

Thursday Insights for January 2014

2:30 p.m. – 4:00 p.m.

January 9, 2014 – Begin With the End in Mind – Do You Have the Right Entity Structure?; Presented by Greg Banner, CLU®, CFP®, CRTP and Alejandro Matuk, Esq.

From Choosing an Entity (Sole Proprietorships, Partnerships, Corporations, and Limited Liability Companies) to evaluating the entities, this course surveys each business entity option. Multiple considerations dictate the 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.

January 16, 2014 – Kicking Off the New Year with a Plan to Increase Your Revenue; Presented by Joe Strazzeri, Esq. and Shelley Lightfoot, Executive Director

Setting the stage for rapport in larger business events, cocktail conversations, private social events, and first business meetings often leads to larger engagements. Join Joe and Shelley for a discussion about techniques you and your team may use to gain the skills and quiet confidence to position your practice in the forefront of your community. Learn how you can deliver a consistent and effective message during all those conversations and presentations so they lead to larger engagements with your favorite type of clients.

January 23, 2014 – Trusts and Homeowners Insurance – Avoid the Train Wreck; Presented by Joe Deutsch and Mindy Cagan

Financial planning can create large assets that, if insured improperly, may not last long... "We placed the client's home in a trust, but did we make sure the insurance company reflected that change or actually had the capacity to do so? Most insurance companies are the same, right? A caretaker moved in to take care of our client's mother, but what happens if they get hurt on the job? We're fully covered, right?" Joe and Mindy will answer these questions and fill you in on other common mistakes that occur when financial changes are made, but not reviewed with the "other" insurance broker. We will provide Property & Casualty Insurance Review basics with enough knowledge to be dangerous.

January 30, 2014 – Pre-empted for Strazzeri Mancini LLP and Southern California Institute Team Building Event

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

Thursday Insights for February 2014 **2:30 p.m. – 4:00 p.m.**

February 6, 2014 – Heritage Planning – The Third Element to Multi-Generational Planning; *Presented by John L. Jenkins, AEP®, EA, CFP®, Heritage Planner*

John will share the elements of Heritage Planning - those things that are needed to sustain family wealth and unity across generations. The first two elements of planning, Estate and Financial Planning, allow your clients to pass what they “own” to future generations. Heritage Planning allows them to pass “who they are” to future generations. Heritage Planning does not compete with Estate and Financial Planning - rather, it is the next element needed to prepare the family and get them working together to stay together for multiple generations.

February 13, 2014 – Savvy Social Security Planning: What CPAs, Attorneys, and Other Professionals Need to Know About Social Security Claiming Strategies; *Presented by Ryan Hyslop, AMSS*

Discussion topics include: File and Suspend, Claim now and Claim more later, filing a restricted application. Spousal and survivor benefit issues and maximizing strategies. We will further discuss: The earnings test, actuarial reduction, FRA, PIA, DRC, POMS and the rest of the SS alphabet soup.

February 20, 2014 – Life Insurance Sales and Assets Under Management - They Can Co-exist; *Presented by Scott Pilchard and Jim Reopelle*

Asset management based practices and life insurance sales need not be two distinct avenues. By blending risk management and wealth accumulation into your business, you will greatly benefit your clients and yourself. Scott and Jim will cover this comprehensive planning mindset and discuss examples of how this collaborative process works.

February 27, 2014 – Pre-empted for The Gathering

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



The Gathering 2014
Keep Your Practice Relevant
February 27 - February 28, 2014
San Diego, California

Let's gather together to share insights, education & collegiality

The Gathering is the premiere wealth, business, and estate planning event in our industry. This valuable program provides a practical understanding of current events in estate, business, tax, insurance and wealth strategies planning to keep you and your Independent Collaborative Advisor on the cutting edge. The program includes the best of the information gathered at the Heckerling Institute of Estate Planning and insights provided by Laureates and colleagues.

Thursday Insights for March 2014 2:30 p.m. – 4:00 p.m.

March 6, 2014 – 7 Steps to a Successful Business Exit; Presented by Greg Banner, CLU®, CFP®, CRTP

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 13, 2014 – SCI Spring Mixer – A St. Patrick's Day Celebration

While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate St. Patrick's Day – a little early. The Southern California Institute invites you to learn interesting facts about Saint Patrick's Day, sample spirited Irish drinks, and taste traditional Irish eats!

March 20, 2014 – Pre-empted for Strazzeri Mancini FamilyCare™ Educational Event

As a part of our maintenance program, FamilyCare™ clients join us twice a year for interesting education and clarity to keep current on:

- Real Estate;
- Asset Protection;
- Probate/Estate Law;
- Economy & Investments; and
- Tax Law (Estate, Gift, Income, Business, and Capital Gains).

March 27, 2014 – PolicyLogix for Business Owners; Presented by Lori Messina, Esq. and Mike Rodman, CFP®

There is a \$3 trillion pool of life insurance being neglected by the financial services industry. With more regulatory requirements, expectations of increased transparency, and expanding fiduciary litigation, these assets can no longer be ignored! This environment creates a breeding ground for missed wealth-creation opportunities, redundancy or omissions in risk management, nonexistent or obsolete succession planning, and lack of active management of existing insurance policies – thus creating big risk for the business owner and his or her family. Learn how to develop a Best Practices insurance risk management process that will also help you attract more clients.



Thursday Insights for April 2014

2:30 p.m. – 4:00 p.m.

April 3, 2014 – Large IRA; Presented by John Jenkins, AEP, EA, CFP®

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.

April 10, 2014 – Do We Really Have to Talk About It?; Presented by R.J. Kelly, ChFC, CLU, IAR, MSFS

It's hard enough for life and/or business partners to talk about the subjects of dying - difficult family situations - health and money concerns that impact estate & business exit planning ... only to learn that what you say may not be what your partner hears. It is no wonder we have a hard time reaching consensus, feeling heard, and taking action ...

In this practical and thoughtful presentation, nationally recognized family business planning and legacy advisor, R. J. Kelly, will help you identify some critical estate and business succession planning moves you need to make, but also how to value the differences and communicate better with your partner - at home and at the office - to reach better outcomes and have greater implementation.

April 17, 2014 – 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.

April 24, 2014 – Wealthy Clients and Their Children Get in Trouble Too; Presented by Richard Katzman, Esq.

What do we do when we get the call from our client asking for help due to a criminal or drug matter? Many practitioners are the go to quarterback for their clients and need to have both an overall understanding of these areas and a way to access resources quickly. Richard will expose the legal system and underlying process in helping clients when confronted with these life changing events and the bridge to how counseling may help not only the legal outcome but also the health of the individual and family. That will cross-over into Alisha's concentration in the mental and physical health of those families confronted with addiction.

Thursday Insights for May 2014

2:30 p.m. – 4:00 p.m.

May 1, 2014 - Business Buy/Sell and Contingency Planning; *Presented by Greg Banner, CLU®, CFP®, CRTP and 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. They will also discuss how to develop a contingency plan in case the circumstances of the business change and the buy-sell agreement does not address these changes.

Some topics to be discussed:

- What is a buy-sell Agreement?
- Learn to control your business and its ultimate transition
- Understand the need and advantages
- Triggering events and understanding the need for a buy-sell agreement
- Develop a Contingency Plan
- Implementation

May 8, 2014 – Pre-Empted for Laureate in Wealth Strategies: Session 1

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

May 15, 2014 – Is Concentrated Risk a Four Letter Word?; *Presented by Carl Sheeler, PhD, ASA CBA, CVA*

Whether engaged in or avoiding the five D's of death, disability, divorce, dysfunction or dispute leading to unplanned events, UHNW entrepreneurs have created significant wealth. Events shape these creators' self-image and frame their contrarian world view in taking the path less travelled littered with others who have failed or too timid to try. So, access is premised on their craving extraordinary knowledge and relationships. This mandate requires allied advisors to acknowledge both their own and client vulnerabilities to transactional behavior bias. Are you the solution or an obstacle to finding one?

May 22, 2014 – Pre-empted for The Dunham Institute

The Dunham Institute brings together financial advisors who are passionately committed to growing their business for an educational forum packed with sales ideas, business development tools and practice management resources to help attract and retain clients. It's no wonder that many advisors who have attended the Dunham Institute have registered again and again to continue to build their skills.

May 29, 2014 – Pre-Empted for the Strazzeri Mancini and Southern California Institute Team Building Event

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

Thursday Insights for June 2014 2:30 p.m. – 4:00 p.m.

June 5, 2014 – Pre-Empted for the California Forum

This California Forum will be a two-day program designed to help accountants, attorneys, bankers, life professionals, financial advisors, and other wealth advisors build teams that provide optimum service with atypical strategies and solutions for their clients. For more details and to Register, visit www.scinstitute.org.

June 12, 2014 – How Charitable Strategies Enhance Estates; Presented by John L. Jenkins, AEP, EA, CFP®

Wealthy families cannot leave 100% of their estates to their children and grandchildren because the estate and the gift transfer tax system intervene. This workshop will demonstrate how philanthropy actually enhances what the family receives while benefiting worthy charitable causes in meaningful ways

June 19, 2014 – Pre-empted for The Balanced Life – A Clarity Retreat in Hawaii

A week long Clarity Retreat in Hawaii, co-sponsored with Sharp Hospital, gives attendees the strategies to harness the power of their health, wealth & wellness, bringing greater balance and harmony to their lives

June 26, 2014 – Survey of What's New in the World of Electronic Media; Presented by Rob Pene, Director of Digital Education and Communications

As we all know, the digital world is an ever changing and constantly developing arena. How are you deciphering through the noise? Discover the latest trends in digital media, search engine rankings, and social networking with Rob, as he dissects some of the newer approaches to getting noticed online by sharing what works and what to stay away from. Learn how to drive traffic to your site and convert it into a trusting community of potential customers that you can start to build a lasting relationship with.



California Forum 2014

June 5 - June 6, 2014

San Diego, California

Share techniques, Business processes, and Personal experiences

The California Forums are yearly events presented by the Southern California Institute, primarily for advisors in estate, financial, and business planning. In today's complex world, no one person can be an expert in all areas of estate, business, tax and wealth planning.

This California educational event concentrates on the new topics that have materialized in California's laws, and new financial planning strategies and techniques developed over the previous year. The condensed two-day program presents 10 to 12 different topics in a variety of disciplines, helping to keep our participants' focus sharp and balanced. The California Forum is an opportunity for financial professionals and advisors to share techniques, business processes, and personal experiences for a collaborative educational experience.

Thursday Insights for July 2014 2:30 p.m. – 4:00 p.m.

July 3, 2014 – How to Protect Your Business Owner Client's Most Valuable Assets; *Presented by Greg Banner, CLU®, CFP®, CRTP and Alejandro Matuk, Esq.*

This informative technical session will address planning techniques for taking chips off the table sooner, rather than later. The session also will cover different asset protection planning levels, ranging from domestic to offshore planning.

July 10, 2014 – Using a Client's Tax Return to Discover Planning Opportunities; *presented by Mario Montalvo, CFP® and Trey Fairman, J.D., LL.M.*

Mario and Trey will discuss how to review various sections of your client's tax return to identify planning opportunities such as: formula to help clients determine life insurance dependent needs and the importance of performing a life insurance policy review; life insurance as a tax-advantaged asset class to supplement retirement savings and improve the performance of a retirement portfolio; five areas where business owners usually fail to plan; leveraging required minimum distributions; discuss sample cases, and more.

(One hour of insurance and CPA CE will be granted.)

July 17, 2014 – Pre-empted for WealthCounsel Annual Symposium in Denver

This national program is designed for Estate, Elder Law and Financial Professionals. This year's event theme is Planning for the Generations. Register at <http://www.symposium2014.com/registration/>

July 24, 2014 – Medi-Cal and VA Benefits – What's Up?; *presented by Scott Stewart, Esq. and Stephen J. Mancini, Esq.*

The concern, as reported by advisors and their clients, is this: clients and family members often have enough assets so that they do not qualify for Medi-Cal — and yet, all or a significant amount of those assets may be consumed in as little as a year. Further, the State of California may recover assets, including their home, after they pass away. Join Scott and Steve as they review how it is possible to preserve hard-earned assets for loved ones and qualify for Medi-Cal to pay long term care and nursing home costs through collaborative planning techniques. It is even possible to do this after someone is utilizing in home care, entering an assisted living facility, or living in a nursing home.

July 31, 2014 – Pre-empted for Strazzeri Mancini LLP and Southern California Institute Team Building Event

Every 5th Thursday, the 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 2014
2:30 p.m. – 4:00 p.m.

August 7, 2014 – The Three Doors to Estate Planning; *Presented by John L. Jenkins, AEP, EA, CFP®*

This workshop will explore the three doors to estate planning: family; charity; and the 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.

August 14, 2014 – Pre-Empted for Laureate in Wealth Strategies Program: Session 2

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

August 21, 2014 – The Gap Between Personal and Business Liability; *Presented by Joe Deutsch and Mindy Cagan*

Personal liability insurance policies have a very clear exclusion for business related lawsuits, and unfortunately there are also very clear exclusions in a business insurance policy for personal liability. So when the corporate officers or board of directors are sued by their investors, shareholders, or regulatory bodies then where can they find coverage and what should they look for? Understand how you can help limit your business owner client's risk.

August 28, 2014 – 831(b)/Micro-Captives: What exactly are these things and how can they help my client?; *Presented by Ray Clem, CIC*

Captive Insurance Companies are becoming a widely used – and somewhat scrutinized - tool to help clients manage risk, tax, investment, and estate planning issues. Understand the current “state of the union” regarding captives including the IRS code and how it works, the Safe Harbor Trilogy, which of your clients might be good candidates, and what steps are involved for the proper set-up and maintenance thereof.





Laureate in Wealth Strategies
Session 2

San Diego, California
August 14—16, 2014

Laureate Center
FOR WEALTH ADVISORS

Visit www.laureatecenter.com to join

Thursday Insights for September 2014 2:30 p.m. – 4:00 p.m.

September 4, 2014 – Delivering Vision – Engage Your Business Owner Clients; *Presented by Greg Banner, CLU®, CFP®, CRTP and Peter Sieffert, Business Consultant*

Greg and Peter will provide you with the tools to partner with your business owner clients and guide them through a process that identifies their vision and goals, determines the current value of their business now versus where they want it to be, and develops a gap or surplus plan to increase income or take chips off the table. Help your business owners achieve their vision and get where they want to be upon retirement.

September 11, 2014 – SCI Quarterly Mixer – 4th Annual “Margaritaville”

While we often come together for education and collegiality, let’s take this opportunity to just enjoy each other’s company. Send us your 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. Can your favorite beat last year’s winner?

September 18, 2014 – Small Choices Make the Biggest Difference; *Presented by Richard Katzman, Esq.*

As with almost all types of financial planning, following a process and using our partnering skills will likely get us closer to the end goal. The same rings true when our clients or their children get in trouble. The common reaction is to panic and get the issue resolved and swept under the table as quickly as possible. Be prepared to provide sound advice when you get that call from your client asking for help due to a criminal or drug matter. Join Richard as he explains the legal process and practical choices along the way that will help build a better outcome for your clients.

September 25, 2014 – The Application of Insurance and Elder Law; *Presented by Scott Stewart, Esq., Stephen J. Mancini, Esq., and Trey Fairman, J.D., LL.M.*

Planning for incapacity involves a number of considerations including how it’s going to be paid for. Scott and Steve will provide a summary of the basic issues, concerns and fears, common mistakes and misconceptions, and payment choices. Trey will expand on the option to purchase long term care insurance and share a comparison of the “old” way versus the “new” way. Learn how to help your clients be prepared for, and more thoroughly enjoy, their senior years.

**4TH ANNUAL
MARGARITAVILLE
MIXER**

THURSDAY,
SEPTEMBER 11, 2014
2:30 PM - 5:30 PM

Submit your favorite
Margarita Recipe for
us to consider using!

LOST
SHAKER
of
SALT

Please RSVP to Mike at:
mpa@scinstitute.org or
call 858-200-1911

Thursday Insights for October 2014

2:30 p.m. – 4:00 p.m.

October 2, 2014 – 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.

October 9, 2014 – Strategies for Conflict Resolution in Family Businesses; Presented by Yvette Durazo, MA, ACC, Dispute Resolution Consultant

Family dynamics are complex enough on their own. When you add a family business to the mix, there's a good chance that existing or unacknowledged conflicts will emerge. Conflict in a family owned business can pit parents against children, result in sibling rivalry, trigger generational conflict and lack of loyalty, cloud rational business decision making, and eventually cause a decrease in the business' profitability. Yvette will share techniques you can use to help your clients constructively resolve conflict within the family and subsequently assist in the successful future of the family business.

October 16, 2014 – Counseling the Real Estate Investor Client; presented by Freddy Garmo, Esq. and Robert Garmo, Esq.

Why does real estate matter to the financial or estate planning advisor? Is one client's opportunity another client's trouble? Brothers Freddy and Robert will provide an overview and details of the considerations and opportunities to help the real estate investor client from financing to asset protection and other options. California may not be a friendly state for these investors, but there are strategies and techniques to protect your client's real estate value and equity. Consider adding real estate counseling and planning to your practice.

October 23, 2014 – What You Don't Know May Have Already Hurt You, Online; Presented by Joe Deutch and Mindy Cagan

From intellectual property theft to data breach, along with reputation damage and cyber extortion, and back to identity theft, there is a lot of risk online. So how do we manage our defenses and what do we look for in an insurance policy? Understand how you and your clients are exposed and how you can limit your risk exposure.

October 30, 2014 – Pre-empted for Strazzeri Mancini LLP and Southern California Institute Team Building Event

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

Thursday Insights for November 2014
2:30 p.m. – 4:00 p.m.

November 6, 2014 – Pre-Empted for Laureate in Wealth Strategies Program: Session 3

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

November 13, 2014 - Understanding Property and Casualty Insurance – Your First Line of Defense;
presented by Mark Miletello, LUTCF, General Agent and John Pollard, Assistant General Agent

Property & Casualty (home, auto, etc.) insurance has become so commoditized that many insurance companies lead customers to believe they can properly structure their insurance online directly. This strategy significantly undercuts insurance's role as one of the most important ways consumers can ensure lifelong financial security. We want to help you understand the importance of P&C insurance as the foundation of a strong financial house!

November 20, 2014 – Wealthy Clients and Their Children Get in Trouble Too; Presented by Richard Katzman, Esq.

What do we do when we get the call from our client asking for help due to a criminal or drug matter? Many practitioners are the go to quarterback for their clients and need to have both an overall understanding of these areas and a way to access resources quickly. Richard will expose the legal system and underlying process in helping clients when confronted with these life changing events and the bridge to how counseling may help not only the legal outcome but also the health of the individual and family.

November 27, 2014 – Pre-empted for Thanksgiving Holiday

Our office will be closed in observance of the Thanksgiving Holiday. Have a safe and Happy Thanksgiving!

