Thursday Insights for April 2008
2:30 p.m. – 4:00 p.m.

Thursday, April 3, 2008: **Collaborative Planning for Business Owners**
with Alejandro Matuk, Esq. and Gregory Banner, CFP® ,CLU

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, April 10, 2008**:** **Leveraging Your IRA**
with John L. Jenkins, AEP, CSA, EA, CFP® and Rodney J. Hatley, Esq.

Do you know what kills more large IRA accounts than anything else? - Admiration. Admiration kills large IRA accounts because the owner and even the financial advisor who helped them grow the account fail to plan for the ultimate income and potential estate taxes due on the balance. Instead, they get caught up in growing the account to the largest possible balance, admiring each statement and deriving great satisfaction from their savings and investment success. Come and learn how to leverage an IRA into a legacy asset that supports not only the owner and their spouse, but also several generations of beneficiaries.

Thursday, April 17, 2008: _______
____

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, April 24, 2008: _______________
with Van Whiting, Jr., Financial Advisor, Ameriprise……

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Thursday Insights for May 2008
2:30 p.m. – 4:00 p.m.

Thursday, May 1, 2008: **Business Entity Structure & Evaluation**
with Gregory Banner, CFP, CLU and Alejandro Matuk, Esq.

Greg and Alex will discuss and survey each common 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?

Thursday, May 8, 2008: ____________
with John L. Jenkins, AEP, CSA, EA, CFP® and Stephen J. Mancini, Esq.

Thursday, May 15, 2008: _________________
with Ronald C. Ceniceroz, Financial Planner

Thursday, May 22, 2008: **Pre-Empted Due to The Laureate in Wealth Strategies 1-Year Certification Program (May Session)**
Please see www.scinstitute.org and visit The Laureate Program page to learn more about these programs.

Thursday, May 29, 2008: **Pre-Empted Due to our SCI Team Building Event**
Every "5th 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.

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Thursday Insights for July 2008
2:30 p.m. – 4:00 p.m.

Thursday, July 3, 2008: **Employee Benefits for All**
with Alejandro Matuk, Esq. and Gregory Banner, CFP® ,CLU

Fringe benefits are usually offered by an employer to attract and keep good employees. Greg and Alex will review several of the plan types and which plan might be appropriate for different business situations from the perspective of business goals, cost, and complexity.

Thursday, July 10, 2008**:** **Tax Bracket Maximization**
with John L. Jenkins, AEP, CSA, EA, CFP®, and Stephen J. Mancini, 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, July 17, 2008: **Acquiring Direct Ownership of an Investment Property**
with Ronald R. Ceniceroz, Financial Planner

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 24, 2008: **Pre-Empted Due to the SCI Laureate Instructor Training**

Thursday, July 31, 2008: **Pre-Empted Due to the SCI Team Building Event**

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Thursday Insights for August 2008
2:30 p.m. – 4:00 p.m.

Thursday, August 7, 2008: **Business Owner Planning Tools: Understanding non-qualified deferred compensation and when it is appropriate to use.**
with Gregory Banner, CFP, CLU, and Sherry Flint, Advanced Planning-Regional Vice President

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 client

Thursday, August 14, 2008**:** **The 3 Doors of Estate Planning**
with John L. Jenkins, AEP, CSA, EA, CFP®, and Stephen J. Mancini, Esq.

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, August 21, 2008: **Captive Insurance Companies**
with Stephen J. Mancini, Esq., and Rodney J. Hatley, Esq.

Business Owners have both insurable and uninsurable risks. Pre-tax funds can be set aside into an entity to cover such risks while offering creditor protection. Understand the types of businesses that may benefit from this option and the strategies involved.

Thursday, August 28, 2008: **Are You Referable: The Practice Experience**
with Joseph J. Strazzeri, Esq., and James Reopelle

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 September 2008
2:30 p.m. – 4:00 p.m.

Thursday, September 4, 2008: **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, September 11, 2008**:** **Leveraging the IRA**
with Ronald R. Ceniceroz, Financial Planner

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, September 18, 2008: **Pre-Empted Due to the SCI Laureate Instructor Training**

Thursday, September 25, 2008: **Trustee Training: The Rights & Responsibilities**
with Rodney J. Hatley, Esq., and Christina M. 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.

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Thursday Insights for October 2008
2:30 p.m. – 4:00 p.m.

Thursday, October 2, 2008: **Collaborative Planning for Business Owner**
with Gregory Banner, CFP, CLU, and Alejandro Matuk, Esq.

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, October 9, 2008: **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, October 16, 2008: **5 Ways Out of Highly Appreciated Property**
with Ronald R. Ceniceroz, Financial Planner

You have probably heard of 1031 Exchanges, T.I.C.'s and Triple Nets. There are at least 5 ways to sell highly appreciated property and avoid, or delay, the tax consequences. We will discuss and compare options and opportunities for both advisors and clients.

Thursday, October 23, 2008: Basic **Corporate & Business Taxation – Part 1**
with Stephanie S. Downer, Esq., and Rodney J. Hatley, Esq.

This workshop is Part 1 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, October 30, 2008: **Pre-Empted Due to the SCI Team Building Event**

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