

**Thursday Insights for January 2007**  
**2:30 p.m. – 4:00 p.m.**

Thursday, January 4, 2007: **Pre-Empted due to the New Year's Holiday and Joe Strazzeri's Birthday!! Happy Birthday Joe!**

Thursday, January 11, 2007: **The Alphabet Soup of Advanced Estate Planning**  
with Rodney J. Hatley, Esq., and Joseph J. Strazzeri, Esq.

A summary of basic and basic plus estate planning followed by a survey of advanced estate planning techniques and why financial, tax and accounting professionals, as well as other professional planners, need to be familiar with these techniques. This course deals with how to minimize the wealth (estate) tax through charitable giving and discounting techniques. Learn the basics of the alphabet soup, e.g., Charitable Remainder Trusts (CRT), Charitable Lead Trusts (CLT), Qualified Personal Residence Trusts (QPRT), Grantor Retained Annuity Trusts (GRAT), Family Limited Partnerships (FLP), and Liquid Asset Protection Trusts (LAPT). Gain knowledge of how life insurance can play an important role in these advanced plans.

Thursday, January 18, 2007: **Leveraging the IRA**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation Strategies, Inc.

This workshop will show you how to leverage client IRA accounts for increased benefits to both the owner and for beneficiaries. Topics will include: Tax Bracket Maximization on Withdrawals and leveraging the account through the use of Roth Conversions, Life Insurance and Charitable Planning.

Thursday, January 25, 2007: **Understanding Robert Kiyosaki's Cash Flow 101**  
with Anne-Marie K. Boyer, MA, GRI, e-PRO, ABR, and Bob Boyer, Ph.D., Investment Analyst, both of San Diego's Finest Real Estate

If you could re-live your life would you change any of your financial decisions? Are your financial strategies sufficient to get you out of the rat-race? This workshop examines Robert Kiyosaki's Cash Flow 101 game as a teaching instrument, whereby people can experiment with financial decisions and watch life unfold in miniature – in fast forward. Internalize why a high-income struggles and may never achieve financial independence while a low-to-moderate income retires early. Lessons from the game inform life decisions.

**Thursday Insights for February 2007**  
**2:30 p.m. – 4:00 p.m.**

Thursday, February 1, 2007: **Pre-Empted due to The Gathering and Circle of Friends Gala**  
Please see the enclosed agenda or visit the website at [www.scinstitute.org](http://www.scinstitute.org) and view The Laureate Programs page to learn more about this annual educational event

Thursday, February 8, 2007: **Analyzing Real Estate Investment Choices**  
with Anne-Marie K. Boyer, MA, GRI, e-PRO, ABR, and Bob Boyer, Ph.D., Investment Analyst, both of San Diego's Finest Real Estate

Developing a real estate investment portfolio requires analyzing how different real estate choices – such as single-family residential rentals, small or large multi-family units, or other commercial real estate – fit with an investors goals and lifestyle. In this workshop we discuss which real estate products to pursue for wealth creation vs. annuity like cash flows; which require sweat equity or can be hands-off; and we provide guidelines to minimizing hassle and maximizing returns.

Thursday, February 15, 2007: **7 Steps to a Successful Exit**  
with Greg Banner, CFP®, Asset Preservation Strategies, Inc. 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 best to 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.

Thursday, February 22, 2007: **Trustee Training: The Rights & Responsibilities**  
with Rodney J. Hatley, Esq., and Tana L. Cleaves, Vice President, Bank of America - Trust Services

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 Insights for March 2007**  
**3:30 p.m. – 5:00 p.m.**

- Thursday, March 8, 2007: **The Stretch IRA**  
with John L. Jenkins, AEP, CSA, EA, CFP®, and Rodney J. Hatley, Esq.
- This workshop will continue a series on strategies for the large IRA. Last month we discussed leveraging the large IRA through life insurance. This month we will explore the amazing power of the Stretch IRA, how to set it up, timeline requirements, IRA custodian issues and pitfalls as well as guaranteeing the payout over the life expectancy of the named beneficiary.
- Thursday, March 15, 2007: **Acquiring Direct Ownership of an Investment Property**  
with Ronald R. Ceniceroz, Financial Planner, Asset Preservation Strategies, Inc., and Bill Laney, President, Home Asset Mortgage
- Tempted to buy a rental property as an investment? Make sure you know the steps on how to do it right and whether you have the characteristics to handle the job of a landlord. Acquiring a rental property sounds like easy money—you'll acquire equity in the property and someone else pays the mortgage. However, dealing with maintenance problems, business issues and tenants isn't a job for everyone. Before you buy and hang the "For Rent" sign, come find out the steps needed to acquire direct ownership of an investment property. We will also be discussing whether you have the skills required patience to become a successful landlord.
- Thursday, March 22, 2007: **Real Estate Loans – the Good, the Bad, and the Ugly**  
with Anne-Marie K. Boyer, MA, GRI, e-PRO, ABR, and Bob Boyer, Ph.D., Investment Analyst, both of San Diego's Finest Real Estate
- Teaser rates and fine print. Negative amortization. Points and lender fees. FICO scores. Non-documented income. Underwriting your loan. What the lender really wants! This presentation gives you the inside track to real estate loans and shares what many consumers do not know. Do you know how the S & Ls paid their loan officers? When are interest-only loans the right choice? What are 3/1, 5/1, and 7/1 ARMs (adjustable rate mortgages) and when are they the right choice? Who is looking out for your best interests?
- Thursday, March 29, 2007: **Pre-empted due to the SCI Team Building Event**  
Every 5<sup>th</sup> Thursday of the month our team gets to take time to learn something new, try something different, and just get out of the office to spend time together.

**Thursday Insights for April 2007**  
**3:30 p.m. – 5:00 p.m.**

Thursday, April 5, 2007:

**Entity Choices**

with Alejandro Matuk, Esq., Law Firm of Strazzeri Mancini LLP, and Gregory R. Banner, CFP®, Asset Preservation Strategies, Inc.

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, April 12, 2007:

**Roth Conversions for the Large IRA**

with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation Strategies, Inc., and Stephen J. Mancini, Esq.

This workshop will continue a series on strategies for the large IRA. Prior topics have included leveraging the large IRA through life insurance and stretching the large IRA over the life expectancies of younger beneficiaries. This workshop will introduce the Roth IRA Conversion as the next strategy in the series. We will discuss the “how to”, the “why” and “why not”, along with the most appropriate circumstances and the benefits available.

Thursday, April 19, 2007:

**How to Manage Home Equity to Safely and Conservatively Build Wealth**

with Ronald C. Ceniceroy, Financial Planner, Asset Preservation Strategies, Inc., and Bill Laney, President, Home Asset Mortgage

If you were offered an investment that could never go up in value, but might go down, how much of it would you want? This is your home equity. We will discuss the common misconceptions of home equity. You will learn how to successfully manage your existing home equity to increase liquidity, safety, rate of return and tax deductions.

Thursday, April 26, 2007:

**Do You Want to be a Landlord?**

with Anne-marie Boyer, MA, GRI, e-PRO, ABR, and Robert T. Boyer, Ph.D., both of San Diego's Finest Real Estate

Rental properties are becoming more commonplace both to diversify and preserve assets as well as to generate passive cash flow. Do you want to be a landlord? It is neither quite as simple as waking up and collecting a rent check in your mailbox, nor as painful as the proverbial 2:00am call to unclog a toilet. In this workshop we discuss both strategic and tactical aspects of being a landlord, for in-state and out-of-state properties. We will discuss everything from screening tenants to carpet, flooring, and paint, to lease-options. After this clinic you will be well prepared to become a landlord and can do so with your eyes wide open.

**Thursday Insights for May 2007**  
**3:30 p.m. – 5:00 p.m.**

- Thursday, May 3, 2007: **Big Benefits for Business Owners**  
with Gregory Banner, CFP®, CLU, Asset Preservation Strategies, Inc.,  
and Tom Burns, San Diego Pension Consultants
- Often entrepreneurs want to help employees, but want to disproportionately help themselves. Greg and Tom will discuss what methods are available to compensate and motivate employees, including owner-employees on a discriminatory basis. They will discuss various types of plans and limitations that help the business owner with tax planning and other goals.
- Thursday, May 10, 2007: **Financial and Estate Strategies for the Large IRA - Tax Bracket Maximization**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation Strategies, Inc., and Alejandro Matuk, Esq., Law Firm of Strazzeri Mancini LLP
- Completing the series of strategies for the large IRA, which include leveraging it, stretching it and converting it to a Roth IRA is the concept of Tax Bracket Maximization (TBM). We will be able to demonstrate how these strategies integrate as planning opportunities for the client with a large IRA. In addition, we will prove that a client with a large IRA will actually pay less cumulative income tax over their life expectancy if they withdraw at a rate in a tax bracket at 28% or higher, than if they wait until age 70 1/2 and withdraw only Required Minimum Distributions.
- Thursday, May 17, 2007: **5 Ways out of Highly Appreciated Property**  
with Ronald R. Ceniceroy, Financial Planner, Asset Preservation Strategies, Inc., and Joseph J. Strazzeri, Esq., Law Firm of Strazzeri Mancini LLP
- Have you clients ever said to you, "I would love to sell my investment property, but I'll get nailed in taxes!" Despite the currently San Diego real estate market, there are many real estate investors who have unrealized gains stored up in their investment properties. Come learn the different techniques and strategies financial and legal professionals use in order to defer, spread out or eliminate current and future tax liabilities associated with the sale of investment properties.
- Thursday, May 24, 2007: **Creating Highly Appreciated Properties**  
with Anne-Marie K. Boyer, MA, GRI, e-PRO, ABR, and Bob Boyer, Ph.D., Investment Analyst, both of San Diego's Finest Real Estate
- There are plenty of people available to tell you the ways out of highly appreciated property. The typical scenario is that you let time work on your side for 20 or 30 years. But, what if you don't want to wait that long? Can you create a highly appreciated property? In this workshop we discuss how can you accelerate the process and create wealth and cash flow along the way.
- Thursday, May 31, 2007: **Pre-Empted due to the SCI Team Building Event**

**Thursday Insights for June 2007**  
**3:30 p.m. – 5:00 p.m.**

Thursday, June 7, 2007: **Business Owner Planning Tools: Understanding Non-Qualified Deferred Compensation and When it is Appropriate to Use**  
with Gregory Banner, CFP, CLU, Asset Preservation Strategies, Inc.,  
and Sherry Flint, Advanced Planning-Regional Vice President, The  
Principal Financial Group

Deferred compensation can be a great planning tool for the business owner. Unfortunately, because of its complexity many people avoid it. Greg and Sherry will teach you the basics of deferred compensation and how to spot when it could be a great planning tool for your clients.

Thursday, June 14, 2007: **The 3 Doors of Estate Planning**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation  
Strategies, Inc., and Stephen J. Mancini, Esq., Strazzeri Mancini LLP

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.

Thursday, June 21, 2007: **4 Reasons to Own Your Business Property & Prudent Steps to Make it Happen**  
with Ronald C. Cenicerroz, Financial Planner, Asset Preservation  
Strategies, Inc.

What do you think is going to be more valuable in 20 years, your business or the property your business sits on? With property planning, hopefully both! Come learn proven strategies to help insure the longevity of your business or your client's business and discuss ways to help build your client's retirement income at the same time. We will be discussing the benefits owning your business property as well as the different strategies available to acquire it.

Thursday, June 28, 2007: **Wealthy Clients' Children Get in Trouble Too**  
with Richard L. Katzman, Esq., Law Offices of Richard L. Katzman, and  
Alejandro Matuk, Esq.

It doesn't matter if you are wealthy or not, we all are faced with difficult decisions when growing up, but affluent families have more at risk and possibly more to lose. Whether it is a DUI or a prank gone bad, there are counseling options available. Come and learn about criminal law: youthful offenders, options available for bail and understanding the overall process. Collaborate to provide complete family planning when confronted by emotional, financial, and legal situations.

**Thursday Insights for July 2007**  
**3:30 p.m. – 5:00 p.m.**

Thursday, July 5, 2007: **Collaborative Planning for Business Owner**  
with Gregory Banner, CFP, CLU, Asset Preservation Strategies, Inc.,  
and Alejandro Matuk, Esq., Strazzeri Mancini LLP

Greg and Alex will address issues that business owners should consider when evaluating the future prospects of their company and how a professional collaborative approach can be utilized to provide greater value to the client. The topics to be discussed include how entity selection, formation, and review can be a valuable part of the business. We will also discuss tax reduction strategies and real life examples.

Thursday, July 12, 2007: **Leveraging the Large IRA**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation  
Strategies, Inc., and Stephen J. Mancini, Esq., Strazzeri Mancini LLP

This workshop is designed to demonstrate how life insurance can be used to leverage the large IRA. Ask yourself this question: Would you rather be the beneficiary of a \$2 million taxable IRA or \$1.5 million of tax-free life insurance. We'll show you how to acquire the life insurance and still leave an IRA of \$1.5 million for the next generation.

Thursday, July 19, 2007: **Acquiring Direct Ownership of an Investment Property**  
with Ronald R. Ceniceroy, Financial Planner, Asset Preservation  
Strategies, Inc.

Tempted to buy a rental property as an investment? Make sure you know the steps on how to do it right and whether you have the characteristics to handle the job of a landlord. Acquiring a rental property sounds like easy money—you'll acquire equity in the property and someone else pays the mortgage. However, dealing with maintenance problems, business issues and tenants isn't a job for everyone. Before you buy and hang the "For Rent" sign, come find out the steps needed to acquire direct ownership of an investment property. We will also be discussing whether you have the skills required patience to become a successful landlord.

Thursday, July 26, 2007: **Building Wealth in Two Ways – Business and Real Estate**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation  
Strategies, Inc., and Stephen J. Mancini, Esq.

In California, people build wealth in two ways – their business and their real estate. Come find out what you need to know about the unique tax advantages of owning real estate, why real estate is a great investment in CA, the downside of real estate ownership including risk and debt service, and protecting your investments with asset protection strategies.

**Thursday Insights for August 2007**  
**3:30 p.m. – 5:00 p.m.**

Thursday, August 2, 2007: **Pre-Empted Due to the Gone Fishin' For A Better Business, A Better Life**

with Joseph Strazzeri, Steve Mancini, Greg Banner 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 9, 2007: **Pre-Empted Due to The Laureate in Wealth Strategies 2-Year Certification Program**

Please see [www.scinstitute.org](http://www.scinstitute.org) and visit The Laureate Program page to learn more about these programs.

Thursday, August 16, 2007: **4 Reasons to Own Your Business Property & Prudent Steps to Make it Happen**

with Ronald C. Ceniceroz, Financial Planner, Asset Preservation Strategies, Inc., and Ken Rosenthal

What do you think is going to be more valuable in 20 years, your business or the property your business sits on? With property planning, hopefully both! Come learn proven strategies to help insure the longevity of your business or your client's business and discuss ways to help build your client's retirement income at the same time. We will be discussing the benefits owning your business property as well as the different strategies available to acquire it.

Thursday, August 23, 2007: **Pre-Empted Due to The MPS™ Medicaid Solutions Boot Camp**

with Dave Zumpano CPA, Esq., Founder and President of Medicaid Practice Systems LLC

Many estate planning lawyers avoid discussing Medicaid because they do not understand it. Just because you do not understand it doesn't mean you do not have to understand it. You can no longer avoid it. If you obtain a working knowledge of Medicaid, you will not only avoid malpractice, but you will also create added value for clients and new opportunities and profit for your practice. Please see the attached flyer for more details.

Thursday, August 30, 2007: **Pre-Empted Due to the SCI Team Building Event at The Del Mar Races**

Every 5<sup>th</sup> Thursday of the month our team gets to take time to learn something new, try something different, and just get out of the office to spend time together.



**Thursday Insights for September 2007**  
**3:30 p.m. – 5:00 p.m.**

Thursday, September 6, 2007: **Business Entity Structures & Conversion Strategies**  
with Joseph McGuire, CPA and Alejandro Matuk, Esq.

Evaluating the Entities- Jay and Alex will discuss and survey each business entity option including the advantages and disadvantages of each. 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? They will also discuss why one might consider an entity conversion

Thursday, September 13, 2007: **The Stretch IRA**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation Strategies, Inc., and Rodney J. Hatley, Esq., Strazzeri Mancini LLP

This workshop will continue a series on strategies for the large IRA. Last month we discussed leveraging the large IRA through life insurance. This month we will explore the amazing power of the Stretch IRA, how to set it up, timeline requirements, IRA custodian issues and pitfalls as well as guaranteeing the payout over the life expectancy of the named beneficiary.

Thursday, September 20, 2007: **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. This presentation is a must if you or any of your clients are considering a first or second home in Baja, Mexico.

Thursday, September 27, 2007: **Trustee Training: The Rights & Responsibilities**  
with Rodney J. Hatley, Esq., and Christina M. Labriel, Legal Administrative Assistant and Notary Public, both of the Law Firm of Strazzeri Mancini

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 Insights for October 2007**  
**3:30 p.m. – 5:00 p.m.**

Thursday, October 4, 2007: **7 Steps to a Successful Exit**  
with Gregory Banner, CFP, CLU, Asset Preservation Strategies, Inc.,  
and Alejandro Matuk, Esq., Strazzeri Mancini LLP

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.

Thursday, October 11, 2007: **Roth Conversions for the Large IRA**  
with Ronald Ceniceroy, Senior Financial Planner, Asset Preservation Strategies, and Stephen J. Mancini, Esq., Strazzeri Mancini LLP

This workshop will continue a series on strategies for the large IRA. Last month we discussed leveraging the large IRA through life insurance. This month we will explore the amazing power of the Stretch IRA, how to set it up, timeline requirements, IRA custodian issues and pitfalls as well as guaranteeing the payout over the life expectancy of the named beneficiary.


Thursday, October 18, 2007: **Wealthy Clients' Children Get in Trouble Too**  
with Richard L. Katzman, Esq., Law Offices of Richard L. Katzman,  
and Alejandro Matuk, Esq., Strazzeri Mancini LLP

It doesn't matter if you are wealthy or not, we all are faced with difficult decisions when growing up, but affluent families have more at risk and possibly more to lose. Whether it is a DUI or a prank gone bad, there are counseling options available. Come and learn about criminal law: youthful offenders, options available for bail and understanding the overall process. Collaborate to provide complete family planning when confronted by emotional, financial, and legal situations.

Thursday, October 25, 2007: **How to Manage Home Equity to Safely and Conservatively Build Wealth**  
with Ronald C. Ceniceroy, Financial Planner, Asset Preservation Strategies, Inc.

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**Thursday Insights for November 2007**  
**3:30 p.m. – 5:00 p.m.**

- Thursday, November 1, 2007: **Pre-Empted Due to The Laureate in Wealth Strategies 2-Year Certification Program**  
Please see [www.scinstitute.org](http://www.scinstitute.org) and visit The Laureate Program page to learn more about these programs.
- Thursday, November 8, 2007: **Tax Bracket Maximization**  
with John L. Jenkins, AEP, CSA, EA, CFP®, Asset Preservation Strategies, and Stephen J. Mancini, Esq., Strazzeri Mancini LLP  
This workshop will continue a series on strategies for the large IRA. Last month we discussed leveraging the large IRA through life insurance. This month we will explore the amazing power of the Stretch IRA, how to set it up, timeline requirements, IRA custodian issues and pitfalls as well as guaranteeing the payout over the life expectancy of the named beneficiary.
- Thursday, November 15, 2007: **4 Reasons to Own Your Business Property & Prudent Steps to Make it Happen**  
with Ronald C. Ceniceroy, Senior Financial Planner, Asset Preservation Strategies, Inc.  
What do you think is going to be more valuable in 20 years, your business or the property your business sits on? With property planning, hopefully both! Come learn proven strategies to help insure the longevity of your business or your client's business and discuss ways to help build your client's retirement income at the same time. We will be discussing the benefits owning your business property as well as the different strategies available to acquire it.
- Thursday, November 22, 2007: **Pre-Empted Due to the Thanksgiving Holiday**  
Gobble-Gobble! Enjoy your holiday and make sure you eat too much turkey!
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- Thursday, November 29, 2007: **Pre-Empted Due to the SCI Team Building Event**  
Every 5<sup>th</sup> Thursday of the month our team gets to take time to learn something new, try something different, and just get out of the office to spend time together.
- Thursday, December 6, 2006: **6th Annual SCI Holiday Open House**  
Come visit with the SCI Fellows and Members along with the Strazzeri Mancini Team. See the enclosed flyer for more details regarding this fun and festive holiday event.