

**Thursday Insights for January 2009**  
**2:30 p.m. – 4:00 p.m.**

Thursday, January 1, 2009: **Pre-Empted Due to the New Year**

Thursday, January 8, 2009: **Pre-Empted Due to 2009 SCI Instructor Training**

Thursday, January 15, 2009: **Wealthy Clients' Children Get in Trouble Too**  
with Richard L. Katzman, Esq., and Rachel Chapman, Agent

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, January 22, 2009: **Basic Corporate & Business Taxation – Part II**  
with Stephanie S. Downer, Esq.

This workshop is Part II of an overview of the basic concepts of federal income taxation of C Corporations and their shareholders, including organization of corporations; cash and stock dividends; redemptions of stock; partial and complete liquidations; and sales of corporate businesses and reorganizations.

Thursday, January 29, 2009: **Pre-Empted Due to the SCI Team Building Event**

RSVP to:  
[jrh@scinstitute.org](mailto:jrh@scinstitute.org)  
or 858 200-1911 ext. 117

**Thursday Insights for February 2009**  
**2:30 p.m. – 4:00 p.m.**

Thursday, February 5, 2009: **7 Steps to a Successful Business Exit**  
with Gregory Banner, CFP®, CLU, 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 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, February 12, 2009: **Trustee Training: The Rights & Responsibilities**  
with Leslie S. Klein, CFP®, and Christina Labriel, Paralegal

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, February 19, 2009: **Understanding The Role Of The Professional Geriatric Care Manager and Trustee: The Value of Collaboration**  
with Marcie Hanna, MSW, LCSW, CMC, and Leslie S. Klein, CFP®

Are there clients that you worry about, even when you leave the office each day? Any client situations keep you up at night? Do any clients call you regarding issues that are outside of your scope of practice? If so, there are three options: 1) Ignore the issue...it's not my business; 2) Address the issue by actively getting involved; or 3) Address the issue by referring to a professional Geriatric Care Manager and/or professional trustee. This session explores the pros and cons of helping clients with non-legal issues and how collaboration with a Geriatric Care Manager and trust professional will add value to your clients' experience with your practice.

Thursday, February 26, 2009: **Pre-Empted Due to The Gathering & The Laureate in Wealth Strategies Session #1**

**Thursday Insights for May 2009**  
**2:30 p.m. – 4:00 p.m.**

**May 7<sup>th</sup> – 7 Steps to a Successful Business Exit**, *Presented by Gregory Banner, CFP, CLU, 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 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.

**May 14<sup>th</sup> – Pre-Empted Due to LWS Session #2**

**May 21<sup>st</sup> – The Alphabet Soup of Advanced Estate Planning**, *Presented by Joseph J. Strazzeri, Esq., and Stephen J. Mancini, 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.

**May 28<sup>th</sup> – 2009 American Recovery and Reinvestment Act**, *Presented by: Stephanie S. Downer, Esq., Strazzeri Mancini LLP*

An overview of the recently passed, and much discussed 2009 American Recovery and Reinvestment Act. This presentation will detail information on budget allocation, as well as the Act's effect on IRS Code, ERISA Code, and creation of new code. The presentation gives an overview of the 2009 Recovery Act's tax incentives and/or implications for individuals, businesses, and state infrastructures.

**Thursday Insights for June 2009**  
**2:30 p.m. – 4:00 p.m.**

June 4<sup>th</sup> – **Buy Sell Agreements & their Funding**, Presented by: *Alex Matuk, Esq.*

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.

June 11<sup>th</sup> – **Trustee Training: The Rights & Responsibilities**, Presented by: *Kim Vawter, Attorney, 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.

June 18<sup>th</sup> – **Attracting and Working with Affluent Families**, Presented by *Joseph J. Strazzeri, Esq., and Stephen J. Mancini, Esq.*

What does it really take to get your business to the next level? Working with affluent families means not only understanding how to establish and resolve problems for highly technical plans, but we must also collaborate with the client's other advisors. Come discuss with Joe & Steve how to build a process that will allow you to define and obtain your perfect referrals as well as create a trusting and inspiring environment for the benefit of other advisors and your clients.

June 25<sup>th</sup> – **2009 American Recovery and Reinvestment Act**, Presented by: *Stephanie S. Downer, Esq., Strazzeri Mancini LLP*

An overview of the recently passed, and much discussed 2009 American Recovery and Reinvestment Act. This presentation will detail information on budget allocation, as well as the Act's effect on IRS Code, ERISA Code, and creation of new code. The presentation gives an overview of the 2009 Recovery Act's tax incentives and/or implications for individuals, businesses, and state infrastructures.

**Thursday Insights for July 2009**  
**2:30 p.m. – 4:00 p.m.**

**July 2<sup>nd</sup> – Strategies for the Large IRA**, Presented by: *John Jenkins, AEP, EA, CFPR*

This workshop will provide a comprehensive set of strategies for the large IRA. Topics include leveraging the large IRA through life insurance, stretching the IRA over the life expectations of younger beneficiaries, and converting the IRA to a ROTH IRA all while using TAX Bracket Maximization. John will discuss the “how to”, the “why” and the “why not”, along with the most appropriate circumstances and the benefits available.

**July 9<sup>th</sup> – Basic Corporate & Business Taxation Part I**, Presented by: *Stephanie S. Downer, Esq. and Joe Strazzeri, Esq.*

This workshop is Part I of an overview of the basic concepts of federal income taxation of C Corporations and their shareholders, including organization of corporations; cash and stock dividends; redemptions of stock; partial and complete liquidations; and sales of corporate businesses and reorganizations.

**July 16<sup>th</sup> – Pre-Empted Due to California Forum – Letting Collaboration Happen**

**July 23<sup>rd</sup> – The Top 10 Untapped Truths of Enhancing Client Equity Value**, Presented by: *Carl Sheeler, PhD, CBA, AVA and Alex Matuk, Esq.*

In good times and especially in more challenging ones, business owners and HNW individuals often ask their trusted advisors: "What have you done for me lately and why am I paying you so much?" The business valuation expert is in a unique position to see how business organization, structure, management, capitalization and market influence enterprise and equity values. By understanding what drives value of both tangible assets and intangible assets (goodwill), attorneys, accountants, bankers, insurers and wealth advisors can revisit clients and offer invaluable advice on ways to enhance business value while minimizing tax liability and exposure.

**July 30<sup>th</sup> – Pre-Empted Due to Strazzeri Mancini Team Building Event**

**Thursday Insights for August 2009**  
**2:30 p.m. – 4:00 p.m.**

**August 6<sup>th</sup> – Collaborative Planning for Business Owners**, Presented by: *Gregory Banner, CFP, CLU, 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 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.

**August 13<sup>th</sup> – Pre-Empted Due to LWS Session #3**

**August 20<sup>th</sup> – IRS Valuation & Discounting Challenges: Bullet Proof or Bullet Holes?** Presented by: *Carl Sheeler, PhD, CBA, AVA*

Now, more than ever, as the new administration is seeking ways to put more of our clients' hard earned dollars and legacy sweat-equity into the Treasury, we find ways to keep both the IRS and taxpayers honest. This begins by knowing the line where "pigs get fat and hogs get slaughtered". An entertaining and instructive look at where clients and their advisors may run afoul when advising clients despite good intentions. Also covered is must know past and recent tax court case and what constitutes "qualified" business valuation reports of both going concern and asset holding companies.... and what does not!

**August 27<sup>th</sup> – Trustee Training: The Rights & Responsibilities**, Presented by: *Leslie Klein, CFP and Kim Vawter, Esq.*

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 September 2009**  
**2:30 p.m. – 4:00 p.m.**

**September 3<sup>rd</sup> – Who Should be the Beneficiary of Your IRA?** Presented by *John Jenkins, AEP, EA, CFP*

This is one of the most complicated decisions in our estate planning process. The rules are convoluted and working through the maze of options is difficult even for the advisor. John will discuss the options available for our clients in a logical progression that you can then take back to your office and implement in your everyday practice.

**September 10<sup>th</sup> – How to Earn Fees on Your Clients House Plus Other Outside of the Box Sales Ideas;** Presented by *Sal Capizzi*

Are you looking for a different way to increase your revenue? We will show you how to develop annual fees both on existing clients and new clients using the Dunham Trust Company. This course offers simple solutions and sales ideas to increase your revenue and build a high-net-worth practice. Join this meeting to hear what type of clients you should be speaking to, the language to use during those conversations, and the tools you need in order to satisfy the trust needs of your clients.

**September 17<sup>th</sup> – For California Doctors, A Guide to Asset Protection, Tax, and Estate Planning;** Presented by *Joe Strazzeri, Esq. & Steve Mancini, Esq.*

Help doctors take the prescribed medicine! Come join Joe & Steve as they discuss their newly co-authored book published by The Southern California Institute and Guardian Publishing LLC. Spend time learning about the mind set of doctors as clients, their perspective to working with advisors, as well as the things they need to know concerning asset protection and estate planning.

**September 24<sup>th</sup> – Are you Referable? – The Practice Experience;** Presented by *Stephanie Downer, Esq. & Joe Strazzeri, Esq.*

We are living at a time when extraordinary estate and wealth strategies planning advisors are needed like never before. As a result, the public is searching for answers on how to preserve and protect what they have; and for answers on how to thrive into the future. This course is a dialogue on professional collaboration and the type of practice your referral sources and clients experience- your practice as seen through the eyes of others. It introduces you to techniques in which you and your team may use to gain the skills and quiet confidence to position your practice in the forefront of your community and how you can become a "referable" resource to others. Your practice is like no other and should be unique to you.

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**Thursday Insights for October 2009**  
**2:30 p.m. – 4:00 p.m.**

**October 1<sup>st</sup> – 7 Steps to a Successful Business Exit**, *Presented by Gregory Banner, CFP, CLU, Alejandro Matuk, Esq., & Don McVay, 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 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.

**October 8<sup>th</sup> – Tax Savings through Charitable Giving**; *Presented by Jamie Nelson, President of Planned Giving Roundtable*

Whatever happened to your planned giving officer? Come join Jamie to gain a better understanding of charitable giving options in today's environment. CRTs, CLTs, SOs, and PFs are all still alive – this course is a great reminder of the different benefits they offer you and your clients.

**October 15<sup>th</sup> – 10 Ways A Business Valuation Expert Can Make Big \$'s for Business Owners & Advisors**; *Presented by Carl Sheeler, PhD, CBA, AVA & Don McVay, Esq.*

Ever wonder what happens to a business' value with an unfunded buy-sell agreement, no succession plan, no proactive tax and accounting advice or no line of credit? In an open discussion and case study format learn how advisors are key value drivers and how this leads to higher business ROI and ends advisor musical chairs by cementing enduring relationships instead of "What have you done for me lately?" Will benefit CPAs, wealth/business advisors, insurers, bankers and attorneys who want to leverage strategic relationships.

**October 22<sup>nd</sup> – ERISA & Employee Benefit Plans Part 1**; *Presented by Stephanie Downer, Esq. & Alex Matuk, Esq.*

This course will consider Title I of the Employee Retirement Income Security Act of 1974, as amended, and its implications for employee benefit plan administration and litigation. Attention will be devoted to fiduciary conduct, investment management concerns, reporting and disclosure rules, federal preemption of state laws, and employees benefit claim and fiduciary litigation.

**October 29<sup>th</sup> – Pre-Empted Due to Southern California Institute Team Building Event**

**Thursday Insights for October 2009**  
**2:30 p.m. – 4:00 p.m.**

**November 5<sup>th</sup> – Pre-Empted Due to Laureate Session #4**

**November 12<sup>th</sup> – The Three Doors of Estate Planning;** *Presented by John L. Jenkins, AEP, CSA, EA, CFPR*

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.

**November 19<sup>th</sup> – ERISA & Employee Benefit Plans Part 2;** *Presented by Stephanie Downer, Esq. & Alex Matuk, Esq.*

This course will consider Title I of the Employee Retirement Income Security Act of 1974, as amended, and its implications for employee benefit plan administration and litigation. Attention will be devoted to fiduciary conduct, investment management concerns, reporting and disclosure rules, federal preemption of state laws, and employees benefit claim and fiduciary litigation.

**November 26<sup>th</sup> – Pre-Empted Due to Thanksgiving Holiday**