The Catholic Foundation
of Central Florida
Inspire Giving. Fund God's Work.

Your Catholic Legacy Planner



A Practical Guide to Organizing Your Life, Caring for Your Loved Ones, and Leaving a Legacy of Faith

The good leave an inheritance to their children's children.
Proverbs 13:22

The Catholic Foundation of Central Florida

Inspire Giving. Fund God's Work.

Congratulations!

You have taken the first step on this journey of legacy planning, a thoughtful way to care for the people you love and to support the ministries closest to your heart.

This planner is designed to help you reflect, gather key information, and take practical next steps so your wishes are clear, your values are honored, and your faith can continue to bear fruit for generations.

Table of Contents

From the President & CEO 03

Why Legacy Planning Matters 04

4 Simple Steps to Getting Organized 06

The Essential Documents Everyone Should Have 08

Important Documents Checklist 10

Choosing the Right People 12

Your Personal Information 14

Asset Inventory 20

Your Wishes 22

Your Charitable Legacy 23

Your Story & Legacy of Faith 25

Next Steps 31

Scan the QR code for more planning resources

Important Disclosure

Thank you for taking the time to complete this guide. We are pleased to provide it as an educational resource to help you better understand estate and financial planning concepts. While we strive to offer accurate and helpful information, this guide is intended for general educational purposes only and should not be considered legal advice.

Because every individual's circumstances are unique, we encourage you to consult with your own attorney, who can serve as your independent legal advisor. Working with your attorney will help ensure your estate plan is tailored to your specific family, healthcare, financial, and legacy goals, providing a plan that reflects your personal needs and wishes.

From the President & CEO

Dear Brothers and Sisters in Christ:

We are pleased to provide you with this Catholic Legacy Planner as a companion for your estate planning journey. It is meant to be a practical and encouraging tool—one that helps you gather information, clarify what matters most, and think through how you will provide for your loved ones and support the causes you care about. Please remember that this planner provides general educational information and is not legal advice. We highly encourage you to consult an attorney regarding your individual estate planning needs.

This guide can be completed in a short amount of time, but the decisions it helps you consider are deeply meaningful. As you move section by section, you will be guided through important topics in an easy-to-understand, step-by-step manner, bringing you closer to creating your Catholic legacy. Take your time with each part, and feel free to revisit sections as your life circumstances change.

Once you have completed this planner, you will be prepared for a thoughtful conversation with your attorney about your goals and hopes for the future. With the information you provide, your attorney can draft an estate plan that reflects your wishes and helps create a lasting legacy of faith, family, and generosity. If you do not already have an estate planning attorney, we have a number of Catholic attorneys serving on our Planned Giving Advisory Council (PGAC) who would be happy to assist you.

If at any time you have questions or simply need someone to help point you in the right direction, please feel free to contact us. We wish you every blessing as you take these important steps toward planning your Catholic legacy.

"Consider this: whoever sows sparingly will also reap sparingly,
and whoever sows bountifully will also reap bountifully. Each must do as already determined,
without sadness or compulsion, for God loves a cheerful giver"
— 2 Corinthians 9:6-7



Yours in Christ,

Madelyn

Madelyn T. Weed, CFRE, CAP®
President and CEO
The Catholic Foundation of Central Florida



Why Legacy Planning Matters

Many people think of estate planning as a set of legal documents that determines who receives what. While those documents matter, **legacy planning** goes further: it helps you communicate what you want your life to mean, what you want your family to remember, and how you want your faith to continue shaping the world after you are gone.

At its heart, legacy planning is **an act of love**. It is a way to care for your spouse, children, and loved ones by providing clarity and direction during a time when they may be grieving. It helps **reduce confusion and conflict**, so your family can focus on what matters most, supporting one another and honoring your life.

Legacy planning creates space to share your values. It allows you to pass on stories, traditions, and a lived witness of faith: what you believe, how you served, and why Christ and His Church have been central in your life.

As Catholics, we are called to **faithful stewardship**. Everything we have - our time, relationships, abilities, and resources - is a gift from God. Planning wisely is one way we respond with gratitude, ensuring those blessings continue to bear fruit by strengthening family and supporting the ministries that build up the Body of Christ.

In many ways, we are creating our legacy every day through lives touched, faith shared, and generosity practiced. The way we forgive, serve, pray, and give becomes a quiet testimony that shapes children, grandchildren, friends, neighbors, and parish communities for years to come.

When your plan is clear, it becomes **a gift of peace of mind**. You can rest knowing that practical needs are addressed, medical decisions are guided by your wishes, and the people you love will have a path forward supported by the faith and values you have worked to build into your life.

What is a Legacy?

Your legacy is much more than your estate. It is the lasting impact of your life: what you stood for, how you loved, and how you helped others encounter Christ.

It includes:

- Your faith and values
- Your family traditions
- Your life lessons
- Your generosity
- The ministries and causes you chose to support
- The memories your loved ones will carry forward

An estate plan protects your assets.

A legacy plan preserves the faith and values that give your life meaning.

Why Every Adult Needs a Plan

Many people assume estate planning is only for retirees or for families with significant wealth. It can feel like something to handle "someday," after life slows down or after you've reached a certain financial milestone. But waiting often means important decisions are left unmade or left to others to sort out during stressful moments.

In reality, **every adult** benefits from having a plan in place. A clear plan helps the people you trust step in if needed to ensure your wishes are understood and fulfilled. Even a simple plan can provide direction, reduce uncertainty, and **offer your loved ones a steady path forward** when emotions are high.

Life can change quickly through marriage, the birth of a child, buying a home, starting or selling a business, or facing an unexpected medical event. These moments raise practical questions about guardianship, finances, and healthcare decisions—questions that are much easier to answer when you have documented your intentions. Putting your wishes in writing is a **great gift** to your family and an **act of faithful stewardship**.

Benefits of Legacy Planning

A thoughtful plan helps you:

- Care for those you love
- Protect minor children
- Make healthcare wishes known
- Organize your financial information
- Reduce confusion and preserve family harmony
- Leave a charitable legacy
- Honor your Catholic faith
- Experience peace of mind

4 Simple Steps to Getting Organized

Estate planning doesn't happen all at once. Like many important things in life, it happens one step at a time. This chapter will guide you through four practical steps that make the process manageable and less overwhelming.



01
Gather Your Information

Begin by collecting important information about your **family, finances, insurance, property**, and the documents you already have. This might include names and contact details for loved ones, account statements, insurance policies, property records, and any wills or trusts you've created. The goal is to form a clear picture of what you have and where key information can be found when it's needed.

You don't need every detail today, simply gathering everything into one place is **tremendous progress**. If a statement is missing or a policy number needs to be confirmed, you can circle back later. What matters most right now is starting the process and reducing the "unknowns" that often make planning feel overwhelming.

This planner will help you organize it all systematically. As you work through each section, you'll **create a single, reliable reference point** for the people who may need to assist you—your spouse, trusted family members, or professional advisors. Taking the time to gather and organize now can save your loved ones significant stress later.



02
Think About Your Wishes

Once you've gathered your information, take time to reflect on the important decisions that will shape your plan. **Consider what you want, who you trust, and what you hope to pass on.**

Ask yourself:

- Who should care for my family?
- If I am unable, who would make medical decisions for me?
- If I am unable, who would I want to manage my finances?
- How would I like my assets distributed?
- Which ministries have made a difference in my life?
- What values do I hope my family continues?

These conversations are often just as important as the legal documents themselves. They help clarify what matters most and **ensure your plan reflects your heart**.



03
Meet With Your Professional Advisors

Once you've completed this planner, **schedule a meeting** with an experienced estate planning attorney. An attorney can help you understand your options, recommend documents that fit your situation, and ensure your plan follows state laws and reflects your Catholic values. A well-prepared conversation also helps your attorney draft clear instructions that reduce confusion for your loved ones later. This meeting is also the right time to raise any questions you may have about guardianship, healthcare decisions, charitable gifts, or how to provide for family members with unique or special needs.

If you're looking for Catholic estate planning professionals, The Catholic Foundation can connect you with members of our **Planned Giving Advisory Council** (PGAC) - many of whom will provide you with a free one-hour, no obligation consultation. These advisors understand both the technical side of estate planning and the charitable and faith-based priorities many Catholic families want to include.



04
Put Your Plan into Action

Creating documents is only the beginning. To make your plan effective, you need to take these final steps:

- **Sign your documents -** complete signing requirements and any needed witnesses or notarization so your plan is legally valid.
- **Tell someone where they are kept -** store originals safely and let a trusted person know how to access them when needed.
- **Review your beneficiary designations -** confirm that retirement accounts, life insurance, and payable-on-death accounts align with your plan. You can contact us for the legal name/EIN of a Diocesan parish, school or ministry you would like to add as a beneficiary.
- **Share important information with those who will serve as a personal representative, trustee/successor trustee, power of attorney or healthcare agent -** make sure they understand your wishes and know who to contact for help.

A plan that's complete and accessible brings true peace of mind. As you follow through, you provide an added gift to your family: clarity, stability, and confidence that your wishes can be carried out faithfully. Be sure to **review your plan every three to five years -** or after major life events such as marriage, divorce, births, deaths, retirement, or significant financial changes. Small updates now can prevent major complications later.

The Essential Documents Everyone Should Have

Many people are surprised to learn that an estate plan consists of several different documents, each serving a unique purpose. Some address what happens after your death, while others protect you during your lifetime if you become ill or unable to manage your affairs. When these pieces work together, the documents ensure your wishes are honored during your lifetime and after your death. They help the right people make decisions at the right time, reduce confusion and delays, and provide a clear path forward when your family may be under stress. **A complete plan is a practical act of love and faithful stewardship.**

1. Last Will and Testament

A will provides written instructions that guide your family and the court through important decisions.

It also allows you to:

- Name a personal representative (executor)
- **Designate guardians** for minor children
- **Share your burial or funeral wishes** to help your family understand and honor your preferences
- **Provide instructions** for the care of your pets
- **Leave gifts** to family, friends, and charities

Without a valid will, state law determines many of these decisions. This can create outcomes you would not have chosen and may add stress for people you love. Your will is one of the most important documents you can create to protect your family and honor your values.

2. Revocable Living Trust

A living trust allows assets placed inside the trust to be managed during your lifetime and distributed after your death. In many cases, you serve as the trustee while you are living, and a successor trustee steps in if you are unable to act or after you die.

Depending on your circumstances, a trust may:

- Simplify administration
- **Avoid probate** for assets held in the trust
- **Provide greater privacy**
- Protect beneficiaries
- Assist loved ones with special needs
- Reduce estate taxes

Funding your trust is just as important as creating it. Assets **must** be properly transferred to the trust or have the trust named as a beneficiary, as appropriate. A **pour-over will** can provide an additional safety net.

Not everyone needs a trust, but your attorney can help determine whether one is appropriate for your family.

3. Durable Financial Power of Attorney

A Durable Financial Power of Attorney allows you to name someone you trust to **manage your financial and legal affairs** if you become unable to do so yourself. This can include paying bills, handling banking transactions, managing investments, filing taxes, and overseeing property-related matters. It helps ensure that day-to-day responsibilities can continue without interruption during an illness or period of incapacity.

Without this document, even close family members may be limited in what they can do on your behalf. In many situations, they may need court approval before accessing accounts or making financial decisions, which can be costly and time-consuming. Having this document in place provides clarity and allows loved ones to respond quickly when decisions must be made.

4. Healthcare Surrogate

A Healthcare Surrogate designates the person who can **make medical decisions** for you if you cannot communicate or make decisions for yourself. This person works with your doctors to understand your condition, review treatment options, and advocate for your wishes. Choosing a surrogate carefully, and speaking with them ahead of time, can provide great peace to both you and your family.

Consider completing a **Catholic Declaration on Life and Death** that reflects the teachings of the Church concerning human dignity, ordinary and proportionate care, and morally sound end-of-life decisions. This declaration can help ensure that medical choices respect the sanctity of life while allowing for prudent decisions when treatment becomes burdensome or extraordinary. It is a meaningful way to unite faith and healthcare planning.

5. Beneficiary Designations

Many valuable assets—including retirement accounts, life insurance policies, and certain investment accounts—pass directly through beneficiary designations rather than through your will. Because these transfers happen by contract, the **beneficiary listed on the account will generally receive the asset even if your will says something different**. This makes beneficiary designations a critical part of a coordinated estate plan.

Review these regularly to ensure they still reflect your wishes and coordinate with your overall estate plan. Life changes such as marriage, divorce, the birth of a child, or the death of a loved one may require updates. Your attorney and financial advisors can help you confirm that ownership and beneficiary choices work together smoothly.

6. Digital Assets

Today's estate plans should also include instructions regarding your digital life. Clear guidance can help your loved ones manage important accounts appropriately and avoid unnecessary delays.

This includes:

- Email and social media
- Online banking
- Cloud storage/digital photographs
- Password managers
- Digital “crypto” currency

Maintaining a secure record of these accounts will make things much easier for those handling your affairs. Consider keeping instructions in a protected location and updating them regularly, and **never include sensitive passwords in documents that may become public**. With thoughtful planning, your digital life can be handled with the same care as your physical records.

Florida Note: Estate planning laws change over time, and individual circumstances vary. Work with a qualified Florida estate planning attorney to ensure your documents comply with current law and accurately reflect your wishes. Again, this guide provides general educational information and is not legal advice. Please consult your attorney regarding your individual estate planning needs.



Your estate plan should be updated after any big life event

Younger adults often feel like estate planning is not yet relevant. However, as life gets progressively busier, the need for a comprehensive estate plan grows.

Marriage or the birth of a child can be joyous, momentous occasions. They also provide the opportunity to recognize that now is the time to put a plan in place so you can be confident that your family will be taken care of down the road.

Do not miss out on the opportunity to define your wishes and protect your loved ones.

Discover more tips in our Philanthropy Moment video series!

cfocf.org/philanthropymoments

Important Documents Checklist

The more organized your records are today, the easier it will be for your loved ones tomorrow. Use this checklist to identify where important documents are stored, and be sure to update it as locations change over time.

For future reference, please note the date that you filled out the information below:

_____

Month/Day/Year

FREEWILL

Do you prefer a guided online experience?

The Catholic Foundation is pleased to offer a FREE online tool that walks you through a confidential planning process!

Freewill.com/CFOCF

Document	Location	Notes
Birth Certificates		
Marriage Certificate		
Military Records		
Insurance Policies		
Property Deeds		
Vehicle Titles		
Tax Returns (last 7 years)		
Funeral Plans		

Document	Location	Notes
Password Manager		
Will		
Trust Documents		
Power of Attorney		
Healthcare Directives		
Other:		
Other:		
Other:		

Safe Deposit Box Information

Bank Name	
Bank Address	
City, State, Zip	
Box Number	
Key Location	
Who has access?	

Choosing the Right People

One of the most important decisions in your estate plan is deciding who will carry out your wishes. These individuals will be entrusted with making financial, legal, medical, and personal decisions on your behalf if you are unable to do so or after your death. Choose people who know you well, communicate effectively, and are willing and able to accept these responsibilities. It is also wise to name one or more alternate individuals in case your first choice is unable to serve. *(Please note that clergy and diocesan employees should not be named to serve in these roles unless they are family members.)*

While Florida law establishes who may serve in these roles, your attorney can help ensure your choices meet all legal requirements and are properly documented. The people you choose are carrying out more than legal instructions, they are carrying out your final acts of **love and stewardship**.

Before You Decide...

Take time to reflect on these important questions:

- ☐ Have I discussed this responsibility with those you have chosen?
- ☐ Are they willing to serve?
- ☐ Do they understand my wishes and values?
- ☐ Will they be able to serve many years from now?
- ☐ Have I named an alternate?
- ☐ Have I shared where my important documents are located?

Personal Representative (Executor)

Your Personal Representative is responsible for administering your estate after your death.

Depending on your circumstances, this may include:

- Locating your will
- Working with the probate court, if required
- Gathering and protecting your assets
- Paying final debts and taxes
- Distributing property according to your wishes
- Keeping beneficiaries informed throughout the process

Under Florida law, a Personal Representative generally must be at least 18 years old, mentally competent, and either a Florida resident or a close relative as defined by Florida law. Certain individuals, such as those convicted of a felony, may not be eligible to serve.

Look for someone who is:

- Organized
- Honest and trustworthy
- Financially responsible
- Able to communicate with family members
- Comfortable handling paperwork and deadlines
- Willing to serve

My First Choice: _____

Alternate: _____

Trustee

If you establish a trust, your Trustee manages the assets held in the trust according to your instructions.

A Trustee may serve during your lifetime if you become incapacitated, after your death, or both.

Responsibilities often include:

- Managing investments
- Making distributions to beneficiaries
- Maintaining financial records
- Following the terms of the trust
- Acting in the best interests of the beneficiaries

The Trustee may serve for many years, particularly if children or beneficiaries receive distributions over time. Choose someone who can remain steady, consistent, and faithful to your intentions.

Look for someone who is:

- Financially responsible
- Patient
- Good with recordkeeping
- Fair and impartial
- Able to make long-term decisions

My First Choice: _____

Alternate: _____

Educational Purpose Only: This guide provides general educational information and is not legal advice. Please consult your attorney regarding your individual estate planning needs.

Durable Financial Power of Attorney

A Durable Financial Power of Attorney (sometimes called your 'Agent') can handle financial and legal matters if you become unable to act for yourself.

Depending on the authority you grant, this person may:

- Manage bank accounts and pay bills
- Handle investments
- Buy or sell property
- Work with insurance companies
- File tax returns
- Conduct other financial transactions on your behalf

Florida law has specific requirements for powers of attorney, and your attorney can explain what authority is appropriate for your situation. Because this role can involve significant responsibility, it is wise to choose carefully and keep your document up to date.

Look for someone who is:

- Honest and impartial
- Financially responsible
- Good under pressure
- Available when needed
- Someone you trust completely

My First Choice: _____

Alternate: _____



For Florida residents age 18 and older: Once a child reaches age 18, parents generally no longer have the legal authority to make financial or health care decisions on their child's behalf simply by virtue of being the parent. Consider having your young adult execute a Florida Durable Power of Attorney and a Designation of Health Care Surrogate before leaving for college or living independently. These documents can authorize trusted individuals to assist with financial, legal, and health care matters if the young adult is unable to act or needs assistance.

Healthcare Surrogate

A Healthcare Surrogate makes medical decisions for you if you are unable to communicate your wishes.

This person may:

- Speak with physicians and review treatment options
- Consent to or refuse medical treatment
- Advocate for your values and healthcare preferences
- Access HIPAA protected medical records

It is important to have conversations with your Healthcare Surrogate in advance so they understand your beliefs, priorities, and preferences. The more clearly you communicate your wishes, the more confidently they can act on your behalf during stressful moments.

Look for someone who is:

- Calm in stressful situations
- Able to communicate with medical professionals
- Respectful of your wishes
- Available in an emergency
- Comfortable making difficult decisions

My First Choice: _____

Alternate: _____

Guardian for Minor Children

If you have children under the age of 18, your will allows you to recommend the person you would like the court to appoint as guardian should both parents die before the children reach adulthood. Although a Florida court makes the final appointment based on the best interests of the child, your nomination carries significant weight. Ask your attorney about a Preneed Guardian Designation.

When choosing a guardian, consider:

- Shared faith, values and parenting philosophy
- Emotional connection with your children
- Age and health
- Financial stability
- Willingness to serve
- Geographic location
- Ability to provide a stable home

Discuss your wishes with the person you are considering before naming them in your legal documents.

My First Choice: _____

Alternate: _____

Your Personal Information

Record your legal names, contact information, family relationships, marital history, parish affiliation, and existing estate planning documents. This information becomes the foundation for your estate plan.

Full Legal Name	
Date of Birth	
Social Security Number	
Home Address	
City, State, Zip	
Primary Phone	
Email(s)	

Current Marital Status:

- □ Single
- □ Married
- □ Engaged
- □ Widowed
- □ Legally Separated
- □ Divorced

Prior Marriage(s):
If you were in a previous marriage that ended in divorce/annulment, list the name and when that marriage ended.

Name: _____ Date: _____

If you are widowed, list the name and when your spouse passed away.

Name: _____ Date: _____

Check which documents you presently have:

- □ Will
- □ Living Trust
- □ Durable Power of Attorney/Healthcare
- □ Durable Power of Attorney/Finances
- □ Catholic Declaration on Life and Death

When were these last updated?_____

Spouse Information (If Applicable)

Full Legal Name	
Date of Birth	
Social Security Number	
Home Address	
City, State, Zip	
Primary Phone	
Email(s)	

Was your spouse previously married? □ Yes □ No

If previously married, how did the marriage end? □ Divorce □ Annulment □ Death

Which documents does your spouse presently have:

- □ Will
- □ Living Trust
- □ Durable Power of Attorney/Healthcare
- □ Durable Power of Attorney/Finances
- □ Catholic Declaration on Life and Death

When were these last updated?_____

Do you or your spouse have a prenuptial agreement? □ Yes □ No

Honoring Your Faith

Religious Affiliation	
Parish Name	
Parish Address	
City, State, Zip	
Parish Phone	

Do you have funeral pre-planning documents on file at your parish? □ Yes □ No

Family & Important Relationships

Your attorney will need a complete picture of your family and other important relationships to ensure your estate plan reflects your wishes and complies with Florida law. Include everyone who may have a **legal interest** in your estate or whom you wish to remember in your planning even if you do not intend to leave them an inheritance.

List all of your children, whether minors or adults, including deceased children, children from a prior marriage, step-children, and any children who were adopted or are foster children. Use complete legal names whenever possible.

As you complete this page, remember that every person listed here has been entrusted to you by God in some way. While your estate plan will reflect your personal wishes and legal decisions, taking time to thoughtfully identify those who are part of your life's story helps ensure your legacy is carried out with clarity, charity, and peace.

DID YOU KNOW?

Even if you do not plan to leave assets to a particular child, family member, or other potential heir, tell your attorney about them. In some situations, failing to address someone in your estate planning documents can create uncertainty or lead to disputes. Your attorney can advise you on the best way to ensure your wishes are clearly documented.

Immediate Family

Full Legal Name	Relationship	Date of Birth (Optional)	Notes



Are your heirs prepared for their inheritance?

Conversations about your estate plans can open the door to a deeper relationship while preparing family for the roles you have designated for them (power of attorney, personal representative, etc.)

Learn how having “the talk” can ensure your final wishes are followed and increase the likelihood of a successful and lasting inheritance for your heirs.

cfocf.org/philanthropymoments

Other Important Individuals

Include anyone else who may be important to your planning, such as extended family, close friends, caregivers, or others you wish to remember.



Full Legal Name	Relationship	Date of Birth (Optional)	Notes

Important Questions to Consider

- □ Are there any family members who are deceased but whose descendants should be considered?
- □ Is there a loved one whose inheritance may need to be handled in a special way due to a disability, special needs, substance use disorder, financial challenges, or other unique circumstances? If so, discuss appropriate planning options with your attorney.
- □ Has anyone been adopted into or out of the family?
- □ Are there children from previous marriages or relationships?
- □ Are there estranged family members your attorney should know about?
- □ Are there individuals you intentionally do not wish to include in your estate plan? If so, discuss this with your attorney so your wishes can be documented appropriately.

Additional Family Information or Special Circumstances

Educational Purpose Only: This guide provides general educational information and is not legal advice. Please consult your attorney regarding your individual estate planning needs.

Your Trusted Advisors

Record the names and contact information for people who assist you. Having this information in one place can be invaluable to your family.



Role	Name	Company/Organization	Contact Information
Attorney			
Accountant			
Financial Advisor			
Insurance Professional			
Charitable Advisor			
Clergy			
Physician			

Build Your Team of Trusted Advisors

Creating a thoughtful estate plan is rarely a one-person job. Each professional advisor brings a unique perspective and area of expertise to help ensure your wishes are carried out effectively.

Working with a team of trusted advisors allows your legal, financial, tax, insurance, and charitable plans to complement one another. Collaboration encourages thoughtful conversations, reduces the chance of conflicting advice, and results in a more comprehensive plan that reflects your financial, personal, family, and charitable priorities.

If your advisory team is missing a key area of expertise or if you would like to work with a Catholic professional who understands your faith and values, The Catholic Foundation's **Planned Giving Advisory Council (PGAC)** is a trusted resource. Our network of experienced Catholic attorneys, financial advisors, accountants, insurance professionals, and trust officers is committed to helping individuals and families create legacy plans that honor both their loved ones and their faith.



Personal Property



You may wish to leave specific items of personal property to certain individuals. List those items here, and discuss with your attorney whether a separate personal property memorandum is appropriate for your estate.

Item Description	Estimated Value	Description/Notes	Recipient/Donate
Furniture	$		
Household Items	$		
Antique/Collection	$		
Antique/Collection	$		
Jewelry	$		
Jewelry	$		
Artwork	$		
Automobile	$		
Automobile	$		
Recreational Vehicle	$		
Other	$		
Other	$		
Other	$		



Remember Your Pets

Your pets are also members of your family. They depend upon you for their lifelong care.

You can choose who will take care of your pets. You and your attorney may want to create a pet trust. The pet caretaker may receive trust payouts for food and veterinarian care.

Asset Inventory

This inventory helps you identify what you own, how it is titled, and where key details can be found. Use estimates when needed and update over time.

Real Estate

Property Address	Estimated Value	Mortgage?	Ownership/Title
	$	□ Yes □ No	
	$	□ Yes □ No	
	$	□ Yes □ No	

Bank Accounts

Bank/Credit Union	Account Type	Account Number	Ownership
	Checking/Savings		□ Joint □ Yours □ Spouse's
	Checking/Savings		□ Joint □ Yours □ Spouse's
	Checking/Savings		□ Joint □ Yours □ Spouse's

Investments

Institution	Account Type	Account Number	Estimated Value
	Brokerage/Mutual Fund		$
	Brokerage/Mutual Fund		$

Retirement Accounts

Account Type/Custodian	Account Number	Value	Ownership
IRA/401(k)/403(b)/Pension		$	□ Joint □ Yours □ Spouse's
		$	□ Joint □ Yours □ Spouse's
		$	□ Joint □ Yours □ Spouse's

Life Insurance

Company/Policy Type	Policy Number	Death Benefit	Owner
		$	
		$	

Business Interests

Business Name	Type of Interest	Estimated Value
		$
		$

Digital Assets

List important online accounts, cloud storage, digital photos, and password manager information. Store access details securely (do not include passwords in this document.)

Account/Platform	Username/Email

Your Wishes

This section moves beyond legal documents. It is an opportunity to communicate the things that matter most including your healthcare preferences, funeral wishes, and the values you hope will guide your family.

Healthcare and End-of-Life Wishes

Consider discussing your preferences with your healthcare surrogate and family members. Making these decisions now relieves your family of making difficult choices during an emotional time.

My Healthcare Surrogate: _____

My preferences for end-of-life care: _____

_____

Funeral Preferences:

- ☐ Burial
- ☐ Cremation
- ☐ No preference

Preferred Parish for Funeral Mass: _____

Cemetery or Final Resting Place: _____

Favorite Scripture Readings: _____

Preferred Music or Hymns: _____

Memorial Gifts (in lieu of flowers): _____

NOTE: For approved readings for a Catholic Funeral Mass, visit USCCB's website www.usccb.org/prayer-and-worship/sacraments-and-sacramentals/bereavement-and-funerals

What is the Catholic Declaration on Life and Death?

The Catholic Declaration on Life and Death is a health care advance directive for Florida's Catholics and is approved by the Bishops of Florida. This directive conforms to both Florida law and the teaching of the Church.

Scan the QR code to download a copy.

cfocf.org/catholicdeclaration



Your Charitable Legacy

Supporting the Ministries You Love

A charitable legacy allows your generosity to continue long after your lifetime. There are many ways to support the Catholic ministries and causes closest to your heart—each with unique benefits and considerations. This is a high-level overview of common charitable giving tools.

Beneficiary Designations

One of the simplest ways to leave a charitable gift is through a beneficiary designation on your retirement account, life insurance policy, or bank account. You retain full control and use of the account during your lifetime, and the charity receives the gift after your death. This method is flexible, easy to arrange, and can provide significant tax benefits to your estate. You can contact us for the legal name/EIN of a Diocesan parish, school or ministry you would like to add as a beneficiary.

Bequests in Your Will/Trust

A bequest is a gift made through your will or trust. You can leave a specific dollar amount, a percentage of your estate, or the remainder after other gifts have been made. Bequests are revocable, meaning you can change your mind at any point during your lifetime.

Endowment (Everlasting) Funds

An endowment or "everlasting" fund provides perpetual support to a ministry you love. The principal is invested, and annual earnings are distributed to your chosen cause each year. A fund at The Catholic Foundation can be established during life or through a planned gift with a minimum contribution of $20,000. Your fund grows in socially responsible investments compliant with Catholic values.

Donor Advised Funds

A donor advised fund (DAF) is a simple and efficient way to manage charitable giving. You receive an income tax deduction when you contribute to your fund, then recommend grants to charities over time. Many families use DAFs to teach children about philanthropy and can name them as successor advisors. You can start a DAF at The Catholic Foundation with a minimum deposit of $5,000. A DAF can be endowed as part of your estate plan to allow your children and grandchildren to continue your charitable legacy.

Charitable Remainder Trusts

Charitable remainder trusts and other planned giving vehicles can provide income to you or your family for a period of time, with the remainder going to charity. These tools offer tax benefits and allow you to support both family and charitable causes.

Charitable Gift Annuities

A charitable gift annuity is a contract involving you and a charity. You make a gift to the charity in exchange for fixed payments for the life of one or two persons. After all payments are completed, the charity receives the remainder of your gift. A gift annuity funded during life provides you with a charitable income tax deduction and partly tax-free income.



Learn more about ways to maximize your charitable giving

cfocf.org/waystogive

Vivos Christi Legacy Society

We recognize all those who have decided to provide future support of any Diocese of Orlando parish, school or ministry through a bequest, beneficiary designation or other planned gift as members of the Vivos Christi Society.



Membership Benefits:

- Welcome Letter and Legacy Certificate
- Rosary, Prayer Card, and Lapel Pin
- Invitation to Special Events

Have you already included a diocesan ministry in your will or are you interested in learning more? Visit cfocf.org/leavealegacy or contact us at **loliveras@cfocf.org** or **(407) 246-7177** and let us know. We will be pleased to provide more information about becoming a named or anonymous member. Your membership inspires others as together we bring the church to its fullness of charity!

"I will spend my heaven by doing good on Earth."
– St. Thérèse of Lisieux

Sample Bequest Language

We have provided some basic bequest language to assist you and your attorney.

1. Bequest of a Specific Percentage or Dollar Amount

"I hereby give, devise, and bequeath to [LEGAL NAME OF PARISH OR DIOCESAN ENTITY] located at [STREET ADDRESS, CITY, STATE, ZIP], Federal Tax ID # [xx-xxxxxxx], the following: [AMOUNT, PERCENTAGE, REMAINDER, OR OTHER SPECIFIC ASSET] for [its general use and purpose/SPECIFIC PURPOSE]. In the event that [LEGAL NAME OF PARISH OR DIOCESAN ENTITY] shall no longer exist or be within the jurisdiction or possession of the Roman Catholic Church, then such bequest shall inure to the successor or juridic person, designated by the Roman Catholic Bishop of Orlando to serve a substantially consistent purpose.

2. Bequest of Specific Real Estate

"I hereby give, devise and bequeath to John Noonan, Bishop of the Catholic Diocese of Orlando Florida, a corporation sole, and to his successors and assigns, all of the right, title and interest in and to the real estate located at [ADDRESS OF PROPERTY] for the benefit of [LEGAL NAME OF PARISH OR DIOCESAN ENTITY] located at [STREET ADDRESS, CITY, STATE, ZIP] for its [general use and purpose/SPECIFIC PURPOSE]. In the event that [LEGAL NAME OF PARISH OR DIOCESAN ENTITY] shall no longer exist or be within the jurisdiction or possession of the Roman Catholic Church, then such bequest shall inure to the successor or juridic person, designated by the Roman Catholic Bishop of Orlando to serve a substantially consistent purpose.

If you have a question about an asset you would like to leave to the Church or if you have a question about including a ministry in your will, we are here to assist you at every step. Contact us at ***catholicfoundation@cfocf.org*** *or* ***(407) 246-4889****.*

Your Story & Legacy of Faith



One of the greatest gifts you can leave is not financial. It is the wisdom you've gained through a lifetime of faith. While legal documents distribute your possessions, an Ethical Will passes on your character, beliefs, and love. Take a few moments to reflect on the questions below. Your answers become the beginning of your spiritual legacy for future generations.

Your Faith Journey

When have you experienced God's faithfulness most clearly?

What life experiences strengthened your trust in the Lord?

Which saints have inspired the way you live your faith?

What Scripture passage has carried you through life's joys or challenges?

How has your relationship with Christ changed over the years?

If your family remembered one lesson about faith from your life, what would you hope it would be?

Gratitude & Generosity

Who has had the greatest influence on your faith and character?

What moments in your life are you most grateful for?

In what ways have you witnessed God's providence during difficult times?

Looking back, what gifts (material or spiritual) have brought you the greatest joy?

What charitable causes have been closest to your heart, and why?

How have you used your time, talents, and treasure to serve God?

What do you hope your estate will accomplish for your loved ones and for the Church?

Family & Relationships

What family traditions do you hope continue for generations?

What qualities do you most admire in your parents, grandparents, or other loved ones?

What wisdom would you want your children or grandchildren to hear in your own words?

How do you hope your family will care for one another after you're gone?

What prayers do you have for each member of your family?

Values & Character

Which values have guided the decisions you've made throughout your life?

What does living a faithful life mean to you?

How would you like to be remembered, not for what you owned but for how you lived?

What virtues do you hope future generations will cultivate?

What advice would you offer someone beginning adulthood today?



They shall not appear before the LORD empty-handed, but each with his own gift, in proportion to the blessing which the LORD, your God, has given to you.
– Deuteronomy 16: 16-17

Hope for the Future

What dreams do you have for your children, grandchildren, and future generations?

What kind of world do you hope they will help create?

What do you pray they never lose sight of?

What encouragement would you give your family when they face difficult seasons?

How do you hope your faith continues to bear fruit long after your earthly life?

Your Ethical Will: A Closing Letter to Your Loved Ones

These reflections become the beginning of your Ethical Will. This is a personal letter that shares your heart, your faith, and the lessons you hope will live on.

- What do I most want my loved ones to know about me?
- What am I most thankful for?
- What lessons have I learned that I hope will bless others?
- What forgiveness do I wish to offer or seek?
- What final blessing would I like to leave for my family?
- What prayer do I hope my loved ones remember after I am gone?

Imagine your family gathering many years from now. What stories do you hope they tell about your faith, your generosity, and the love you shared? What legacy do you pray continues because of the life God entrusted to you?

My Notes

NEXT STEPS

Before You Meet With Your Attorney...

Use this checklist to ensure you're fully prepared for your estate planning meeting. Completing these steps will make your consultation more productive and efficient.

BEFORE

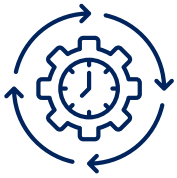


- Complete this planner
- Gather financial statements and account information
- Choose and notify your fiduciaries (personal representative, trustees, powers of attorney)



- Think through your charitable goals and values
- Schedule an appointment with an estate planning attorney
- Bring this completed planner and accompanying documents to your meeting

AFTER



- Sign all documents with proper witnesses and notarization
- Tell trusted family members where documents are stored
- Review and update all beneficiary designations



- Notify The Catholic Foundation if you included a gift for a Diocesan parish, school or ministry
- Complete a Legacy Gift Notification Form
- Review your plan every 3–5 years or after major life events

After You Complete Your Planning...

Take these important follow-up steps to ensure your plan is fully implemented and accessible.



Store up treasures in heaven, where neither moth nor decay destroys, nor thieves break in and steal. For where your treasure is, there also will your heart be.

- Matthew 6:20-21

The Catholic Foundation
of Central Florida
Inspire Giving. Fund God's Work.

P.O. Box 4905
Orlando, FL 32802
(407) 246-4889
CatholicFoundation@cfocf.org
www.cfocf.org

cfocf.org/leavealegacy

Connect with Us