

Unfortunately life isn't always so simple. And as it turns out, neither is planning for the end of life. Did you know that if you die intestate—that's the technical term for not having a will—the government gets to decide what happens to your earthly possessions, including how much it will take for itself? And did you also know there are ways of structuring your estate plan that can not only ensure that your loved ones are provided for, not only enable you to make a charitable gift to your church, but even provide you with an income for the rest of your life? These are known as life-income gifts.

If you've been procrastinating about making your estate plans because you feel overwhelmed by the details, the Episcopal Church Foundation can help. Feel free to call them at any time for friendly and confidential help, and answers to all your questions—even if you're one of those people who want to understand *everything*.

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**FOR MORE INFORMATION**

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

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# THE DEVIL'S IN THE **DETAILS**



**T**hings having to do with financial planning and legal technicalities tend to make me nervous. Of course this isn't the case for everyone; there are plenty of people who derive satisfaction, even joy, from understanding the intricacies of these kinds of things. Nothing could please them more than being able to detail the differences between a CRUT and a CRAT—that's a Charitable Remainder Unitrust and a Charitable Remainder Annuity Trust, as if that clears things up at all for you. Me, I like to think of myself as more of a big picture sort of person. I'll come up with a great idea, but can't someone else figure out how to get it done?