

Thursday Insights for January 2011 **2:30 p.m. – 4:00 p.m.**

January 6, 2011 – Buy Sell Agreements; *Presented by Gregory Banner, CFP®, CLU® & Alejandro Matuk, Esq.*

Greg and Alex will discuss common issues business owners need to address regarding buy-sell agreements including: Advantages, disadvantages, the different types, funding alternatives, valuation issues and common problems business owners encounter.

January 13, 2011 – Integrated Wealth Strategies – “Stark” Case Study; *Presented by Joseph Strazzeri, Esq. & Stephanie Downer, Esq.*

From this case study approach, brainstorm, consider, review, and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns for “Rob & Molly Stark” who, at ages 66 and 69 respectively, have been married for 18 years. They have 4 children from previous marriages ranging from 30 to 41 years old and 7 grandchildren ages 9 to 17. Rob & Molly’s \$17,000,000 in total assets consist of about \$130,000 in cash; \$620,000 in marketable securities; \$6,000,000 in other investments; \$720,000 in retirement plans; \$6,000,000 in investment real estate; \$4,300,000 in personal residences; \$150,000 in personal property; and \$650,000 in liabilities. Rob & Molly currently have non-integrated “planning” and are interested in protecting their cash flow and “nest egg”; the eventual sale of the business; ensuring flexibility; freedom to travel; growing retirement monies; minimizing income tax; and reducing or eliminating capital gains taxes during their lifetime – as well as minimizing estate taxes; disposition of their estate; and provisions for their children after death.

January 20, 2011 – The Business is All Grown Up... Now What? Transitioning from an Active to a Passive Investor; *Presented by Carl Sheeler, PhD, CBA, AVA*

Business founders, family, and advisors often stress the importance of top line sales or bottom line profits. In part, this is because these elements are more readily understood and identifiable. However, real value is created by understanding, differentiating and leveraging both tangible and intangible assets. It is the latter's growth that produces the greatest increase in value. This presentation will simplify the complexities of understanding how processes, procedures and risk mitigation increase enterprise value multiples for business owners and their advisors.

January 27, 2011 – Adding Elder Care to Your Practice; *Presented by Scott Stewart, Esq. & John Jenkins, AEP®, EA, CFP®*

Consider adding a complementary line of business to your practice, Elder Planning is a natural fit. Scott & John have made it in to an art. Learn how to spot critical long term care issues and how to implement solutions into your planning strategies. Avoid common mistakes and pitfalls about Medical eligibility such as ignoring important Government Programs/Benefits or thinking it's too late to plan. Help your clients develop comprehensive solutions that will allow them peace of mind for their future physical and financial health.

Thursday Insights for February 2011

2:30 p.m. – 4:00 p.m.

February 3, 2011 – Leverage & Estate Planning for your IRA; *Presented by John Jenkins AEP, CSA, EA, CFP® & Stephen J. Mancini, Esq.*

Do you know what kills more large IRA accounts than anything else? - Admiration. Admiration kills large IRA accounts because the owner and even the financial advisor who helped them grow the account fail to plan for the ultimate income and potential estate taxes due on the balance. Instead, they get caught up in growing the account to the largest possible balance, admiring each statement and deriving great satisfaction from their savings and investment success. Come and learn how to leverage an IRA into a legacy asset that supports not only the owner and their spouse, but also several generations of beneficiaries.

February 10, 2011 – Languishing Legacies: Avoiding Trust Owned Life Insurance (TOLI) Management Mishaps; *Presented by Elizabeth Adams, CFP®, Lori Messina, JD, & Joe Strazzeri, Esq.*

Will the policy in your client's ILIT still be in force when it is needed? Will the policy lapse due to inadequate funding precipitated by unreasonable interest rate assumptions? What is now required of trustees and other professionals to fulfill their fiduciary duties? What are the necessary components in a compliant life insurance policy evaluation? Learn the answers to these and many other questions in this interactive TOLI audit workshop.

February 17, 2011 – Conquer the Chaos, How to Grow a Successful Small Business Without Going Crazy!; *Presented by Shawn Sandoval, CFP® & Shelley Lightfoot, Executive Director*

"When you become a small business owner, that one job immediately is transformed into 10 to 15 different roles. In addition to selling products or services, managing employees, handling the overhead, and budgeting expenses, small business owners have little time for anything else. The sad truth is that few business owners are able to spend any time growing and improving their business. Their attention is being constantly pulled in one direction after another, and by the time they have a moment to themselves, they are too drained to do anything more than run the same old gauntlet."¹ Come learn how to solve this problem with today's marketing strategies and systems of automation.

February 24, 2011 – Pre-Empted Due to The Gathering 2011

The Gathering is an annual symposium that combines a practical understanding of current events in estate, business, tax, insurance, and wealth strategies planning to keep you and your Independent Collaborative Advisors on the Razor's Edge.

¹ Clate Mask and Scott Martineau, [Conquer the Chaos](#).

Thursday Insights for March 2011 **2:30 p.m. – 4:00 p.m.**

March 3, 2010 – 7 Steps to Successful Business Exit Strategies; *Presented by Gregory Banner, CFP®, CLU and Alex Matuk, Esq.*

Every business owner needs to plan with the end in mind as to how they are going to transition out of their business. Exit planning is a customized process of setting goals and deciding how to best achieve them. Proper exit planning will help maximize a business owner's return and minimize the tax liability when the business is transferred or sold.

March 10 2010 – Affluent Integrated Wealth Transfer Planning; *Presented by Janet Brisco, Senior Vice President, Wealth Advisor and Joseph Strazzeri, Esq.*

What is affluent? Are affluent clients unlike other clients? Should the process for dealing with an affluent client be different? Understand the critical importance of a collaborative team and a collaborative process, why affluent clients have a unique concept of money, the notion of "it is not what it's about", third party credibility, "shining the light"; and the value of proper referrals and referral protocols. This course deals with how to minimize the wealth (estate) tax through charitable giving and discounting techniques. Learn the alphabet soup, e.g., Charitable Remainder Trusts (CRT), Charitable Lead Trusts (CLT), Qualified Personal Residence Trusts (QPRT), Grantor Retained Annuity Trusts (GRAT), Intentionally Defective Trusts (IDIT), Self-Canceling Installment Notes (SCIN), Family Limited Partnerships (FLP), Captive Insurance Companies (CIC), and Asset Protection Trusts (APT) as well as how the "funding" of these plans is critically important.

March 17, 2010 – Southern California Institute Saint Patrick's Day (Lá Fhéile Pádraig) Mixer

We often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate the most commonly recognized patron saint of Ireland. Come have a pint with your fellow "Leprecauns" and don't forget to "wear your green!!!" As the saying goes, on this day "everybody is Irish!"

March 24, 2010 – Integrated Wealth Strategies – "Harper" Case Study; *Presented by Stephanie Downer, Esq. and Stephen Mancini, Esq.*

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns of "Peter & Joan Harper". In their late 50's, Peter and Joan have been married for 24 years and have 4 grown children from previous marriages, three mutual children ages 13 to 22, 5 natural grandchildren and 3 step-grandchildren. They have well over \$35,000,000 in assets that include \$155,000 in cash; over \$27,000,000 in marketable securities; \$14,000,000 in other investments; \$106,000 in qualified retirement accounts; \$2,000,000 in personal residence; \$178,000 in personal property; and \$8,000,000 in liabilities. Peter and Joan currently have non-integrated "planning" and are interested in maintaining their current lifestyle and financial security through retirement; eliminating federal tax; debt & risk management control; allowing flexibility for Peter's entrepreneurial spirit while protecting current assets; creditor protection during their own lives and for their children after their death; saving on current income taxes; providing for their children in a way that instills the value of education and a good work ethic; lending a helping hand to their family; and creating a family charitable legacy.

March 31, 2010 – Pre-empted for the Strazzeri Mancini and Southern California Institute Team Building Event

Every 5th Thursday, Strazzeri Mancini LLP & Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.

Thursday Insights for April 2011

2:30 p.m. – 4:00 p.m.

April 7, 2011 – The Three Doors of Estate Planning; *Presented by John Jenkins AEP®*, EA, CFP® and Stephen J. Mancini, Esq.

This workshop will explore the 3 doors of estate planning: family; charity; and IRS. It will point out that client estates normally go through only two of the three doors - the ones they choose either consciously (through planning) or unconsciously (without planning). We will further demonstrate the planning strategies available to maximize the benefits to families and minimize if not completely zero-out the benefit to the IRS.

April 14, 2011 – For California Doctors; *Presented by Alejandro Matuk, Esq. and Shelley Lightfoot, Executive Director*

Help doctors take the prescribed medicine! Come join Alex and Shelley as they discuss the book published by The Southern California Institute and Guardian Publishing LLC. Spend time learning about the mind set of doctors as clients, their perspective to working with advisors, as well as the things they need to know concerning asset protection and estate planning.

April 21, 2011 – Ponzi Schemes: How to Avoid Being Burned by Bernie and What to Expect if You or Your Clients Get Involved in a Ponzi Scheme; *Presented by Sanjay Bhandari, Esq. and Dan Dehner, CPA*

When the distinguished Wall Street firm Bernard L. Madoff Investment Securities LLC was found to be a Ponzi scheme, it left hundreds of thousands of investors around the globe scrambling to recover the over \$50 billion they thought was secured in Madoff's supposedly conservative hedge fund. Though Madoff's scheme was the largest by far, Ponzi schemes have flourished for years, including in San Diego, home of the \$300+ million PinnFund Ponzi scheme.

What is a Ponzi scheme, and what are some signs that you or your clients may be getting solicited for a Ponzi scheme? What should you expect from DOJ, SEC, SPIC, and other government agencies who commonly respond to Ponzi schemes? How about bankruptcy trustees and receivers? What about lawsuits by investors, against other investors or their financial advisors, and insurance issues? Learn the key features and issues presented by this perennial problem.

April 28, 2011 – Integrated Wealth Strategies – “Kaplan” Case Study; *Presented by Joseph J. Strazzeri, Esq. and Stephanie Downer, Esq.*

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns for “Paul Kaplan,” a 53 year old, single, “straight shooter” who has two children ages 24 and 25 and over \$12,000,000 in assets. The types of assets include \$10,000 in cash; \$180,000 in marketable securities; \$8,000,000 in other investments; \$400,000 in qualified retirement plan; \$1,400,000 in real estate holdings; \$1,700,000 in personal residence; \$130,000 in personal property; and \$480,000 in liabilities. Paul currently has non-integrated “planning” and is interested in maintaining his customary lifestyle; simplifying and clarifying the ownership structure of his companies; providing asset protection for his various companies; not working but maintaining an active role in the businesses; leaving a legacy to his children in the form of something other than cash; charitable intentions without compromising financial independence; eliminating federal taxes; reducing income taxes; and maintaining flexibility to change planning in the future.

Thursday Insights for May 2011 **2:30 p.m. – 4:00 p.m.**

May 5, 2011 – Entity Choices; *Presented by Gregory Banner, CFP®, CLU® and Alejandro Matuk, Esq.*

Choosing an Entity: Sole Proprietorships, Partnerships, Corporations, Limited Liability Companies.

Evaluating The Entities - This course surveys each business entity option. Multiple considerations dictate which choice of entity, for example: What are the business goals of the owner(s)? How does ownership, liability protection, capitalization, management, sale of the business, estate planning, taxation, and owner and employee benefits affect the choice of business entity? Learn The Entity Choice Matrix.

May 12, 2011 – Tsunami in San Diego Coastal Real Estate; *Presented by Pam and Phil Reed*

Typically coastal San Diego real estate holds and increases in value more than other San Diego real estate. But no real estate is immune to drops in value. As higher end real estate, the coast also gets hit harder than the average San Diego property in a buyer's market such as we have had and continue to have today. Pam & Phil will address 18 coastal areas in historical perspective to see where we've been, where we are now, and the likelihood of an improved market. Learn how your client's real estate holdings may affect their overall portfolio and investment opportunities.

May 19, 2011 – Pre-empted for the California Forum - International Wealth Planning 2011

National boundaries do not contain our clients . . . or their holdings. Advisors in Estate, Business, Tax and Wealth Planning are cordially invited to our annual International Wealth Planning Forum.

May 26, 2011 – A Crash Course in Social Media; *Presented by George Cody Price, President, Greg Fasbinder, Fund Manager, and Eric Rice, Director of Social Media*

Social Media, attend 500 cocktail parties a day! It is the year 2011, and going forward all business professionals will have to adapt to the networks of LinkedIn, Facebook, Twitter, and YouTube. Join Cody & Greg as they share with you the ways they have embraced this new form of communication and the positive effects it has had on their business. Get a crash course on how to effectively use the massive amount of resources available to help you attract new clients, stay engaged with current clients, keep prospects in orbit, and increase referrals ten-fold.



Thursday Insights for June 2011

2:30 p.m. – 4:00 p.m.

June 2, 2011 – SCI “Margaritaville” Mixer

We often come together for education and collegiality, let’s take this opportunity to just enjoy each other’s company and bring summer in with a bang. Send us your favorite margarita recipes – we’ll taste them all and choose the top three to serve at the mixer along with some delicious south-of-the-border treats!

June 9, 2011 – Will The Future Be Different? Yes! Changing Factors That Need To Be Part Of All Economic Planning; Presented by John Levy, CPA, PFS, CFP® and Joseph J. Strazzeri, Esq.

The impact of the credit crisis and the massive governmental responses will impact everyone's future - worldwide. Fold in the critical changes in demographics due to the retirement of U.S. baby boomers and the evolutionary/revolutionary changes in information exchange, and your basic thinking about planning for economic realities should be "revisited." This will be an economic discussion about The Future.

June 16, 2011 – Overseas (Mis)Adventures: What Accountants and Other Advisors Should Know About the Foreign Corrupt Practices Act (FCPA); Presented by Sanjay Bhandari, Esq. and Dan Dehner, CPA

Enforcement of the FCPA is now one of federal government's top law enforcement priorities. Dozens of individuals have been prosecuted for overseas bribery, from the bribers themselves to accountants who hid the bribes, to private investors in companies found to be engaging in bribery. This session will survey FCPA enforcement, focusing on: 1) the elements of an FCPA violation; 2) how different groups such as accountants, private investors, lawyers, managers, and others have found themselves running afoul of the FCPA, including a discussion of red flags; and 3) preventative measures that board directors and others can put in place to mitigate FCPA risk.

June 23, 2011 – Pre-empted due to The Balanced Life Clarity Retreat on the Big Island of Hawaii

Through the collaborative effort of the Cushman Wellness Center-SHARP Memorial Outpatient Pavilion and SCI, The Balanced Life Retreat gives advisors and their clients an enlightening, one-of-a-kind week long retreat.

June 30, 2011 - Pre-empted for the Strazzeri Mancini and Southern California Institute Team Building Event

Every 5th Thursday, Strazzeri Mancini LLP & Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.

Thursday Insights for July 2011

2:30 p.m. – 4:00 p.m.

July 7, 2011 – Integrated Wealth Strategies – “Alchem” Case Study; Presented by Joseph J. Strazzeri, Esq. and Alejandro Matuk, Esq.

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns of “Danny and Laurie Alchem,” a younger couple struggling with the decision of whether to sell their business. Danny and Laurie have two children ages 8 and 6 and almost \$70,000,000 combined net worth that includes cash equivalents of \$2,000,000, marketable securities of \$324,000, qualified retirement plans of \$1,000,000, \$5,500,000 investment real estate, \$12,000,000 personal residence, \$2,145,000 personal property, business valued at approximately \$50,000,000, and \$3,331,000 in liabilities. Danny and Laurie currently have non-integrated “planning” and are interested in asset protection planning for themselves and their business; providing for their children, and if possible Danny’s brother during his lifetime; reducing income taxes and federal estate taxes; creditor protection during lifetime and for children after death; maintaining current lifestyle and financial security through retirement; and beginning a charitable planning legacy for the family.

July 14, 2011 – Employee Benefits for All; Presented by Gregory Banner, CLU®, CFP® and Ed Lee, President and CEO

Fringe benefits are usually offered by an employer to attract and keep good employees. Greg and Ed will review several of the plan types and discuss which plan might be appropriate for different business situations from the perspective of business goals, cost, and complexity.

July 21, 2011 – Pre-Empted for WealthCounsel Annual Conference

July 28, 2011 – Pre-Empted for the Strazzeri Mancini and Southern California Institute Team Building Event

Every 5th Thursday (and sometimes 4th), Strazzeri Mancini LLP and Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.



Thursday Insights for August 2011

2:30 p.m. – 4:00 p.m.

August 4, 2011 – Tax Bracket Maximization; *Presented by John Jenkins, AEP, EA, CFP® and Stephen J. Mancini, Esq.*

This workshop will provide a comprehensive set of strategies for the large IRA. Topics include leveraging the large IRA through life insurance, stretching the IRA over the life expectancies of younger beneficiaries and converting the IRA to a Roth IRA all while using Tax Bracket Maximization. John will discuss the "how to," the "why" and "why not," along with the most appropriate circumstances and the benefits available.

August 11, 2011 – Pre-Empted due to Laureate Graduate Session

The Laureate Programs are a variety of educational courses focused on attracting, retaining and working with affluent clientele in a collaborative professional environment. Please visit www.laureatecenter.com for more information.

August 18, 2011 – Family Love Letter; *Presented by Donna Pagano and Joseph J. Strazzeri, Esq.*

The incapacity or death of a family member is always a traumatic event. However, the emotional turmoil and family pain is often magnified by the resulting confusion over the plans, assets and desires of an incapacitated or deceased family member. The mental fogginess that accompanies the family's trauma is exaggerated by the inability to make basic decisions because of the lack of basic information. The Family Love Letter has been designed to provide "information in a time of confusion" and to help minimize the types of inadvertent mistakes that often occur in times of turmoil. While many clients are reluctant to discuss the tragedy of their death or disability with family members, they have less concern about leaving written information behind.

August 25, 2011 – Collaboration – Why It's Not Working And What You Can Do About It; *Presented by Peter Wheeler, CLU, ChFC, CFP®*

Collaboration means the "the act of working together." For years wealth advisor professionals have talked about working together. In reality, few do. This presentation discusses the advantages of collaborative work for clients and advisors -- and reviews the inhibitors to effective collaboration. Why do attorneys, accountants, insurance agents, financial planners and others not work together? What benefits would they and their clients realize if they truly embraced a collaborative model? And, how can new technologies help overcome the inhibitors to collaboration?

Thursday Insights for September 2011

2:30 p.m. – 4:00 p.m.

September 1, 2011 – SCI Quarterly Mixer – Backyard Barbecue!

While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate Labor Day with an all-American, end-of-summer barbecue!

September 8, 2011 – Social Media Part 2 – LinkedIn THEN & LinkedIn NOW; Presented by Rob Pene, Social Media Strategist

A few short years ago LinkedIn was THE social network for people looking for jobs and posting their resumes. It also served as a hotbed for companies looking to hire professionals. Today, LinkedIn is one of the fastest growing social networking sites, period! Learn how best practices on LinkedIn in the past ARE NOT the best practices for the current LinkedIn landscape and find out how to leverage your profile to increase your network and grow your business.

September 15, 2011 – The Top 10 Most Common Flaws in Estate Planning and How to Spot Them; Presented by Stephen J. Mancini, Esq. and Joseph J. Strazzeri, Esq.

Do you ever have the need to review and analyze estate planning documents for your clients? Join Joe and Steve to discuss what to look for and discover the most common flaws – also, get a review checklist to help you and your clients in the future.

September 22, 2011 – Taking the Sting Out of Roth Conversions; Presented by David Reyes, President and CEO

This program will focus on the main reason clients do not do Roth Conversions . . . taxes. David will focus on tax reduction strategies for conversions, using everything from pensions to "cost segregation techniques" and everything in between. We will also look at the asset protection and estate ramifications of Roth conversions. Help your clients understand the question, "How much should I convert (or reverse) and when?" This program will include a short review of Roth conversion basics as well.

September 29, 2011 – Pre-Empted due to Strazzeri Mancini and Southern California Institute Team Building Event

Every 5th Thursday, the Strazzeri Mancini LLP & Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.

Join us for an afternoon of food, fun and friends!

Thursday, September 1, 2011

2:30 – 5:30 p.m.

While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate Labor Day with an All American, end-of-summer barbecue!

***Southern California Institute
3636 Nobel Drive, Suite 450
San Diego, CA 92122***

RSVP to Kelly at 858-200-1911 or kjt@scinstitute.org

Thursday Insights for October 2011

2:30 p.m. – 4:00 p.m.

October 6, 2011 – Cost Segregation; *Presented by Joan Alleckson, CPA (inactive), Director of Marketing*

Do you or your clients own commercial or investment properties? Are you interested in saving income taxes? If you own commercial or investment real estate property purchased in the last fifteen years, cost segregation may provide substantial income tax savings. Don't make a costly mistake by assuming it has already been addressed. Your CPA may or may not be familiar with this technique. Learn the basics and the questions to ask to find out whether you can lower this year's tax bill.

October 13, 2011 – 7 Steps to Successful Business Exit Strategies; *Presented by Gregory Banner, CFP®, CLU and Alejandro Matuk, Esq.*

Every business owner needs to plan with the end in mind as to how they are going to transition out of their business. Exit planning is a customized process of setting goals and deciding how to best achieve them. Proper exit planning will help maximize a business owner's return and minimize the tax liability when the business is transferred or sold.

October 20, 2011 – Introduction To Building Your Collaborative Team; *Presented by Shelley Lightfoot, Executive Director and Joseph J. Strazzeri, Esq.*

Successfully attracting and helping affluent families in today's market requires a multi-disciplinary approach. However, developing a successful collaborative team is more challenging than it sounds. In this introductory course, Joe and Shelley will present various topics to consider such as effective introductions, choosing compensation, sharing revenue/costs, remaining independent, competing with institutions offering varied services, choosing a process, and developing a shared message. Discover what really makes collaboration effective and learn the 3 key common concepts for all successful multi-disciplinary teams.

October 27, 2011 – Planning for Non-Resident Aliens; *Presented by Trey Fairman, JD, LL.M and Antonio Gastelum, JD, LL.M, CLU*

We live in a global economy without borders. However, financial planning in this global economy presents unique challenges. There are many opportunities to work with clients who have immigrated to the US, foreign nationals who choose to keep assets here, or non-resident alien clients that have US citizen beneficiaries. Special planning considerations must be understood and considered where at least some family members are not U.S. Citizens. Please join us as we discuss the current international market and what ideas and products may help meet many of the goals for this select group of individuals.

Thursday Insights for November 2011

2:30 p.m. – 4:00 p.m.

November 3, 2011 – Adding Elder Care To Your Practice; *Presented by John L. Jenkins, AEP, EA, CFP® and Scott Stewart, Esq.*

Considering adding a complementary line of business to your practice? Elder planning is a natural fit. Scott and John have made it into an art. Learn how to spot critical long-term care issues and how to implement solutions into your planning strategies. Avoid common mistakes and pitfalls about Medi-Cal eligibility such as ignoring important Government Programs/Benefits or thinking it's too late to plan. Help your clients develop comprehensive solutions that will allow them peace of mind for their future physical and financial health.

November 10, 2011 – Integrated Wealth Strategies – “Cane” Case Study; *Presented by Alejandro Matuk, Esq. and Stephanie Downer, Esq.*

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns of “Sal and Sally Cane” who are in their late sixties with 3 children and 6 grandchildren. They have developed major investment real estate properties valued at over \$46,000,000, personal real estate of \$7,900,000, other investments worth about \$2,000,000, cash equivalents of \$80,000, marketable securities of \$253,000, personal property of \$727,000, and liabilities of \$20,230,000 – for a total net worth of just over \$37,000,000. Sal and Sally currently have non-integrated “planning” and are interested in maintaining their customary lifestyle; providing financial security for surviving spouse; maintaining adequate emergency and investment opportunity funds; simplifying and scaling back real estate holdings, leaving inheritance to children; funding for charitable projects; and eliminating federal estate taxes.

November 17, 2011 – Financial and Estate Planning for Same Sex Couples; *Presented by Marci Bair, CFP®, CSA and Stephen J. Mancini, Esq.*

With all of the recent laws and changes regarding the marital status of same sex couples in the state of California and across the nation, it has never been more important to understand the unique planning needs of same sex couples whether they are legally married, unmarried, or registered domestic partners. While the unlimited marital deduction is unavailable as an estate tax planning tool, that doesn't mean that you can't be creative in your financial and estate planning for same sex couples. Marci and Steve will explore ways that you can serve your clients that are same sex couples, both from financial and estate planning perspectives and help them achieve their goals.

November 24, 2011 – Pre-Empted Due to Thanksgiving Holiday

December 8, 2011 – Holiday Open House