

Thursday Insights for February 2012

2:30 p.m. – 4:00 p.m.

February 2, 2012 – Income for Life; *Presented by John L. Jenkins, AEP, EA, CFP®*

The Income for Life Model® is an investment strategy with the objective of providing inflation-adjusted income for life. The strategy allocates assets in a manner that places a heavy emphasis on guaranteed streams of income that continue over long periods of time. This is extremely important because Americans are increasingly being forced to rely upon their own retirement savings to create the retirement income they will need. With longevity increasing and interest rates low, creating durable streams of retirement income can be challenging. The Income for Life Model® provides a sound foundation for creating that income.

February 9, 2012 – When Enough is Never Enough: Proactive Measures Advisors Can Take When Clients are Affected by Addiction; *Presented by Dr. Talia Witkowski, Clinical Psychologist and Tricia Greaves, President*

Attendees will learn early warning signs of addiction and the impact of addiction on client/advisor relationships; why relapse is so prevalent in privileged communities and how to help prevent against it; how to help clients with addictions avoid transference (substitution) of addictions; ways in which wealth and status can exacerbate problems of addiction; how to help a family prevent against “enabling” the addict; and treatment options and methods for transforming the pain of addiction into an opportunity for strengthened family relationships

February 16, 2012 – Asset Protection—The Mortensen Case?; *Presented by Joseph J. Strazzeri, Esq. and Stephen J. Mancini, Esq.*

As wealth advisors we all know that asset protection has many facets and is basically a continuum:

- Insurance (Health, Property and Casualty, Liability, and Life);
- Exemption Planning;
- Entity Planning;
- Multiple Entity Planning;
- State Jurisdictional Planning (Choice of different states in the United States);
- Country Jurisdictional Planning (Choice of foreign country);
- Combinations and permutations of the above.

The Mortensen case was recently decided concerning asset protection, the bankruptcy court, and entity planning in the jurisdiction of Alaska - in short, their asset protection failed for bankruptcy protection. As with most cases, bad facts make bad law. The question now is whether state jurisdictional planning is effective for asset protection - each expert in the field has a differing opinion and we would be glad to talk to you about it

February 23, 2012 – Pre-Empted Due to The Gathering 2012

We hope you can join us for our eighth annual Gathering for two days of shared insights, education, and collegiality. For more information or to register online, please visit www.laureatecenter.com.