F I N A N C I A L
CORNERSTONES

Building a Godly Family Legacy: Five Key Documents for Financial & Estate Planning

-Mark Lasseigne CFP®, CMT®, CKA®

Creating a godly family legacy goes beyond spiritual guidance and moral values; it involves stewarding resources wisely to provide security and stability for future generations. Financial and estate planning ensures your family is cared for and your values are upheld long after you're gone. Here are five essential documents to establish a strong foundation for your family's financial and estate plan, reflecting biblical principles of stewardship and love.

1. LAST WILL AND TESTAMENT

A will is the cornerstone of estate planning, outlining how your assets—money, property, and possessions—will be distributed after your passing. Proverbs 13:22 reminds us, "A good person leaves an inheritance for their children's children." A will allows you to designate guardians for minor children, ensuring they are raised by trusted individuals who share your faith and values. Without a will, state laws dictate asset distribution, which may not align with your intentions. Include a statement of faith in your will to reflect your trust in God's provision and inspire future generations.

2. REVOCABLE LIVING TRUST

A revocable living trust complements a will by managing assets during your lifetime and distributing them efficiently after death, often avoiding probate. This document provides flexibility, allowing you to adjust terms as circumstances change. For a godly legacy, a trust can fund ministries, support Christian education, or provide for family members in ways that honor biblical principles. It also ensures privacy, as trusts are not public records like wills. Ecclesiastes 5:18 emphasizes enjoying the fruits of your labor under God's guidance, and a trust helps steward those blessings responsibly.

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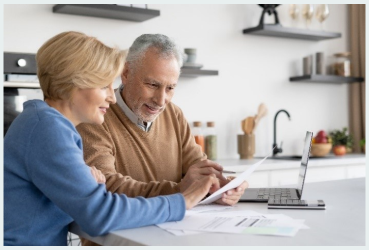
"The earth is the Lord's and all it holds, the world and those who dwell in it."

PSALMS 24:1



3. DURABLE POWER OF ATTORNEY

A durable power of attorney designates someone to manage your financial and legal affairs if you become incapacitated. This document ensures your finances are handled by a trusted individual who shares your values, preventing court-appointed oversight that may disregard your faith-based priorities. Choose a POA who embodies 1 Timothy 6:17–19, trusting in God rather than wealth, and who will make decisions that reflect generosity and hope in eternal promises.

4. ADVANCE HEALTHCARE DIRECTIVE (LIVING WILL)

An advance healthcare directive outlines your medical care preferences if you're unable to communicate, including end-of-life decisions. Paired with a healthcare power of attorney, it appoints someone to advocate for your wishes. As Psalm 139:14 affirms, we are fearfully and wonderfully made, and this document ensures your life and health decisions align with your faith. Specify treatments or interventions in accordance with your beliefs, such as prioritizing palliative care or respecting the sanctity of life.

5. BENEFICIARY DESIGNATIONS AND LEGACY LETTER

Beneficiary designations on accounts like life insurance, retirement plans, or bank accounts ensure assets transfer directly to loved ones or ministries. Regularly update these to reflect your current wishes. Additionally, consider a legacy letter—a non-legal document that shares your spiritual journey, values, and hopes for your family. Deuteronomy 6:6–7 urges teaching God's commands diligently to your children, and a legacy letter passes down wisdom and faith, encouraging future generations to walk in righteousness.

IN SUMMARY

Building a godly family legacy requires intentional planning to protect your loved ones and honor God's provision. These five documents—will, trust, power of attorney, healthcare directive, and beneficiary designations with a legacy letter—create a framework for financial security and spiritual continuity. Consult a Christian estate planning attorney to tailor these documents to your family's needs and values. As you plan, pray for wisdom, trusting James 1:5, that God will guide you to leave a legacy that glorifies Him and blesses generations to come.

Aligning Your Investments with the Cornerstones of Your Faith!

"Plans fail when there is no counsel, but they succeed when advisers are many."

PROVERBS 15:22