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# Personal PLANNING Newsletter

Summer 2018



## *The* THREE PARTS OF VICTORY


There is a lot we can learn from a triathlon. To win, a competitor must be an excellent swimmer, bicyclist and runner. The athlete must master not only these events but also the transitions between these disciplines.

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There is something we can learn from the triathlon even if we have never run a race.

Any competitor will tell you that to finish well, you have to have a plan, and that plan has three parts:

1   
COMMIT

2   
PREPARE

3   
COMPLETE

In life, we all have a finish line, we just never know when we will *cross it.*

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A triathlete's goal is to cross the finish line first. However, we don't have to finish first to have a successful future. Everyone has the power to win.

While a triathlete can be finely tuned and train for life, he or she may still only come in second place. Unlike the triathlete, we don't have to train, and there are no sacrificial diets or exercise regimens. The cost for having an estate plan is minimal compared to the investment a triathlete makes, but the rewards are remarkable.

TRIATHLETE PREPARING FOR A RACE	YOU PLANNING YOUR ESTATE
Preparation and training often pay off in the end.	Preparation and training always produce a sound plan.
Trains every day for years for a race that lasts a short time.	Meet a couple hours with an attorney for results that last years.
Formula for victory: commit, prepare, complete.	Formula for victory: commit, prepare, complete.

**Like the triathlete, the first step in estate planning is always the most difficult: **STARTING.****

To help you begin and even give you a head start, we have free tools that make getting started easy. Once you have them and use them, you have already completed step two—preparation. You are 2/3 of the way to victory! The final step is easiest—completion. It comes when your attorney combines your preparation into a solid, thoughtful plan that follows and preserves your wishes. What could be easier or more rewarding than that?

Call or email us and ask us for our free, no-obligation tools we have for you.

# WINNING WAYS



A triathlete in training will tell you the battle is not with the body but with the mind. Mental preparation, more than physical exercise, is the key to victory. In the same way, estate planning is never about the things you have, although they all are mentioned. Estate planning is always about the values and people important to you.

Estate planning helps you choose how to provide for those people and **ministry** you cherish. The things you own or control are simply tools available to you to help you accomplish that. For example:

- When you no longer need your house, who do you want to receive it?
- What family member(s) need you now and will need you in the future?
- Who would be the best steward of your baseball card collection, jewelry or class ring?
- Do you have any assets that can be changed from tax-burdened to tax-beneficial?

With smart  
estate planning  
**everyone**  
has the power  
**to win.**



Call or email us for our **FREE** tools and Estate Planning guide. It will help you prepare your plans. We can't run the race for you, but we have helped others train and complete their plans, and we can make it easy and rewarding for you. You can finish your life's triathlon with grace, poise and satisfaction, and we are here to help.



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# READY FOR THE **FINISH**

Part of the thrill of winning a triathlon is the fulfillment of mastering its three key parts—swimming, bicycling and running—as well as the two transitions between them. An athlete knows they have to train in all these to win. Each is different, but all propel the competitor closer to the finish line.

Fortunately, as you plan your estate, you can choose the parts and tools you want. You can use any and are not required to use any particular one. As you think about your plan, here are some of the more common tools for you to think about:



**BEQUEST**—the most common and powerful tool. You can use your will to list the people and **ministry** important to you and direct almost any assets you have to them.



**BENEFICIARY DESIGNATION**—like the transitions in a triathlon, this one is often overlooked but can play a pivotal role. Consider naming family, friends and **ministry** as the beneficiary of your IRA, 401(k) or investment account. The transition happens almost automatically, is not part of your will and is often done by completing a simple form.

**TESTAMENTARY CRUT**—A testamentary charitable remainder unitrust or CRUT is a trust created in your will that does special things. The trust pays each year at a rate you choose to the people you choose for as long as you choose. After the trust ends, all remaining funds go to the charity you support, which provides your estate with significant tax savings.



A triathlete trains for years for the momentary thrill of crossing the finish line first. You can spend what amounts to a moment to produce years of ongoing fulfillment and satisfaction. Think of the joy and happiness you will receive for completing your estate plan.

Let us help you, and if you want more information on the bequest, beneficiary designation or testamentary CRUT, or any of several other helpful ideas, let us know. We want to see you celebrate and finish well.

[www.canvumfgiving.org](http://www.canvumfgiving.org)

1350 Halyard Dr., West Sacramento, CA 95691