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# Guide to Planning Your Will



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\*A ministry of Campus Crusade for Christ, Inc.

# Creating Your Last Will and Testament

## **Benefits of a Will**

The **will** is a legal document, which expresses your wishes regarding the distribution of your estate after your death. It allows you to exercise certain rights, which if not properly written and executed, are forfeited, allowing the probate court to distribute according to state-mandated guidelines.

The **will** is basic to every estate plan and should be used as a tool to fulfill your responsibility as a steward over God's blessings. Following is a list of things a properly drafted will can accomplish.

- ◆ It provides the opportunity for you to give a final testimony of your Christian faith.
- ◆ It revokes all previous wills that you have made.
- ◆ It authorizes payment of all debts and expenses related to your final illness.
- ◆ It authorizes the payment of taxes by the estate.
- ◆ It disposes of your personal property according to your desires, either through direct instructions in the will, or by reference to a letter of instructions.
- ◆ It makes in-kind or fixed-dollar distributions to family members or charitable organizations.
- ◆ It distributes the remainder of your estate to your individual and charitable beneficiaries.
- ◆ It names a personal representative who is responsible for entering the will into probate and making distribution according to your desires as expressed in your will.
- ◆ It can nominate the person you wish to serve as guardian of minor children, or other persons for whom you have custodial responsibility.
- ◆ It empowers the personal representative to carry out the terms of your will, especially relating to the ability to sell, dispose of, and liquidate property, and continue the operation of business interests.
- ◆ It establishes trusts for the benefit of minor children, or other individuals for whom you have income responsibilities.
- ◆ It names the trustee of any trusts established and empowers that person to carry out the terms of the trusts for their duration.
- ◆ It can be used to waive bond.

## **Steps to Planning an Effective Will**

**First** and foremost is the understanding that the will is your last act of stewardship (or management) of the assets that God has enabled you to accumulate over your lifetime. It is important that you spend time seeking God's plan of stewardship for your estate.

It is not the purpose of this guide to tell you what God's plan is for you. Our desire is that you would consider what your heavenly Father might say to you, and so you're encouraged to pray and seek His will.

In this process, you will also want to remember that the difference between your life and others' is that, as a child of God, you have been forgiven of your sins and have a relationship with God. The 'will' is a perfect tool to convey to family and friends your testimony as part of your legacy.

**Second**, consider the family members and ministries that you will include in your distribution plan. Weigh the effect of your gift to them at this stage of life, and also look down the road of your reasonable life expectancy to what their needs might be.

One method is to imagine that you have liquidated your assets and reduced them to cash. This cash is sitting on your dining room table and you 'have' to give it away before you go to bed tonight. How will you divide it among your children, grandchildren and your charities? Do they need it? Will they carry out godly lives and use it for His glory? Will this gift be better in a lump sum or paid out over time?

If you have children who are not good at managing money or have other special needs, you might consider establishing a trust in your will. It can hold their portion and pay income only, or pay out the income and principal over a period of years.

**Third**, remember that the will takes effect at death and therefore has no impact on you or your beneficiaries during life. You will want to make provisions for the possibility of disability or incapacity and how you will be cared for as well as who will be responsible for you and your assets.

You will want to consider a Durable Power of Attorney. Without this document, a court-appointed conservator is named, which may cause family relations to be strained and impose unnecessary costs and restrictions. This should be accompanied by a similar document called a Health Care Power. It designates someone to make health care decisions for you if you are unable to do so for yourself. These are described in the inventory, and you should discuss them with your attorney.

Another document to consider is a Living Will. This has to do with life support and whether or not you want to be kept alive by heroic means if there is no hope for survival. It is sometimes called a Directive to Physicians.

**Fourth**, You will want to discuss your goals, objectives and the documents discussed above with competent legal counsel. Make sure he/she creates wills and trusts as a regular part of the practice.

You may also want to ask your attorney to explain the benefits of a living revocable trust coupled with a pour-over will. The trust will cost a little more now, but it can save much of the legal and probate costs at death. The attorney can calculate your costs under both scenarios.

**Fifth**, in the Scriptures we read a parable about a man who went to a far country and left his estate with his stewards. He was gone for a long time. One day he returned and called his stewards to give an accounting of their stewardship.

The first steward shared his success and the master rewarded him. The second one likewise shared his success as a steward and was rewarded. The third man said, “I knew that you were a hard man and I dug a hole in the ground and hid your estate for safekeeping.” This steward was condemned for being wicked and lazy.

If the third steward had recognized the master’s ownership, he would have put the assets to work in the marketplace.

Christians should do the same thing! Digging holes in the ground to hide our property is not our calling, but often believers do not fully recognize God as the owner. He made us and blessed us with assets to manage for His purposes. He has said He will return and will ask us to give an account of our stewardship.

Start to plan or review your estate plan . . . TODAY.

**Remember**, God has promised us forgiveness for our sins; He has not promised us tomorrows for our procrastination. Step out today; it will make a difference for your family, for Christ’s work in the world, and even for eternity!

### **How to Make Your Charitable Bequest**

Wills can be a simple and safe way of giving to a charity. A gift made through your will provides a legacy which will help reach future generations for Christ. You have the joy of knowing that because of your foresight, many people will come to know Christ!

You can make an estate gift by having an attorney write a new or replacement will, or by just simply adding a paragraph (**codicil**) to your existing will. A **codicil** can specify that a percentage, a dollar amount, the remainder of an estate, or a property be given to a charity after your death. Adding a codicil gift to your existing will is easy and inexpensive.

Following are examples of the language that your attorney might use to provide for a ministry in your will or codicil to your will. You can choose one or a combination of these options:

### **1) Gift of Percentage of Estate**

**I give and bequeath to Campus Crusade for Christ, Inc., a California non-profit corporation (tax identification # 95-6006173) located at 100 Lake Hart Drive, #3600, Orlando, Florida, 32832: \_\_\_\_\_ percent (%) of my residuary estate to be used for Jesus Film Project<sup>o</sup>.**

The benefit to Jesus Film Project with this type of gift is that the ministry will receive a pro-rated share of any increase in the value of your estate, from the time you sign your will or trust until the date of your death. Please note that the reverse will be true if the estate decreases in value. This preserves your original intent.

### **2) Gift of a Fixed-Dollar Amount**

**I give and bequeath to Campus Crusade for Christ, Inc., a California non-profit corporation (tax identification # 95-6006173) located at 100 Lake Hart Drive, #3600, Orlando, Florida, 32832: the sum of \_\_\_\_\_ dollars (\$ \_\_\_\_\_) to be used for Jesus Film Project.**

If you expect the total value of your estate to decrease from the date you sign your will or trust until your date of death, then a significant fixed gift to Jesus Film Project could reduce the amount other beneficiaries (such as family) might receive from your estate. For this reason, another alternative such as #1 above (Gift of Percentage of Estate) may be considered.

### **3) Gift of Residual of Estate**

**I give and bequeath to Campus Crusade for Christ, Inc., a California non-profit corporation (tax identification #95-6006173) located at 100 Lake Hart Drive, #3600, Orlando, Florida, 32832, all the rest, residue and remainder of my estate to be used for Jesus Film Project.**

If you want to leave fixed-dollar amounts to your beneficiaries (such as family), then this would be a good option for helping the charity of your choice. If you expect the total value of your estate to increase from the date you sign your will or trust until your date of death, then a residual gift to Jesus Film Project could reduce the portion other beneficiaries might receive from your estate. For this reason, another alternative such as #1 above (Gift of Percentage of Estate) may be considered.

### **4) Gift of Property**

**I give and bequeath to Campus Crusade for Christ, Inc., a California non-profit corporation (tax identification # 95-6006173) located at 100 Lake Hart Drive, #3600, Orlando, Florida, 32832: the following described property (describe property such as: My house located at (provide address) and legally described**

**as (provide legal description); My land, boat or jewelry, etc., (provide description)) from my estate to be used for Jesus Film Project.**

In most states if you do not own the gifted property at the time of your death then this gift will fail, unless a specific provision is added to your will or trust directing that the proceeds from the sale of this property during your life, be gifted to Jesus Film Project.

## **5) Gift of a Contingent Bequest**

**If any of the above-named beneficiaries should predecease me, or in the case of failure or lapse of any legacy, I hereby bequeath his/her share to Campus Crusade for Christ, Inc., 100 Lake Hart Drive, #3600, Orlando, Florida, 32832, to be used for Jesus Film Project.**

If for unseen reasons, those beneficiaries you have selected pass away prior to your death, you can provide the option of directing that portion(s) of your estate to Jesus Film Project. This contingency alternative is also commonly used with other financial instruments such as IRAs, 401Ks and life insurance. It should be recognized here that the beneficiaries (or heirs) of those beneficiaries would be by-passed.

## **How to Designate Your Gift**

If you desire Jesus Film Project to distribute your gift to a particular ministry, project, staff member or combination of these, we suggest using the following language:

**“It is my desire that this bequest be used by Jesus Film Project for the following purpose (such as: to support Jesus Film team(s), translation(s), project(s) or staff member(s)) or in the absence of a specific designation, the greatest need of Jesus Film Project.”**

When your will is complete, we would greatly appreciate receiving a copy of the language (or other written verification) that you are remembering Jesus Film Project. Although it is not mandatory for us to retain these documents, it will assist us in assuring that your gift is distributed according to your instructions when it is received. All information is strictly confidential.

As a small token of our appreciation upon receiving notification of your commitment, you will be sent a handsome **Lasting Legacy Partner** certificate, suitable for framing. In addition your name will be included in our Book of Remembrance (a list of friends who have remembered the ministry in their Last Will and Testament), which is on display in our offices in Florida.

You should always consult an attorney in the preparation of a will or other estate-planning document. Probate is controlled by state law rather than federal law. It is advisable to consult an attorney who knows the laws of the state where you live or where your property is located.

The Cru Foundation staff are available to answer any questions you may have regarding wills, trusts, annuities, life income gifts, gifts of stock, life insurance, real estate, business interests, etc. Please call toll free at (800) 449-5454 or email us at [www.crufoundation.org](http://www.crufoundation.org). You may also visit our website at: **<http://www.jesusfilm.org/how-to-help/ways-to-donate/tax-smart-giving.html>**

**Campus Crusade for Christ, International (known as Cru in the United States)**  
**Tax ID number is: 95-6006173.**