

CHRISTIAN ESTATE PLANNING TOOLKIT

Your Life. Your Legacy.

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Also available online.

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Disclaimer: this is not, nor is it intended to be legal advice. You should contact us, or an attorney of your choice for information about preparing an estate plan.

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Introduction

“A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.” (Proverbs 13:22).

The Bible discusses money often, but it should be no surprise that the Bible focuses on legacies even more. When you think about it, the entire New Testament memorializes the Last Will & Testament of the Lord Jesus Christ (although it will probably not be His “last” will). His love, His promises, and His teachings are all exemplified today through His continuing legacy, the Church. Jesus Christ has the most powerful and lasting legacy that the world has ever known. It's a fitting specimen for study. It continues thousands of years after His death (and resurrection). Today, the Scriptures continue to reveal a roadmap for each and every person's life and legacy, just as they have for generations.

Of course, Jesus Christ did not have a written “last will and testament” of his own, but instead his meager personal possessions were divided up by casting lots. Jesus Christ did make certain commands in Scripture for all believers, and we each need to be aware of these things when we are engaged in the estate planning process because this shapes our own legacies. Identifying *your* legacy is the driving force for developing your own written estate plan.

This booklet is a self-directed three-part study which is designed to walk you through the biblical teachings on legacies as they relate to estate planning. It has been written by a Christian attorney, vetted by pastors and missionaries. You can digest the materials at your own pace. Each part is directed at a different aspect of Biblical estate planning, as follows:

- [Part I. What does the Bible say about legacies and estate planning?](#)
- [Part II. What does the Bible say about nominating executors, trustees, agents, guardians, and attorneys-in-fact?](#)
- [Part III. What does the Bible say about my estate?](#)

We will *not* tell you where to leave your possessions or who you must pick as your executors, trustees, agents, etc. That is between you and God. You are the only one that knows what He has called you to do. The goal is to reveal the biblical truths that drive all Christian estate plans. The rest of estate planning is just legal jargon. We believe it's “*Your Life. Your Legacy.*”

Enjoy!

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Part I. What does the Bible say about legacies and estate planning?

At the last supper of Jesus Christ, just before He was betrayed, Jesus surrounded Himself with His disciples and taught them a new tradition – what we call communion or the Eucharist. Jesus said to them, **“Do this in remembrance of me.”**

Two key components to biblical estate planning are remembrance and stewardship. Remembrance refers to holding an idea or creed in your heart and mind in order to give it prominence in your life. Stewardship refers to actions you take in response to that idea or creed. The desire to do this accurately is the reason why estate plans are written down.

Your Last Will & Testament is just that, a set of orders and procedures alongside a final testimony. It is a public document that may be filed with the courthouse for the entire world to see. Its purpose is to memorialize your thoughts and wishes in writing and add power and certainty to your words. In many ways, it’s how you “put your money where your mouth is.” Your “Last Will” represents your intent on how to “spend” your money, and your “Testament” is your last word. Whatever you decide to do in your estate plan, your heirs will notice it and remember it. Your loved ones will often look at that which you left behind and savor it to keep their memory of you alive in their hearts. The question every estate planner should ask is “what do I want to be remembered for?”

“Let your criticisms be written in dust, and your affirmations written in stone.”
–Anonymous

Our last testament is our opportunity to encourage and affirm loved ones. All throughout our lives we gather knowledge through learning and experiences. We hold concepts and ideas in our hearts and it shapes who we are and how we act. This generational wisdom can be shared as part of our testimony. We should testify to our heirs what things they should know in order that they may thrive in the generation to come. We should be reminding them of the importance of Gospel truths, and the things God has taught us in life. Of course, discussing these things throughout life is desirable, but there’s nothing wrong with reiterating the most important parts whenever we have the opportunity.

The Bible says “train up a child in the way he should go: and when he is old, he will not depart from it.” (Proverbs 22:6). If you have spent your life investing in a loved one, whether it is your own child or someone else God has put under your influence, that person would love to have some final words of encouragement from you. For example, a written summary of the most important beliefs and values that you hold dear, and which have shaped you into the person you are today. “Teach them the decrees and laws, and show them the way to live and the duties they are to perform.” (Exodus 18:20). Your testament is another chance to “show” them the way they are to live and how they are to perform. “Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord.” (Ephesians 6:4). If you did not make something clear during life, you can make it clear in your last testament.

“Legacy isn’t about us. It’s about God working through us for His glory, not ours.”
– Charles R. Swindoll

As a Christian, we are called to uphold the legacy of Jesus Christ. You’ve heard that you cannot take it all with you when you die. “For we brought nothing into the world, and we can take nothing out of it.” (1 Timothy 6:7). Writing an estate plan is the process by which you choose your last acts of stewardship to be carried out once you are gone. So, what are they? Read Ephesians 2:8-10.

“For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast. For we are God’s handiwork, ***created in Christ Jesus to do good works, which God prepared in advance for us to do.***” (Ephesians 2:8-10)

Congratulations, you are reading this today because you are one of the responsible ones. Your Master gave you a job to do. Ask yourself, “what has God gifted me for, who and what has God made me responsible for, and what action has God called me to take through estate planning?”

Some say the last act we are to do is to “give it all back.” This may be true because you cannot take worldly possessions with you into the afterlife; however, the question of “where to give it all back to” is still subject to interpretation. For some this can only mean giving to the local church – not a bad idea since the local church is equipped to serve and often knows who could use resources the most. Still, a prudent gift-giver should consider the power of the gift given, and may recognize that a large gift of money has the power to both build up and destroy. For example, for an individual, it is possible that a large one-time financial gift could inhibit a young person’s ability to learn the value of good work ethic, or, a similar gift could lead to financial corruption and exploitation at a dubious charitable organization. Giving gifts is a serious responsibility when you consider that you are passing along resources that God originally entrusted to you for use in His kingdom.

Broadly speaking, the kingdom of God could encompass anyone and anything that is pursuing Christ’s mission, including the church at large and everyone in it. You and God are the only ones that know how you are to pass the reins. God made you with unique passions and interests so you could serve in His kingdom in your own special way. What is it?

For many, entire lives have been spent investing and training up children. For these, passing the reins down through their familial lineage is likely the right thing to do. God gives us interests and passions for a reason. God has likely shown you someone or some cause that is worthy to carry the torch forward.

- A strong local church is a good legacy.
- Bequeathing a Christian worldview is a good legacy.
- Helping the poor and needy (i.e.: orphans and widows) is a good legacy.
- Christian education is a good legacy.
- Saving souls is a good legacy.
- Engaging with the community is a good legacy.
- Teaching children to do the same with and through your literal estate plan is a good legacy.

In summary, estate planning is less about how much wealth you have, but rather about why you have it. Again, what you do is between you and God, but you should put it in writing.

My motto is, “Your Life. Your Legacy.” But for the Christian that should be filtered through the lens of God’s purpose for your life. In other words: “Your life. God’s legacy.”

Go to [Part II. What does the Bible say about nominating executors, trustees, agents, guardians, and attorneys-in-fact?](#)

Part II. What does the Bible say about nominating executors, trustees, agents, guardians, and attorneys-in-fact?



Who do you trust?

Who can you entrust with your most precious possessions?

With your personal well-being?

With your family?

A good estate plan will require the nomination of a representative to act on your behalf, and you will additionally be asked whether you want to list any alternates in case your first choice is unable to do the job. For some, the nomination of executors, trustees, agents, guardians, and attorneys-in-fact is the most difficult stage of the estate planning process. This is caused by the gravity of the position, and sometimes by a deficit of trustworthy individuals in a person's life.

What does it mean to trust? Trust means you hold a "firm belief in the reliability, truth, ability, or strength of someone or something" (see "trust",

http://www.oxforddictionaries.com/us/definition/american_english/trust). The degree to which you feel you can trust someone depends upon the gravity of the task you are entrusting the individual to carry out. For example, you will trust almost anyone to make a hamburger for you, but you are likely to be more selective if shopping for someone to do surgery. (Are they a doctor? Have they done this before? Are they new?).

When we talk about trust, we are really talking about stewardship. Recall the Parable of the Master Going on a Journey that Jesus taught us (it's short, you could read it: [Matthew 25:14-30](#)). After entrusting servants with bags of gold in various amounts (according to their ability), the Master goes on a journey for an unknown period of time, then returns to settle the accounts with each servant. The Master says "well done, good and faithful servant!" to those that did well with what was entrusted to them. To the one that hid the Master's gold in the ground and merely returned it without interest it was said, "you wicked, lazy servant!" Jesus goes on to tell us that we too have been entrusted with many things from our Heavenly Father, and we do not know when our Master will return. Take a moment to inventory your life. You can use a this-inventory tool if you wish. (<http://www.merrilhanson.com/2015/12/22/personal-inventory-tool/>) When you think about it, you are already a "trustee."

Christians have been charged to make the best of what they are given, and they also have a responsibility to ensure their families are being cared for and adequately maintained. The Bible says "all must provide for their own first, especially their own family." (1 Timothy 5:8). Also, parents are to provide for their own children. (2 Corinthians 12:14). How can you identify someone you trust to continue to serve in your absence? There are two ways:

- 1) You pick someone who is "ready-to-go" and tell that person what you want, or
- 2) You develop someone yourself.

In either event you will need to consider the power of the process of discipleship. As modeled by Jesus Christ and His Disciples, discipleship is the process by which a person follows and learns from a teacher, leader, or philosopher (see "disciple", http://www.oxforddictionaries.com/us/definition/american_english/disciple?q=Discipleship#disciple_6, see also, e.g., the New Testament). The bottom line is that your trustee must be trusted to do exactly as you provide in your estate plan, and it takes an

investment of time and energy on your part to determine whether they are ready and worthy of the cause. If there's a decision to be made where your instructions are grey or ambiguous, this person must be trusted to fill in the gap appropriately. They must know what you would want to be done under special circumstances, if such circumstances were to arise. Here are some general qualities of good trustees:

1. Trustees truly care about your priorities, with enthusiasm, and demonstrate their commitment.
2. Trustees truly understand your priorities and your mission, and can articulate them.
3. Trustees must be objective, impartial, and not prone to special interests, temperamental bias or personal whim.
4. Trustees must have the basic skills and core competencies to pursue your plan, such as management skills, investment experience, budgeting, legal expertise, or the wisdom to know when to seek help.
5. Co-trustees must be team players, able to resolve personal differences with others, and ready to work as a single unified body.
6. Trustees must be ready and willing to work, understanding the scope of their responsibilities, and able to adjust their personal schedules to accommodate the time and energy to serve in their role.
7. Trustees must have practical wisdom, the ability to keep the big picture in mind, distinguish between principle and expediency, and translate your ideals into solutions in the "real" world.
8. Trustees should be younger than you, because they must live longer than you, but this is not the only option.

In summary, selecting executors, trustees, agents, guardians, and attorneys-in-fact is just as important as determining where you want your things to go. Pray for guidance, invest in others, monitor peoples' stewardship in life, and make a decision.

Who you pick to manage in your absence matters a lot because it can determine the success of implementing your plan, so start training your successor trustee today.

"Your life. God's legacy."

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The Parable of the Master Going on a Journey

Matthew 25:14-30

14 “Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. 15 To one he gave five bags of gold, to another two bags, and to another one bag,[a] each according to his ability. Then he went on his journey. 16 The man who had received five bags of gold went at once and put his money to work and gained five bags more. 17 So also, the one with two bags of gold gained two more. 18 But the man who had received one bag went off, dug a hole in the ground and hid his master’s money.

19 “After a long time the master of those servants returned and settled accounts with them. 20 The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’

21 “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

22 “The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’

23 “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

24 “Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25 So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’

26 “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

28 “So take the bag of gold from him and give it to the one who has ten bags. 29 For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. 30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.”

Part III. What does the Bible say about my estate?

The process of estate planning combines “remembrance” and “stewardship.” Stewardship really means management of another’s resources, like the Parable of the Master Going on a Journey (Matthew 25:14-30), discussed earlier, except God is not interested in our money, He already owns everything. “The earth is the Lord’s, and everything in it, the world, and all who live in it.” (Psalm 24:1). What’s the big deal about having a will or trust to distribute your money then? Read Matthew 28: 19-20.

“Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”

– Jesus Christ (“The Great Commission,” Matthew 28: 19-20)

It’s never been about the money. It’s about winning souls for Jesus Christ. It’s about responding to Jesus’ Last Will & Testament and making an impact in this world with all that you are and all that God has entrusted to you. The Bible provides the framework for understanding possessions, what to do with them, and how they affect our relationship with God. It’s about responsibility. How will you answer God’s call?

What about leaving resources to an unbeliever or a wayward child? The reality is an unbeliever is not familiar with the Great Commission, and the likelihood of your assets being reinvested in God’s kingdom is small. The risk of compromise is high and there is a real possibility that leaving an unrestrained gift in this way could end up being spent on sin or compromised for unholy purposes. There are legal ways to provide for wayward children without giving them unrestrained gifts, and so efforts should be made to avoid letting your resources end up under the powers of evil, or even subject to the whims of Satan.

What about leaving resources to a “carnal” Christian? Carnal here refers to the passage in 1 Corinthians 3:1-3 where the apostle Paul uses the term to describe a Christian as living in the flesh, rather than having an eternally focused heart. This is trickier than the decision to leave resources to a non-Christian, because at least a carnal Christian has trusted in Jesus Christ for their salvation, but will this kind of person have the fortitude to handle the charge you would potentially leave them with? Read The Great Commission in Matthew 28: 19-20.

Will money be an obstacle for those you leave it to? Do they have the wisdom and maturity to handle the power money provides, or will it destroy them and empower sin? The financial guru, Dave Ramsey, is credited for pointing out that money will magnify the person you already are. Of course, this is not an original idea of his, but it is a great summary of the Parable of the Prodigal Son in [Luke 15:11-32](#). Take a moment to read this Parable yourself.

To summarize, the young son asked for his share of his Father’s estate early. Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living, including “with prostitutes” (v.30). Later, after a time on pig-row, the son shamefully returned home having learned a lesson, and to his surprise, there was a celebration because he had a new life.

This story raises some important questions for the estate planner. For example, would a large inheritance prevent your loved one from learning important life lessons (i.e.: the intrinsic value of working as described in the Proverbs)? One important distinction between the story of the Prodigal Son and the circumstances of estate planning is that with estate planning you are considering what will

happen after you pass away, and your prodigal child will not have a parent to return to. You cannot control what is in your loved one's heart, and you cannot ensure the outcome when you're gone.

Even more difficult for some is the answer to the question, "Are your children fiscally responsible?" In other words, can your loved ones be trusted to manage assets wisely enough to support themselves and also invest in God's kingdom? You know you want them to be, and you know you want them to rise to the occasion, but, *are they*? Are you prepared to invest your time and energy to disciple them and prepare them for the awesome responsibility you hope to leave them with?

It would be remiss to write about inheritance without mentioning the wisdom of Solomon on earthly toiling. Read Ecclesiastes 2:17-19. "So I hated life, because the work that is done under the sun was grievous to me. All of it is meaningless, a chasing after the wind. I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me. And who knows whether that person will be wise or foolish?" (Ecclesiastes 2:17-19). Notice, of course, that "under the sun" is there as a qualifier. Those things sown in heaven are not considered "under the sun." Do not focus too hard on earthly ("carnal") things. Instead, contrast this with someone who had the pleasure of knowing Jesus Christ and learning the Gospel message: "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:19-21).

Do you feel like you spend your days toiling under the sun without any gain? Many of us do from time to time, but consider this, "to the person who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God. This too is meaningless, a chasing after the wind." (Ecclesiastes 2:26).

Invest in God's kingdom, wherever He is calling you to give. Do not forget that your hands are the first executors of your estate. You do not have to wait until you die to give gifts or to invest in the kingdom.

God calls on each of us to invest wisely in His kingdom according to His wishes, which He has called each of us uniquely to participate in.

"Your life. God's legacy."

[Get a Christian \(god-based\) estate plan now.](#)
[Call us at 844-4-A-LEGACY](#)

The Parable of the Prodigal Son

Luke 15:11-32

11 Jesus continued: “There was a man who had two sons. 12 The younger one said to his father, ‘Father, give me my share of the estate.’ So he divided his property between them.

13 “Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living. 14 After he had spent everything, there was a severe famine in that whole country, and he began to be in need. 15 So he went and hired himself out to a citizen of that country, who sent him to his fields to feed pigs. 16 He longed to fill his stomach with the pods that the pigs were eating, but no one gave him anything.

17 “When he came to his senses, he said, ‘How many of my father’s hired servants have food to spare, and here I am starving to death! 18 I will set out and go back to my father and say to him: Father, I have sinned against heaven and against you. 19 I am no longer worthy to be called your son; make me like one of your hired servants.’ 20 So he got up and went to his father.

“But while he was still a long way off, his father saw him and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him.

21 “The son said to him, ‘Father, I have sinned against heaven and against you. I am no longer worthy to be called your son.’

22 “But the father said to his servants, ‘Quick! Bring the best robe and put it on him. Put a ring on his finger and sandals on his feet. 23 Bring the fattened calf and kill it. Let’s have a feast and celebrate. 24 For this son of mine was dead and is alive again; he was lost and is found.’ So they began to celebrate.

25 “Meanwhile, the older son was in the field. When he came near the house, he heard music and dancing. 26 So he called one of the servants and asked him what was going on. 27 ‘Your brother has come,’ he replied, ‘and your father has killed the fattened calf because he has him back safe and sound.’

28 “The older brother became angry and refused to go in. So his father went out and pleaded with him. 29 But he answered his father, ‘Look! All these years I’ve been slaving for you and never disobeyed your orders. Yet you never gave me even a young goat so I could celebrate with my friends. 30 But when this son of yours who has squandered your property with prostitutes comes home, you kill the fattened calf for him!’

31 “‘My son,’ the father said, ‘you are always with me, and everything I have is yours. 32 But we had to celebrate and be glad, because this brother of yours was dead and is alive again; he was lost and is found.’”