



June 2011

Dear Fellow Investors and Friends:

Most of us understand that estate planning is a good idea yet a full **70% of Americans** do not have a current will or trust.

For the majority of us, an estate plan will be very simple, yet it is uncomfortable to consider our own demise, and it can seem like a complex issue to address—so most of us just don't do it. The results can be unnecessary costs and taxes, long delays in settling our estate, the courts deciding what happens to our property and even our precious minor children.

A plan can help ensure our property will pass to the people and ministries we love with minimal delay and cost. It can state who will care for our minor children and include specific instructions regarding our finances and medical care if we become unable to make these decisions for ourselves. Many of us need to pray, think deeply, and discuss our desires with loved ones in order to make sure our most personal concerns are understood.

The C&MA has resources and a team of gift planners that have been helping Alliance family members and friends with their estate planning process for many years. ADF and The Orchard Foundation are working collaboratively with the C&MA to help make state-of-the-art and easy to use resources available for this important need. We will be telling you more as plans progress.

Certainly, ADF can help with some aspects of your estate plan by providing tax-favored investments (*Roth and Traditional IRAs*, an ADF Option in *Alliance Retirement Plan*, *Educational Savings Accounts*, etc.), the proper titling of your investments, and revocable gift-overs. We are glad to discuss these matters with you.

Whether you're just getting started on one, or need to update it, or finally complete it, I would like to encourage you to address your estate plan for your sake, as well as for the sake of your family and the Kingdom.

Thank you for your ongoing investments and for your commitment to seeing God's Kingdom advanced. You are deeply appreciated.

Please contact me or our team members with [questions, comments, or prayer requests](#). They are always most welcome.

Sincerely,

Lawrence L. McCooley, CPA, PFS
President

P.S. You can check current ADF rates [here](#).