

# Three Things That May Surprise You

Financially, you may be worth more than you think. At least that's what many people discover when they take the time to add up their assets. Retirement funds have grown; real estate values have increased; investments have multiplied; insurance policies have expanded; things of value have accumulated over the years.

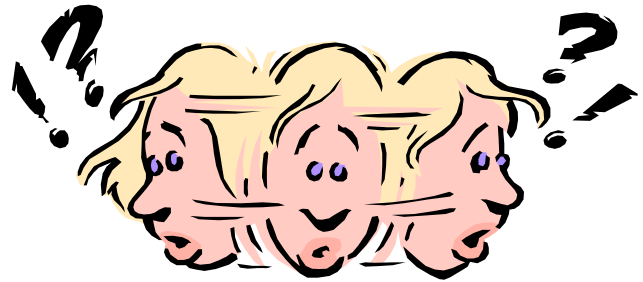
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**First**, have you checked your financial worth lately? Chances are you'll be pleasantly surprised.

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**Second**, if you find that your estate has grown more than you thought you might be in need of a financial check-up. With estate tax rates changing and the uncertainty of what we will end up with makes this check-up almost a necessity. Even if your estate does not exceed the estate tax exemptions, with all the IRAs, 401Ks and all the other deferred investments, income tax may take a bite out of your distribution.

Let's say that you are leaving your IRA to someone other than your spouse. Did you know that the recipient would have to pay the IRS the deferred income tax on the entire amount? Are your kids ready for this and is it in their best interest?



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**Now here's the third surprise:** a little planning can make an enormous difference. For example, did you know that you could actually redirect money that is headed for Uncle Sam by earmarking it to the church? *Did you know that estate gifts to qualified ministries are 100% deductible?*

Gift and estate planning are well worth the investment of your time -- even if your estate is modest and taxes are not an issue. Planning allows you to make the decisions about your estate, not the government.

A good place to begin is to contact our California-Nevada-Hawaii District Gift Planning Representative, Brian Hyde, for free consultation regarding estate planning. Brian can be reached at (925)245-4016 and can assist you in helping to understand some of your gift-planning options. It's a good introduction to this area and can help you get started.

Most important, we strongly urge you to locate a good estate-planning attorney and make an appointment soon. *Do it now while you are healthy and mentally sharp.* You'll not only be amazed at the benefits of prudent planning, and how you can make a gift to the church to touch hearts and change lives for eternity, you'll be surprised at how good you feel taking care of this crucial area of your life.