace and provide with Love.

Remember, estate planning is not just about legal documents; it's about making sure your wishes are known and that your family is protected.

Here's why it matters: nearly two out of three American adults don't have a will. By making your plan, you provide security and peace of mind for your loved ones, while also ensuring that the causes closest to your heart can be supported for years to come.

There are \$70 billion dollars* in unclaimed property across the United States; Florida alone holds over \$2 Billion.

Don't let your treasures rest there waiting for someone to discover them.

Although estate planning is easy to put off, it is good to remember that "we never know what tomorrow brings." Don't let the process feel overwhelming. The best way to start is simply to start; get as far as you are able and contact an Estate Planning Attorney. They also offer counseling, manage sensitive family discussions, and ensure their clients' plans are updated to reflect legal and personal changes.

Psalm 71:21

You will increase my honor and comfort me once again.