

**Thursday Insights for January 2006**  
**2:30 p.m. – 4:00 p.m.**

Thursday, January 5, 2006: **Programs Pre-Empted due to the New Years' Holiday and the Southern California Institute Office Move**

Thursday, January 12, 2006: **The A, B, C's of Medicare Part D - Learn what you need to know about the New 2006 Medicare Prescription Drug Plan!**

with April Ratcliff, Account Executive, Blue Shield of California; and Ronald R. Ceniceroy, Financial Planner, Asset Preservation Strategies, Inc.

Escalating medical expenses is currently the number one concern of retirees. Medicare has finally come up with a way to help seniors reduce their existing prescription drug costs. Every senior on Medicare will need to make a decision about the new 2006 Prescription Drug Plan, Part D. Are you ready to guide your clients through the maze of program choices?

This interactive workshop will highlight what you need to know about Medicare Part D and help you counsel your clients through the decision making process. You will learn the basics of Part D, crucial enrollment dates, penalties and most importantly, how to avoid them. Who offers a Part D plan? How can my client enroll? Do they have to change their current health plan? How does Part D fit with Medicare and Medicare Supplements? My client has an HMO, what do they need to do? These important questions will be addressed and discussed. Proper planning must be completed to help reduce overall out of pocket prescription drug costs.

Thursday, January 19, 2006: **Back to the Basics: The Interplay of Retirement Planning and Estate Planning**

with Lisa A. Hartig, Esq., DenHerder & Associates, and Anthony L. Saffer, Financial Advisor, Waddell & Reed, Inc.

Every year money is tucked away in qualified and non-qualified retirement plans, but do most clients really understand the ins and outs of those plans? This course will cover the basic types of retirement plans available; how retirement benefits can be used before and after retirement; and how retirement plans transfer on death and the impact on those who inherit them. We will look at common pitfalls of naming improper beneficiaries; of failing to take required minimum distributions following the death of the plan owner; of the pros and cons of naming a trust as the beneficiary; and other traps for the unwary.

Thursday, January 26, 2006: **Building a Moat Around Your Castle!**

with Maureen L. Verduyn, CFP®, MEd., and Margaret R. Lombardo, CFP®, EA, both of The Financial Team, Inc.

Putting your clients' real estate into an entity that is protected from creditors is only the first step. Have you shown them the financial and creditor protection benefits of moving the equity out of those assets? Learn how your clients can retain the tax benefits of real estate, achieve an increased level of asset protection while enhancing their tax deductions and retirement income.

RSVP:  
(858) 200-1911  
jrh@scinstitute.org

**Thursday Insights for February 2006**  
**2:30 p.m. – 4:00 p.m.**

Thursday, February 2, 2006: **Programs Pre-Empted due to The Gathering 2-Day educational event hosted at the Sheraton San Diego Hotel & Marina**  
Please see attached flyer for more details

Thursday, February 9, 2006: **How Charitable Strategies Enhance Estates**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation Strategies, Inc. and Charles E. Day, CFRE, Director of Planned Giving, Children's Hospital Foundation

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

Thursday, February 16, 2006: **Getting Your Medi-Cal Questions Answered**  
with Jennifer Sinex, Esq., DenHerder & Associates, and Steve Stover, Manager of Benefits Planning Assistant & Outreach, Project Independence

Jennifer and Steve will cover Community Based Medi-Cal issues related to estate planning and financial issues such as: Should your clients get married when one is on Medi-Cal? Would a prenuptial agreement regarding the characterization of assets satisfy Medi-Cal for purposes of eligibility rules? If your client has an exempt asset under Medi-Cal, can that client sell that asset without disqualifying them from Medi-Cal eligibility? Project Independence is a County sponsored program which provides benefits counseling free of charge to clients. Topics such as eligibility rules for Medi-Cal recipients and crossover issues with Social Security and Social Security Disability benefits will be discussed. This is a great opportunity to discover a new resource for professionals to get answers to Medi-Cal questions when planning your clients' estates.

Thursday, February 23, 2006: **Tax Efficient Strategies for Retained Earnings Problems for C – Corps**  
with Maureen L. Verduyn, CFP®, MEd., and Margaret R. Lombardo, CFP®, EA, both of The Financial Team, Inc.

We can show you a way to get retained earnings out of your C- Corporation and only use approximately 15% of the dollars to pay back the loan plus interest. You net 85%, which is usually better than paying taxes on that same amount.

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## Thursday Insights for March 2006

2:30 p.m. – 4:00 p.m.

Thursday, March 2, 2006: **Program Pre-Empted due to The Laureate in Wealth Strategies 3-Day Credentialed education event.**

Please visit <http://www.scinstitute.org/Laureate%20Program.htm> for more information.

Thursday, March 9, 2006: **Business Valuations & Their Importance In Planning For The Business Owner**

with Greg Tesone, ASA, ValueNomics, and Greg Banner, CFP®, Asset Preservation Strategies, Inc.

Most business owners have a false perception of the value of their company. Understanding how a valuation can be an important tool for advisors doing business planning will be discussed. Greg and Greg will be providing an overview of business valuations, discussing when it is appropriate to recommend an independent appraisal to your clients, what's included in a valuation, how the process works, and how the appraisal can be used in different situations. They will also be providing an overview of the methodologies and data that is used in determining business value.

Thursday, March 16, 2006: **Special Needs Trusts - What Every Advisor Should Know**

with Stacy L. DenHerder, Esq., DenHerder & Associates, and Carol Battaglia, Esq., Law Office of Carol S. Battaglia

We all have clients who are touched by individuals with "special needs" - whether it be a client with a disabled child; an individual who has suffered a debilitating injury or illness; or someone we simply help, financially and emotionally, with special needs. Learn how to advise your clients on protecting the assets of special needs individuals so that their eligibility for public benefits is not jeopardized. Learn the difference between Third Party Special Needs Trusts and Self-Settled Special Needs Trusts and how these trusts are administered in light of complex government rules.

Thursday, March 23, 2006: **Advanced Like Kind Real Estate Exchanges**

with Kathy Biewenga, Asset Preservation Inc., and Maureen L. Verduyn, CFP®, MEd., The Financial Team, Inc.

Kathy and Maureen will give you a comprehensive look at Internal Revenue Code Section 1031 for like-kind real estate exchanges. They will cover all pertinent regulations, major cases and developments. Information includes a discussion of the most advanced exchanges, such as reverse and improvement "parking arrangement" exchange structures.

Thursday, March 30, 2006: **Wine Tasting – Bring a Bottle of Life to the Party**

with Jennifer Hartwell, Programs Director, Southern California Institute, and Joseph Strazzeri, Esq.

Come join us for a taste of life and some great conversation. Don't miss this opportunity to share with us some of the do's and don'ts of wine tasting that you might have heard through the "grapevine". Please RSVP as seating is limited!

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**Thursday Insights for April 2006**  
**2:30 p.m. – 4:00 p.m.**

- Thursday, April 6, 2006: **The Listening Model**  
with Rodney J. Hatley, Esq., and Stephanie Malme, Legal Intern,  
both from the Law Firm of Strazzeri Mancini LLP
- Join Rod and Stephanie as they share the Esperti Peterson Institute's Quantum Listening Model. Quantum Listening is one of the most important aspects of the client and advisor relationship. The ability to understand what our clients need balanced with our unique talents and technical skills offers great planning and rewards. Learn: The Power of Tone, Being in the Moment and Free From Judgment, The Power of Curiosity, Sharing Expectations, and How to Relinquish Control.
- Thursday, April 13, 2006: **The Role of Private Banking in Wealth Management**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation  
Strategies, Inc., and Dee House, Private Banker
- Providing Wealth Management Services to affluent clients who have often accumulated their wealth through business ownership or real estate investing requires creative and personalized financing unique to the needs of highly successful entrepreneurs. John and Dee will demonstrate the collaborative power of Wealth Management and Private Banking Services.
- Thursday, April 20, 2006: **Tax Considerations and Strategies for funding the A-B Trust.**  
with Jody Bong, Esq., DenHerder & Associates, and Pam Dose, CPA
- Jody and Pam will look at the various types of estate assets and discuss the suitability of each for funding into the A or B (Survivor's or Decedent's) side of the trust. Learn the practical aspects of funding trusts with promissory notes. Recognize pitfalls in allocating assets in fractional shares and choice of sub-trust funding while considering capital gain and loss. They will also explore the impact of complex estate planning and the various accountings required for multiple sub-trusts for your clients.
- Thursday, April 27, 2006: **Licensed Executive Benefit**  
with Maureen L. Verduyn, CFP®, MEd., and Peggy Lombardo, CFP®,  
EA, both of The Financial Team, Inc.
- Maureen and Peggy will provide an overview of a strategy that allows corporations to implement a program that retains key employees and continues the viability of the business. This is of particular interest to businesses or practices with partners who want to make sure their partners don't leave to go to a competitor. There can be a significant reduction of W-2 income to the partners and can be a very tax-efficient benefit later.

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**Thursday Insights for May 2006**  
**2:30 p.m. – 4:00 p.m.**

Thursday, May 4, 2006: **Pre-Empted Due to the WealthCounsel National Conference at the Paradise Resort & Spa – Mission Bay**  
Come visit with SCI in paradise!!

Thursday, May 11, 2006: **Tax Reduction Strategies for the Affluent**  
with John L. Jenkins, CFP®, CSA, EA, Asset Preservation Strategies, Inc. and David W. Cortney, CPA, Peterson & Co., LLP

While there are many tax reduction strategies that have application for Middle America, the affluent require more sophisticated approaches and solutions to manage their tax liability. This workshop will introduce and illustrate sample strategies for high income earners.

Thursday, May 18, 2006: **Debt Shields**  
with Ronald Ceniceroz, Senior Planner, Asset Preservation Strategies, and Peggy R. Lombardo, CFP®, EA, The Financial Team, Inc.

This can be the best way to protect a home and the equity that has been built. The client retains all the tax benefits of home ownership, achieves the desired asset protection, gets the equity to work for them in another asset-protection vehicle and may enhance their retirement income stream. Structured properly, your clients can receive sizeable tax deductions and often reduce their actual out-of-pocket expenses.

Thursday, May 25, 2006: **When Divorce and Estate Planning Collide**  
with Lisa A. Hartig, Esq., DenHerder & Associates, and Donna A. Mangano, Stark & D'Ambrosio, LLP

Married clients who create a joint estate and financial plan often find themselves filing for divorce. Lisa and Donna will discuss how to advise your clients who are going through or contemplating divorce. Learn how to avoid conflicts of interest while still protecting your client; recognize provisions to look for in marital settlement agreements that may impact future estate plans or financial plans for your clients; and also learn how to protect your client's separate property from unintentional transfers to a future spouse.

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## Thursday Insights for June 2006

2:30 p.m. – 4:00 p.m.

- Thursday, June 1, 2006: **What's With the 'Tude, Dude?! Leveling Out Swings in Tone.**  
with Angela Buffington-Johnson, Client Relations Coordinator, and Kevin Garofalo, Strategic Assistant - Estate Planning Department, both of the Law Firm of Strazzeri Mancini
- A recent national survey showed that nearly 60% of companies rank attitude/tone in the work force as a number one concern for employers. By focusing in on positive words, tone and non-verbal communication, you can dramatically improve the atmosphere at your workplace, leading to a better client experience. Kevin and Angela will discuss the three different types of attitudes and tones and explore various tools to level out swings in tone.
- Thursday, June 8, 2006: **Big Tax Benefits for Businesses**  
with Gregory R. Banner, CFP®, Asset Preservation Strategies, and Tom Burns, San Diego Pension Consultants
- Business owners today establish company retirement plans for many different reasons. Some are looking to provide a benefit that will attract and retain quality employees, while others are simply looking for business and personal benefits. This session will review the various qualified and non-qualified retirement plans that are available today. In this discussion we will compare numerous business retirement plans and provide some tools to help business owners understand which plan may be most appropriate to meet their business and tax planning goals.
- Thursday, June 15, 2006: **Estate Bloopers and How to Fix Them!**  
with Jody Bong, Esq., DenHerder & Associates, and Jane Lorenz of Lorenz Fiduciary Services
- Everyone in the estate planning field has a nightmare story of mistakes made in the estate planning process, from the case where do-it-yourselfers did it wrong, to the document you prepared that didn't get signed and now the client is in a coma or dead, or worst of all, the case where your word processor left all of Client B's assets to Client A's children. Come share your own nightmare story and hear about steps that may be taken in the probate court to solve the problems that arise. We will discuss Heggstad petitions, Petitions to Determine Heirship and the role Conservators may play in managing an incapacitated individual's estate.
- Thursday, June 22, 2006: **Pre-Empted Due to the 2006 Summer California Forum Two Day Educational Event at the Sheraton Harbor Island**  
Please see [www.scinstitute.org](http://www.scinstitute.org) and visit the California Forum page to view the agenda
- Thursday, June 29, 2006: **Beer Tasting at Rock Bottom Brewery**  
Hosted off-site at the Rock Bottom Brewery on La Jolla Village Drive
- Come visit with SCI at the Rock Bottom Restaurant & Brewery in La Jolla as Marty, the Brew Master, will walk us through the malts and hops involved in creating new and tasty brews. The brewery was awarded the "Beer Excellence Award" by the Southern California Restaurant Writers group. They boast of mouthwatering items, innovative menu, along with fresh, craft-brewed beer sure to tempt any palate. We look forward to see you there, please RSVP by June 20th as seating is limited and space fills quickly.
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**Thursday Insights for July 2006**  
**2:30 p.m. – 4:00 p.m.**

- Thursday, July 6, 2006: **What's With the 'Tude, Dude?! Leveling Out Swings in Tone.**  
with Angela Buffington-Johnson, Client Relations Coordinator, and Kevin Garofalo, Strategic Assistant - Estate Planning Department, both of the Law Firm of Strazzeri Mancini
- A recent national survey showed that nearly 60% of companies rank attitude/tone in the work force as a number one concern for employers. By focusing in on positive words, tone and non-verbal communication, you can dramatically improve the atmosphere at your workplace, leading to a better client experience. Kevin and Angela will discuss the three different types of attitudes and tones and explore various tools to level out swings in tone.
- Thursday, July 13, 2006: **Advanced Life Insurance Strategies**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation Strategies, Inc. and Dave LaBounty, Director of Insurance / Securities, Shurwest Financial Group
- What does the future hold for Universal Life Insurance? This workshop will discuss the effects of recent changes in the reinsurance market, the secondary market for life insurance, non-recourse premium financing and Actuarial Guideline 38.
- Thursday, July 20, 2006: **Estate Bloopers and How to Fix Them!**  
with Jody Bong, Esq., DenHerder & Associates, and Jane Lorenz of Lorenz Fiduciary Services
- Everyone in the estate planning field has a nightmare story of mistakes made in the estate planning process, from the case where do- it-yourselfers did it wrong, to the document you prepared that didn't get signed and now the client is in a coma or dead, or worst of all, the case where your word processor left all of Client B's assets to Client A's children. Come share your own nightmare story and hear about steps that may be taken in the probate court to solve the problems that arise. We will discuss Heggstad petitions, Petitions to Determine Heirship and the role Conservators may play in managing an incapacitated individual's estate.
- Thursday, July 27, 2006: **Pre-Empted Due to the 2006 Summer California Forum Two Day Educational Event at the Sheraton Harbor Island**  
Please see [www.scinstitute.org](http://www.scinstitute.org) and visit the California Forum page to view the agenda.

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## Thursday Insights for August 2006

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- Thursday, August 3, 2006: **Gone Fishin' For A Better Business, A Better Life**  
with Joseph Strazzeri, Steve Mancini, John Jenkins and others
- Every year the Laureate Members and other Fellows of the Institute get together and voyage to Jackson Hole, Wyoming to breath in the fresh air of the Snake River, visit with each other, and to discuss the current and pertinent thoughts, desires, and planning needs of our more involved Client Families – Not to mention two days of fly fishing!
- Thursday, August 10, 2006: **Pre-Empted Due to the 2006 Laureate in Wealth Strategies 2-Year Certification Program at the San Diego of Contemporary Art- La Jolla**  
Please see [www.scinstitute.org](http://www.scinstitute.org) and visit The Laureate Programs page to learn more about these programs.
- Thursday, August 17, 2006: **Entity Choices: Business Formation**  
with Rodney J. Hatley, JD., L.L.M., and Alejandro Matuk, Esq., both of the Law Firm of Strazzeri Mancini LLP
- 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.
- Thursday, August 24, 2006: **Separating Myths from Truths – The Story of Investing**  
with Peggy R. Lombardo, CFP, EA, The Financial Team, Inc., and Maureen L. Verduyn, CFP, M.Ed.
- Does the market make you feel like the “big-guns” are really the ones controlling your financial future? Join us and learn how markets *really* work and what you should be doing with your money and why. Peggy and Maureen will expose the “*Myths of Investing*” and present the three components of Free Market Portfolio Theory to give you back the power over your own financial destiny!
- Thursday, August 31, 2006: **Beer Tasting at Rock Bottom Brewery**  
Hosted off-site at the Rock Bottom Brewery on La Jolla Village Drive
- Come visit with SCI at the Rock Bottom Restaurant & Brewery in La Jolla as Marty, the Brew Master, will walk us through the malts and hops involved in creating new and tasty brews. The brewery was awarded the "Beer Excellence Award" by the Southern California Restaurant Writers group. They boast of mouthwatering items, innovative menu, along with fresh, craft-brewed beer sure to tempt any palate. We look forward to see you there, please RSVP by August 25th as seating is limited and space fills quickly.

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**Thursday Insights for September 2006**  
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Thursday, September 7, 2006: **Pre-Empted Due to SCI Fellows Training – Team Teaching: One-On-One and to Groups**

Thursday, September 14, 2006: **Growing Retirement Income**  
with John L. Jenkins, CFP®, CSA, EA, Asset Preservation Strategies, Inc. and Bob Boyer, Ph.D. and Anne-Marie Boyer, MA, GRI, e-PRO, ABR, San Diego's Finest Real Estate

Today's greatest retirement fear is outliving your money – followed closely by fear of a declining standard of living. In this workshop you will learn how to use a variety of unique income investments and strategies to design a growing retirement income while simultaneously mitigating the risks of the stock market, rising or falling interest rates, changes in the economy and business cycles.

Thursday, September 21, 2006: **Loving Legacy: Making Ethics, Morals & Beliefs a Part of the Estate & Financial Plan**  
with Stacy L. DenHerder, Esq., DenHerder & Associates, and David Bretz, CFP®, Financial Network Investment Corporation

Clients want to make a difference in the lives of their families and those they love. We will explore the techniques available from an estate planning perspective as well as a financial planning perspective to accomplish these goals. Learn how to develop a deeper relationship with your clients through exploring the things that make them tick: their religion, their ethics, their morals, their beliefs. Teach your clients how they can impact those within their sphere of influence through incorporating their passions into their estate and financial plans.

Thursday, September 28, 2006: **Separating Myths from Truths – The Story of Investing**  
with Peggy R. Lombardo, CFP®, EA, The Financial Team, Inc., and Maureen L. Verduyn, CFP®, M.Ed.

Does the market make you feel like the “big-guns” are really the ones controlling your financial future? Join us and learn how markets *really* work and what you should be doing with your money and why. Peggy and Maureen will expose the “*Myths of Investing*” and present the three components of Free Market Portfolio Theory to give you back the power over your own financial destiny!

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**Thursday Insights for October 2006**  
**2:30 p.m. – 4:00 p.m.**

Thursday, October 5, 2006: **Programs Pre-Empted due to The Balanced Life – A Clarity Retreat**

Please feel free to visit our website at [www.scinstitute.org](http://www.scinstitute.org) and view The Balanced Life page to learn more about the yearly integrated health and wealth retreat offered to both clients and their advisors.

Thursday, October 12, 2006: **The Art of Professional Collaboration**  
with John L. Jenkins, CFP®, CSA, EA, Asset Preservation Strategies, Inc. and Joseph J. McGuire, Esq., CPA

Affluent clients require increasingly sophisticated strategies and tools to adequately address their estate, financial and philanthropic objectives. It is becoming more difficult as well as risky for any individual firm or practitioner to attempt to address all of these needs. As a result, it is necessary for professionals to work collaboratively. If you are interested in working collaboratively, this workshop will introduce and define the creation, structure, operation, challenges and rewards of professional collaboration.

Thursday, October 19, 2006: **Trustee Training: Rights and Responsibilities**  
with Rodney J. Hatley, Esq., and Tana L. Cleaves, CTFA, Vice President and Trust Consultant, Trust Services, Bank of America

A client or a client's family member has just passed away and now the successor trustee must serve as trustee of the living trust. Are you prepared to handle the myriad of questions that successor trustees will have regarding their rights and responsibilities? Are you aware that tax and investment advice may be different in these situations? To help avoid personal liability, a trustee must seek professional financial, accounting and legal advice. This course is an overview of the legal and procedural requirements of trust administration to assist trustees and their advisors to properly discharge their duties. It addresses the need for legal, tax, accounting, and complete investment planning in trust administration.

Thursday, October 26, 2006: **Choosing Your Investment Philosophy**  
with Peggy R. Lombardo, CFP®, EA, and Maureen L. Verduyn, CFP®, M.Ed., both of The Financial Team, Inc.

We find that many people put "the cart before the horse" when it comes to their investment portfolios - they set investment *strategy* BEFORE they have chosen their investment *philosophy*! The result of this common mistake is that when investment skies get cloudy, they have no compass to guide them, eroding their confidence in their decisions. This session will help you develop a philosophy and the guiding principals necessary to make better investment choices to have peace of mind about your family's future.

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**Thursday Insights for November & December 2006**  
**2:30 p.m. – 4:00 p.m.**

- Thursday, November 2, 2006: **Pre-Empted due to the Laureate in Wealth Strategies Program in Tampa Bay, Florida on November 2<sup>nd</sup> – 4<sup>th</sup>.**  
Please visit our website at [www.scinstitute.org](http://www.scinstitute.org) and view the Laureate Programs page to learn more about this event.
- Thursday, November 9, 2006: **Buying Property in Baja Mexico, if Donald Trump is doing it, why can't I?**  
with Ronald Ceniceroy, Senior Financial Planner, Asset Preservation Strategies, and Armando L. Esquer Gomez, Esq., Ishino, Esquer Y Armada, S.C.
- Buying property anywhere is a complex process that requires due diligence. With ocean-view homes in California priced at stratospheric levels, investing in Baja California has become an affordable way for many U.S. citizens to fulfill their dreams of owning beachfront property. Ron and Armando will discuss the most frequently asked questions about buying property in Baja California, Mexico. They will review the general guidelines to help secure a successful real estate acquisition, including how to choose your advisors and roles each of them play. Building a team of advisors can help secure a successful acquisition along with helping finding the appropriate property and analyzing the risk assessment and legal issues involved. This presentation is a must if you or any of your clients are considering a first or second home in Baja, Mexico.
- Thursday, November 16, 2006: **Creative Counseling on Long Term Care**  
with Stacy L. DenHerder, Esq., DenHerder & Associates, and Patricia Spencer of Autumn Solutions, Certified Senior Advisor and Long Term Care Insurance Specialist
- The statistics are shocking: 75% of adults age 65 and over will have to pay for some period of long term care. And we are all living longer than ever. Learn how to advise clients to avoid the pitfalls of having to shoulder the burden of care for a loved one; we will explore creative funding options for long term care; learn the types of provisions that are integral to any good long term care product; learn how to advise your clients to protect the assets they worked long and hard to accumulate through creative estate planning. Give your clients independence, quality care, asset protection, and peace of mind...know the components of excellent long term care planning!
- Thursday, November 23, 2006: **Pre-Empted due to the Thanksgiving Holiday**  
Gobble-Gobble! Enjoy your holiday and don't eat too much turkey.
- Thursday, November 30, 2006: **Pre-Empted due to the SCI Team Building Event**
- Thursday, December 14, 2006: **5th Annual SCI Holiday Open House Party**  
with the SCI Fellows and Members along with the Strazzeri Mancini Team. See the enclosed flyer for more details regarding the event.

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