



Thursday Insights™ in San Diego

PRESENTATIONS FOR DECEMBER 2003

Thursday, December 4, 2003: Southern California Institute Holiday Open House

with Rodney J. Hatley, Esq., and the entire Southern California Institute family

You are invited to come and partake in the festivities as the Southern California Institute celebrates the holiday season. The Holiday Open House will run from 2:30pm – 6pm so feel free to pop in anytime. There will be plenty of holiday music with caroling, food, and refreshments, so come by to meet the team and have a good time.

Thursday, December 11, 2003: Practical Strategies to Address the Challenges of Aging

with BJ Curry Spitler, Ph.D. of Gerontology, LCSW, Age Concerns, and Stephen J. Mancini, Esq., The Law Firm of Strazzeri Mancini LLP

For many elderly clients, the idea of leaving their homes for a communal residence, no matter how nice it is, is an unpleasant one. If your elderly clients want to remain at home, but require assistance to do so, geriatric care management can provide the missing link. Dr. Spitler and Steve will address how a geriatric care manager can select and supervise caregivers, assist with medical appointments, arrange home maintenance and coordinate services such as home health care. Come learn more about this valuable resource that works to maintain independence, well being and peace of mind.

Thursday, December 18, 2003: Medi-Cal: The 3 Lies and 8 Mistakes

with Stephen J. Mancini, Esq., and Eleanor R. Minsky, Esq., both of The Law Firm of Strazzeri Mancini LLP

A client's son or daughter calls to tell you that mom just passed away and now he or she has to serve as successor trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding what their rights and responsibilities are? Steve and Rod will guide you through the legal and procedural requirements of trust administration so that the trustees can protect their rights and lawfully discharge their responsibilities.

Thursday, December 25, 2003: Christmas Day

We would like to wish you a very special and fulfilling Christmas holiday on behalf of the whole family here at the Southern California Institute. Season's greetings and Happy New Year to all!

PRESENTATIONS FOR NOVEMBER 2003

Thursday, November 6, 2003: 1031 Exchanges: Highly Appreciated Property

with Maureen L. McFarland, CFP, M.Ed., The Financial Team, Inc., and John L. Jenkins, CFP, EA, Asset Preservations Strategies

John and Maureen will present on Internal Revenue Code section 1031 (also known as "like-kind")

exchanges of highly appreciated property. Among the topics they will cover are reasons why investors exchange; the types of exchanges available; exchange requirements; replacement property alternatives; issues facing replacement property alternatives; and rules of identification.

Thursday, November 13, 2003: Financial and Estate Planning for Same Sex Couples

with Marci S. Bair, CFP, CSA, Bair Financial Group, and Stephen J. Mancini, Esq., Partner, The Law Firm of Strazzeri Mancini LLP

A recent article in Estate Planning magazine discussed the unique planning needs of unmarried couples. While the unlimited marital deduction is unavailable as a 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 who are same sex couples, both from financial and estate planning perspectives, and help them achieve their goals.

Thursday, November 20, 2003: Sparkling Holiday Wines and Foods That Pair Well with Them

with Deborah A. Lazear, Certified Wine Specialist, C.I.M., P.M.gr, and Joseph J. Strazzeri
The Southern California Institute presents an exclusive event just in time for holiday entertaining. Join us as Deborah, a Certified Wine Specialist and culinary skills educator, and Joe lead us in a tasting of six different sparkling wines from around the world. Deborah will also pair these wines with hors d'oeuvres that are fast, easy, and tasty. Leave with everything you need to know for hosting a sparkling party of your own.

Thursday, November 27, 2003: Thanksgiving Day

Our offices will be closed in observance of this holiday. Enjoy a safe and relaxing Thanksgiving with friends and family.

PRESENTATIONS FOR OCTOBER 2003

Thursday, October 2, 2003: Medi-Cal: The 3 Lies and 8 Mistakes

with Stephen J. Mancini, Esq., and Eleanor R. Minsky, Esq., both of Strazzeri Mancini LLP

The 3 Lies: (1) If you need a nursing home, Medi-Cal will take your house; (2) If you transfer assets, you must wait 36 months to qualify; (3) If you're already in a nursing home, it's too late to protect your assets. The 8 Mistakes: (1) Thinking it's too late to plan; (2) Giving away assets too early; (3) Ignoring important safe harbors created by Congress; (4) Failing to take advantage of protections for the well spouse; (5) Applying for Medi-Cal too early; (6) Applying for Medi-Cal too late; (7) Not getting expert help; and (8) Confusion about the differences between lifetime liens and estate recovery.

Thursday, October 9, 2003: Asset Protection Planning: Ethics and Fraud

with John L. Jenkins, CFP, EA, APS & Rodney J. Hatley, J.D., LL.M., S C I

Your client has just been sued and has come to see you about asset protection planning. Can you ethically take the case? Assuming that you can, what other considerations do you need to take into account to protect yourself from liability? John and Rod will guide you through the minefield of asset protection planning, from ethical considerations to the civil and criminal laws that can serve as a trap for the unwary practitioner.

Thursday, October 16, 2003: "Base Plus" Estate Planning:

A Short Review of Base Planning Plus ILITs with Stephen J. Mancini, Esq., and Rodney J. Hatley, Esq., both of Strazzeri Mancini LLP

Steve and Rod will provide a quick review of base estate planning, from title to beneficiary designations to ABC trusts. Then they will provide a detailed review of the intricacies of Irrevocable Life Insurance Trusts (ILITs) and how they really work. Steve and Rod will discuss how ILITs can be incredibly powerful estate planning tools that will allow your clients to pass on their estates to their loved ones and avoid estate taxes

Thursday, October 23, 2003: The Skinny on 412(i) and 419 Plans

with William C. Fortner, Project Manager, and Donald A. Heath, CFP, CLU, ChFC, both of Hartford Life Insurance Company

Among the many topics that Bill and Don will cover are: the reasons why such plans are able to create great opportunities; the benefits and concerns of each plan; and their practical applications for business owners. Bill and Don will also help the audience gain a base understanding of both the ins and outs of 412(i) and 419 plans and how to present these plans to clients.

Thursday, October 30, 2003: Trustee Training: Rights & Responsibilities of a Trustee

with Stephen J. Mancini, Esq., & Alejandro Matuk, Esq., both of Strazzeri Mancini LLP

A client's son or daughter calls to tell you that mom just passed away and now he or she has to serve as successor trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding what their rights and responsibilities are? Steve and Alex will guide you through the legal and procedural requirements of trust administration so that the trustees can protect their rights and lawfully discharge their responsibilities

PRESENTATIONS FOR SEPTEMBER 2003

Thursday, September 4, 2003: Trustee Training: Rights and Responsibilities

with Stephen J. Mancini, Esq., and Rodney J. Hatley, Esq., both of The Law Firm of Strazzeri Mancini LLP

A client's son or daughter calls to tell you that mom just passed away and now he or she has to serve as successor trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding what their rights and responsibilities are? Steve and Rod will guide you through the legal and procedural requirements of trust administration so that the trustees can protect their rights and lawfully discharge their responsibilities.

Thursday, September 11, 2003: Long Term Disability Insurance...What You Don't Know Can Hurt You!

with John H. Geringer, Farmers Insurance Group, and Daniel L. Vroom, CLU, ChFC, Wilner and Whitaker

Statistics indicate that the likelihood of a 30 year old male having a 90 day or longer disability before the age of 65 is 46.7%. For a 35 year old, they are 45%; for a 40 year old, 43%; for a 45 year old, 40.1%; and for a 50 year old, 36.1%. The average male is three times more likely to become disabled before age 65 than to die before age 65. John and Dan will address the importance of providing for your clients' disability and how one word in a long term disability insurance policy can make a major difference.

Thursday, September 18, 2003: The 2003 Jobs and Growth Tax Act—A Review

with John L. Jenkins, CFP, EA, Asset Preservation Strategies, Inc., & Pamela S. Lint, CPA

John and Pam will provide a concise review of the recent tax law. Specifically, they will focus on changes for individuals and families, investors and businesses. They will also provide a case study on how the tax law changes will affect specific taxpayers. Finally, they will discuss specific strategies to reduce tax liability. Come and join us for an informative afternoon on the newest tax law changes that will allow you

to help your clients with their tax planning for the rest of this year.

Thursday, September 25, 2003: Designing Your Future Business

with Gregory R. Banner, CFP, Asset Preservation Strategies, Inc., and Gerald W. Widasky, The Founders Group

Greg and Gerry will explain the ten strategic questions in a business' strategic planning process and explore how the process can be enhanced through collaboration. They will itemize the specific steps of strategic planning, highlighting the nature of the impact that practicing professionals can have at each step, using their own areas of expertise as examples. In the end result, you will learn how to be a strategic partner in your clients' business planning efforts.

PRESENTATIONS FOR AUGUST 2003

Thursday, August 7, 2003: B Trusts — Investment Policy Statement?

with Maureen L. McFarland, CFP, M.Ed., The Financial Team, Inc., and John L. Jenkins, CFP, EA, Asset Preservation Strategies, Inc.

An Investment Policy Statement (IPS) is a written document that spells out a client's financial goals and objectives, funds available, time horizon, risk tolerance and investment methodology. Inherent in the management of investments for a B Trust is the acceptance of fiduciary duty. Since fiduciaries are held to higher standards, compliance with, and adherence to, the tenets of the Uniform Prudent Investor Act are more critical than ever. Drafting and acceptance of an IPS for such entities is the minimum level of compliance required for investment managers. Avoid making costly, emotion-based decisions during periods of market volatility and reduce exposure to fiduciary liability by using, and understanding your investment choices within, an IPS.

Thursday, August 14, 2003: A Better Business, A Better Life

with Gerald W. Widasky, Principal, The Founders Group, and Joseph J. Strazzeri, Esq., The Law Firm of Strazzeri Mancini LLP

The Founders Group is a consultative management advisory firm, working collaboratively with owners of closely held businesses to enhance their business performance in order to gain:

- A Better Business: Process efficiency, customer experiences the value, pricing for the Value, enhanced profitability
- A Better Life: Focus on unique their skills, focus on what they enjoy, delegation without losing control, dedication to family and personal interests

We collaborate with the Integrated Team of the entrepreneur, key managers & employees, the client's external advisors and our Independent Collaborative Advisors to ensure the entrepreneurs and their teams receive the best solutions, customized to their particular circumstances.

Thursday, August 21, 2003: Collaborating with a Family Office: A Case Study

with James F. "Buddy" Thomas, Jr., CFP, CLU, Superior Planning, Paul C. McEwen, Esq., and James A. Perich, CPA

Your clients have established a revocable living trust and it's been funded with their assets. How often should the trust, and its funding, be reviewed? If it's not reviewed regularly, what kinds of problems are created when the clients become disabled or die? Buddy, Paul and Jim will share their insights, via a case study, on the benefits of establishing a formal maintenance program for estate planning clients so that, in the event of disability or death, the family is in control of the process.

Thursday, August 28, 2003: Financial and Estate Planning for Same Sex Couples

with Marci S. Bair, CFP, CSA, Bair Financial Group, and Stephen J. Mancini, Esq., The Law Firm of Strazzeri Mancini LLP

A recent article in Estate Planning magazine discussed the unique planning needs of unmarried couples. While the unlimited marital deduction is unavailable as a 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 who are same sex couples, both from financial and estate planning perspectives, and help them achieve their goals.

PRESENTATIONS FOR JULY 2003

July 3, 2003: Medi-Cal: The 3 Lies and 8 Mistakes

with Eleanor R. Minsky, Esq., and Stephen J. Mancini, Esq., both of Strazzeri Mancini LLP

The 3 Lies: (1) If you need a nursing home, Medi-Cal will take your house; (2) If you transfer assets, you must wait 36 months to qualify; (3) If you're already in a nursing home, it's too late to protect your assets. The 8 Mistakes: (1) Thinking it's too late to plan; (2) Giving away assets too early; (3) Ignoring important safe harbors created by congress; (4) Failing to take advantage of protections for the well spouse; (5) Applying for Medi-Cal too early; (6) Applying for Medi-Cal too late; (7) Not getting expert help; and (8) Confusion about the differences between lifetime liens and estate recovery.

July 10, 2003: Attracting and Working with Business Owners

with Joseph J. Strazzeri and Gerald W. Widasky, Principals, The Founders Group

The Founders Group is a consultative management advisory firm, working collaboratively with owners of closely held businesses to enhance their business performance in order to gain:

More Money: Process efficiency, customer experiences the value, pricing for the Value, enhanced profitability

More Time: Focus on unique their skills, focus on what they enjoy, delegation without losing control, dedication to family and personal interests

We collaborate with the Integrated Team of the entrepreneur, key managers & employees, the client's external advisors and our Independent Collaborative Advisors to ensure the entrepreneurs and their teams receive the best solutions, customized to their particular circumstances.

July 17, 2003: Investment Management Meets Estate Planning

with Thomas C. Rogerson, Senior Director, Wealth Management, Mellon Private Wealth Management, and Richard C. Carlquist, MBA, Financial Network Investment Corporation

Will Rogers once observed, "Even if you are on the right track, you'll get run over if you just sit there." In this wealth preservation presentation, Tom and Rich will address family dynamics, investment management, investment planning and an integrated strategy to help your clients achieve their goals for themselves and their families. They will identify a disciplined process that proceeds from goal definition to asset allocation to structural analysis to portfolio to implementation to, finally, ongoing management.

July 24, 2003: Inside SDPD Interactive Event, co-sponsored with Union Bank

with Paul R. Greenwood, Esq., San Diego County District Attorney's Office, and Leslie Albrecht, Detective, San Diego Police Department

*Please note special time and location:
11:30 a.m. to 1:30 p.m. at Miramar College*

You are invited to participate in an interactive event with officers from the San Diego Police Department. This program brings reality into focus, humanizes police officers and provides great insight into the risks of police work. This is a rare opportunity to participate in use-of-force, vehicle stop, and

firearms training activities. You'll see police K-9 units in action and get a feel for the work of the S.W.A.T., Juvenile Services and Mobile Field Force units. Deputy D.A. Greenwood and Detective Albrecht will also address the important issue of elder financial abuse.

July 31, 2003: "Base Plus" Estate Planning: A Short Review of Base Planning Plus ILITs
with Stephen J. Mancini, Esq., and Alejandro Matuk, Esq., both of Strazzeri Mancini LLP

Steve and Alex will provide a quick review of base estate planning, from title to beneficiary designations to ABC trusts. Then they will provide a detailed review of the intricacies of Irrevocable Life Insurance Trusts (ILITs) and how they really work. Steve and Alex will discuss how ILITs can be incredibly powerful estate planning tools that will allow your clients to pass on their estates to their loved ones and avoid estate taxes.

PRESENTATIONS FOR JUNE 2003

June 5, 2003: Are You Referable™ - The Power of Collaboration

with David K. Cahoon, President, and Patrick A. Jeffers, Chief Marketing Officer, National Network of Estate Planning Attorneys, Inc., the Esperti Peterson Institute and The Quantum Alliance Family of Companies (QA3)

We are living at a time when extraordinary estate and wealth strategies planning advisors are needed like never before. In 2003 we are experiencing rapid change which generates excitement, fear and certainly confusion that has the public searching for answers on how to preserve and protect what they have; and for answers on how to thrive into the future. David and Pat will lead a discussion on professional collaboration. They will introduce you to ways in which you may gain the skills and quiet confidence to position yourself in the forefront of your community and become a "referable" resource to others.

June 12, 2003: 1031 Exchanges of Highly Appreciated Property

with Maureen L. McFarland, CFP, M.Ed., The Financial Team, Inc., and Todd F. Williams, Esq., Assistant Vice President, Investment Property Exchange Services, Inc.

Maureen and Todd will present on Internal Revenue Code section 1031 (also known as "like-kind") exchanges of highly appreciated property. Among the topics they will cover are reasons why investors exchange; the types of exchanges available; exchange requirements; replacement property alternatives; issues facing replacement property alternatives; and rules of identification.

June 19, 2003: Opportunities for Funding Education

with John W. Fieberg, Jr., Investment Representative, Edward Jones, and Stephen J. Mancini, Esq., The Law Firm of Strazzeri Mancini LLP

Education is a top priority for many parents. Indeed, 86% of those polled indicated that college is their number one investment priority for their children. Another 83% would consider investing in an IRC Section 529 plan because of the tax-saving benefits. John and Steve will address 529 savings plans and why they can be such a powerful tool due to tax advantages, control, high contribution limits, estate tax benefits and limited financial aid impact.

June 26, 2003: The Entrepreneur's Tool Kit

with Richard A. Mager, Managing Director, Cove Partners LLC, and Gerald W. Widasky, Principal, The Founders Group

Entrepreneurial businesses have many advantages for their owners – Primarily revolving around the opportunity to do what they love to do! The reality is, however, that many issues get in the way of that

focus and require the entrepreneur's personal attention and effort. These issues often cause decisions based on the moment of need, rather than the long term strategy. This workshop will provide an easy-to-use process for driving to results with emphasis on financial and equity considerations normally available only to major corporations! The workshop will help you understand your clients' needs and give them the right answer the first time!.

PRESENTATIONS FOR MAY 2003

May 1, 2003: Geriatric Care Management: What Is It and Why Should I Care?

with Laura Spitler Hansen, MSW, CEO, Age Concerns, & Rodney J. Hatley, J.D., LL.M., Southern California Institute

For many elderly clients, the idea of leaving their homes for a communal residence, no matter how nice it is, is an unpleasant one. If your elderly clients want to remain at home, but require assistance to do so, geriatric care management can provide the missing link. Laura and Rod will address how a geriatric care manager can select and supervise caregivers, assist with medical appointments, arrange home maintenance and coordinate services such as home health care.

May 8, 2003: Pet Trusts (Or, All of My Beneficiaries Wear Fur Coats)

with Maureen L. McFarland, CFP, M.Ed., The Financial Team, Inc., & Stephen J. Mancini, Esq., The Law Firm of Strazzeri Mancini LLP

Did you know that more than 80% of your clients have pets? For many, these pets are as close as any family member. Are you prepared to advise these clients regarding the options for the care of their pets in the event of the client's death or incapacity? Maureen and Steve will impart practical advice on how to assist your clients with planning for their animals. Be prepared for the questions your clients will inevitably be asking!

May 15, 2003: Health and Nutrition Ideas to Benefit Your Aging Clients

with Deborah A. Seiter, Family Office Manager, The Law Firm of Strazzeri Mancini LLP, and Linda Myers, Massage Therapist/Nutritionist

As a legal, accounting or financial professional, you invariably deal with aging clients. While you may be able to address their legal, accounting or financial needs, are you overlooking an even more important consideration, viz., the health and nutrition of your aging clients? Debbie and Linda will share ideas that you can use to empower your clients to better health, improved mental focus and increased vitality.

May 22, 2003: Asset Protection Planning: Ethics and Fraud

with John L. Jenkins, CFP, EA, Asset Preservation Strategies, Inc., & Rodney J. Hatley, J.D., LL.M., Southern California Institute

Your client has just been sued and has come to see you about asset protection planning. Can you ethically take the case? Assuming that you can, what other considerations do you need to take into account to protect yourself from liability? John and Rod will guide you through the minefield of asset protection planning, from ethical considerations to the civil and criminal laws that can serve as a trap for the unwary practitioner.

May 29, 2003: Trustee Training: Rights and Responsibilities

With Lauren S. Soll, CPA, Asset Preservation Strategies, Inc., & Stephen J. Mancini, Esq., Partner, The Law Firm of Strazzeri Mancini LLP

A client's son or daughter calls to tell you that mom just passed away and now he or she has to serve as trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding what their rights and responsibilities are? Laurie and Steve will guide you through the legal and procedural requirements of trust administration so that the trustees can protect their rights and lawfully

discharge their responsibilities.

PRESENTATIONS FOR APRIL 2003

April 3, 2003: Understanding Business Financials

with Gary M. Zweig, CPA, Gary M. Zweig, An Accountancy Corporation, & Gerald W. Widasky, Principal, The Founders Group

Gary and Gerry will focus on understanding business financial statements—what they say and how to read between the lines to uncover the real story of a business' health and profitability. Join us and learn what business financial statements really mean to accountants and bankers and how to use them for future business planning.

April 10, 2003: Planning for Incapacity: Medi-Cal Myth v. Reality

with Eleanor R. Minsky, Esq., Senior Attorney, & Stephen J. Mancini, Esq., Partner, both of The Law Firm of Strazzeri Mancini LLP

Eleanor and Steve will address the issues related to incapacity and the need for long-term health care. Emphasis will be on qualifying for Medi-Cal while preserving assets under existing law. For example, can the family home be preserved? Must the estate be spent down? By answering these questions and others, Eleanor and Steve will "bust the myths" of Medi-Cal.

April 17, 2003: Integrated Life Estates with a Bargain Sale and a Charitable Gift Annuity

with J.P. La Montagne, CTFA, Director, Gift and Estate Planning, Sharp Healthcare Foundation, & James A. Sardina, Planned Giving Officer, American Red Cross

Many San Diego County retirees have homes that have greatly appreciated in value. However, because of declining market interest rates, many have taken equity lines of credit against their homes, thus creating debt. These retirees also have a need for additional income. J.P. and Jim will address how debt-encumbered real estate can be sold to a charity (via a bargain sale) in exchange for an income for life (via a charitable gift annuity) while retaining the right to live in their homes for the rest of their lives (life estates).

April 24, 2003: Pre-empted due to two day CPA Continuing Education Course,

Opportunities in Estate Planning

PRESENTATIONS FOR MARCH 2003:

March 6, 2003: Understanding Business Financials

with Gary M. Zweig, CPA of Gary M. Zweig, An Accountancy Corporation, & Gerald W. Widasky, Principal, The Founders Group

Gary and Gerry will focus on understanding business financial statements - what they say and how to read between the lines to uncover the real story of a business' health and profitability. Join us and learn what business financial statements really mean to accountants and bankers and how to use them for future business planning.

March 13, 2003: Wine School for the Novice

with Jennifer Kelly, Vintage Wines Limited, & Joseph J. Strazzeri, Esq., Partner, The Law Firm of Strazzeri Mancini LLP

As anyone who has attended a function at the Southern California Institute, The Law Firm of Strazzeri Mancini LLP or The Founders Group knows, wine is a featured lubricant. But few people really know how to choose a wine to complement specific food flavors. Jennifer and Joe will take the guesswork out of

selecting wines that will highlight your social gatherings and emphasize the food you serve. This opportunity will give you a brief respite from your busy schedule and provide a fun learning experience.

March 20, 2003: Planning for the Small Business Owner

with Gregory R. Banner, CFP, Vice President, Asset Preservation Strategies, Inc., & Alejandro Matuk, Esq., Partner, The Law Firm of Strazzeri Mancini LLP

Greg and Alex will address those issues that all small business owners should consider when looking toward their futures. Alex will address business entity selection and formation and the pros and cons of each. Greg will focus on how insurance can be a valuable part of a business' ownership and capital structure, asset protection and liability limitation. These will include funding vehicles such as retirement plans, key person insurance, business buy-sell arrangements and employee benefits.

March 27, 2003: 1031 Exchanges of Highly Appreciated Property

with Todd F. Williams, Esq., Assistant Vice President, Investment Property Exchange Services, Inc., & Maureen L. McFarland, CFP, M.Ed., The Financial Team, Inc.

Todd and Maureen will present on Internal Revenue Code section 1031 (also known as "like-kind") exchanges of highly appreciated property. Among the topics they will cover are reasons why investors exchange; the types of exchanges available; exchange requirements; replacement property alternatives; issues facing replacement property alternatives; and rules of identification.

PRESENTATIONS FOR FEBRUARY 2003

February 6, 2003: Opportunities in Business Planning

with Eddie Bryant, Portfolio Specialist, Financial Designs, Ltd., and Gerry Widasky, Principal, The Founders Group

Eddie and Gerry will focus on how business planning can help your existing clients, improve your business and, more important, expand your relationships—even if you don't provide business planning services yourself! The thrust of their presentation will be collaboration, organization and process.

February 13, 2003: Estate Administration: Planning, Funding & 706 Return

with Peggy Lombardo, CFP, EA, The Financial Team, Inc., and Eleanor R. Minsky, Esq., The Law Firm of Strazzeri Mancini LLP

Discover the opportunities that exist for accountants and financial advisors when they collaborate with attorneys in trust estate administration. Peggy and Eleanor will show you how you can provide enhanced value to clients when a trustmaker has died—and why being part of a collaborative team is instrumental in that process!

February 20, 2003: Insurance Protection, from LTC to 2nd-to-Die

with Debbie Rogers, CLU, ChFC, FLMI, Pacific Life, and John Jenkins, CFP, EA, Asset Preservation Strategies, Inc.

Debbie and John will address the spectrum of insurance protection that is available to clients; touch on those types of insurance that are most frequently utilized in estate and financial planning; and explain why they believe that the sale today is in insurance (best way to replace losses in portfolios, proceeds are income tax free and can be estate tax free, etc.).

February 27, 2003: Employee Stock Options

with Richard S. Carlquist, MBA, Financial Network Investment Corporation, and Lauren S. Soll, CPA, Asset Preservation Strategies, Inc.

Rich and Laurie will present on employee stock options: what they are and how to deal with them from an estate and financial planning standpoint. More important, Rich and Laurie will focus on the importance of collaborating with other advisors when dealing with employee stock options so that the client is best served. After all, no one can know it all!