

Thursday Insights for January 2010
2:30 p.m. – 4:00 p.m.

January 7, 2010 – Income for Life; *Presented by John Jenkins, AEP, CSA, EA, CFPR and Steve Mancini, Esq.*

The Income for Life Model® is an investment strategy with the objective of providing inflation-adjusted income for life. The strategy allocates assets in a manner that places a heavy emphasis on guaranteed streams of income that continue over long periods of time. This is extremely important because Americans are increasingly being forced to rely upon their own retirement savings to create the retirement income they will need. With longevity increasing and interest rates low, creating durable streams of retirement income can be challenging. The Income for Life Model provides a sound foundation for creating that income.

January 14, 2010 – Integrated Wealth Strategies – “Stark” Case Study; *Presented by Joe Strazzeri, Esq. and Stephanie Downer, Esq.*

From this case study approach, brainstorm, consider, review, and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns for “Rob & Molly Stark” who, at ages 66 and 69 respectively, have been married for 18 years. They have 4 children from previous marriages ranging from 30 to 41 years old and 7 grandchildren ages 9 to 17. Rob & Molly’s \$17,000,000 in total assets consist of about \$130,000 in cash; \$620,000 in marketable securities; \$6,000,000 in other investments; \$720,000 in retirement plans; \$6,000,000 in investment real estate; \$4,300,000 in personal residences; \$150,000 in personal property; and \$650,000 in liabilities. Rob & Molly currently have non-integrated “planning” and are interested in protecting their cash flow and “nest egg”; the eventual sale of the business; ensuring flexibility; freedom to travel; growing retirement monies; minimizing income tax; and reducing or eliminating capital gains taxes during their lifetime – as well as minimizing estate taxes; disposition of their estate; and provisions for their children after death.

January 21, 2010 – IRS Valuation & Discounting Challenges: Bullet Proof or Bullet Holes? *Presented by Carl Sheeler, PhD, CBA, AVA and Marla Klaas, Esq.*

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!

January 28, 2010 – For California Doctors; *Presented by Alex Matuk, Esq. and Shelley Lightfoot, Executive Director*

Help doctors take the prescribed medicine! Come join Alex & Shelley as they discuss the 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.

Thursday Insights for February 2010 2:30 p.m. – 4:00 p.m.

February 4, 2010 – Integrated Wealth Strategies – “Kaplan” Case Study; *Presented by Joe Strazzeri, Esq. and Stephanie Downer, Esq.*

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns for “Mr. Kaplan”, a 53 year old, single, “straight shooter” who has two children ages 24 & 25 and over \$12,000,000 in assets. The types of assets include \$10,000 in cash; \$180,000 in marketable securities; \$8,000,000 in other investments; \$400,000 in qualified retirement plan; \$1,400,000 in real estate holdings; \$1,700,000 in personal residence; \$130,000 in personal property; and \$480,000 in liabilities. Mr. Kaplan currently has non-integrated “planning” and is interested in maintaining his customary lifestyle; simplifying and clarifying the ownership structure of his companies; providing asset protection for his various companies; not working but maintaining an active role in the businesses; leaving a legacy to his children in the form of something other than cash; charitable intentions without compromising financial independence; eliminating federal taxes; reducing income taxes; and maintaining flexibility to change planning in the future.

February 11, 2010 – Two-Step Sales; *Presented by Sal Capizzi and Shelley Lightfoot, Executive Director*

Un-complicate the complicated. Learn how to work with High-Net-Worth investors to help guide them through the sales process, and take them from prospect to client in two meetings. You will learn how to utilize the “Dunham 2-Step™”, Dunham & Associates CEO Jeffrey Dunham’s profiling questionnaire designed to best ensure that client’s needs are served, goals are defined, and expectations are met. In addition, this presentation will provide practical tips and examples of how to effectively structure conversations, leverage active listening, how to ask appropriate questions, and how else to employ a number of profiling and client discovery techniques. The “Dunham 2-Step™” will be distributed at the session.

February 18, 2010 – How to Create Wealth and Value out of Life Insurance Policies; *Presented by Greg Ives and Trey Fairman, JD*

Life Settlement is a fast growing industry and is providing a way in which retired Americans can look to create additional wealth. Over 85% of Universal Life Policies and 95% of Term Policies never result in a death benefit being paid. This course will give you an overview of the Life Settlement Industry, how the transaction works, and how you can create wealth and value for your clients, and for your business.

February 25, 2010 – Pre-Empted Due to The Gathering 2010

The Gathering is an annual symposium that combines a practical understanding of current events in estate, business, tax, insurance, and wealth strategies planning to keep you and your Independent Collaborative Advisor on the Razor's Edge.

Thursday Insights for March 2010 2:30 p.m. – 4:00 p.m.

March 4, 2010 – 7 Steps to Successful Business Exit Strategies; *Presented by Gregory Banner, CFP, CLU and Alex 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.

March 11, 2010 – Integrated Wealth Strategies – “Harper” Case Study; *Presented by Joe Strazzeri, Esq., Stephanie Downer, Esq., and Marla Klaas, Esq.*

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns of “Peter & Janice Harper”. In their late 50's, Peter and Janice have been married for 24 years and have 4 grown children from previous marriages, three mutual children ages 13 to 22, 5 natural grandchildren and 3 step-grandchildren. They have well over \$35,000,000 in assets that include \$155,000 in cash; over \$27,000,000 in marketable securities; \$14,000,000 in other investments; \$106,000 in qualified retirement accounts; \$2,000,000 in personal residence; \$178,000 in personal property; and \$8,000,000 in liabilities. Peter and Janice currently have non-integrated “planning” and are interested in maintaining their current lifestyle and financial security through retirement; eliminating federal tax; debt & risk management control; allowing flexibility for Peter's entrepreneurial spirit while protecting current assets; creditor protection during their own lives and for their children after their death; saving on current income taxes; providing for their children in a way that instills the value of education and a good work ethic; lending a helping hand to their family; and creating a family charitable legacy.

March 18, 2010 – Are you Referable? - The Practice Experience; *Presented by Joe Strazzeri, Esq. and Shelley Lightfoot, Executive Director*

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.

March 25, 2010 – International Tax Policy Part 1; *Presented by Stephanie Downer, Esq. and Joe Strazzeri, Esq.*

This course will focus on the policy considerations that Congress and Treasury weighed as they considered various international income tax code sections and regulations or, at times, rulings. We will examine the problem that Congress faced that each particular piece of legislation was designed to solve. We will review whether the job that Congress did could have been done better. We will also look at current issues and discuss whether those issues need legislative solutions and, if so, explore the possible solutions.

Thursday Insights for April 2010 2:30 p.m. – 4:00 p.m.

April 1, 2010 – Leverage & Estate Planning for your IRA; *Presented by John Jenkins AEP, CSA, EA, CFPR & Stephen J. Mancini, 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.

April 8, 2010 – The Intersection of Elder Law and Estate Planning; *Presented by Richard Scott Stewart, Esq. & Debra Streeter, Esq.*

Learn how to spot critical long term care issues and how to implement solutions into your planning strategies. Avoid common mistakes and pitfalls about Medi-Cal eligibility such as ignoring important Government Programs/Benefits or thinking it's too late to plan. Help your clients develop comprehensive solutions that will allow them peace of mind for their future physical and financial health.

April 15, 2010 – Pre-Empted due to SCI In-house Instructor Training

The SCI team will conduct its annual review of the Facilitation Experience and Instructor qualifications.

April 22, 2010 – The Truth about Roth Conversions; *Presented by David Reyes, Financial Architect & Joseph J. Strazzeri, Esq.*

Conversions are more than merely looking at the current tax bracket and whether we move up the bracket, also known as "bracket creep". Come learn why any Roth Conversion calculator is the first step, not the last step; consider such things as estate tax, future income tax rates and the health care reform act; and why your clients should convert as much as possible in year 2010. Finally, techniques will be discussed to minimize - and in some cases, eliminate the taxes on Roth Conversions...A tax free Roth Conversion.

April 29, 2010 – Pre-Empted Due to Strazzeri Mancini Team Building Event

Every 5th Thursday the Strazzeri Mancini LLP & Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.

Thursday Insights for May 2010
2:30 p.m. – 4:00 p.m.

May 6, 2010 – Trustee Training: The Rights & Responsibilities; *Presented by Leslie Klein, CFP & Kimberly 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.

May 13, 2010 – Pre-Empted due to the Laureate in Wealth Strategies Session #1

The Laureate Programs are a variety of educational courses focused on attracting, retaining and working with affluent clientele in a collaborative professional environment.

May 20, 2010 – Compliance as a Marketing Tool? *Presented by Jeff Groves, CRCP & Shelley Lightfoot, Executive Director*

Although it is not our recommended marketing plan, we know for sure breaking the rules is a great way to get your name negatively blasted in the media! Reduce regulatory risk and explore ways to use compliance as a marketing tool to help attract clients. Today, clients have a heightened expectation that professional investment firms proactively seek methods of keeping their investments safe. Review actual cases with Jeff and Shelley to learn what not to do as well as discover there are easy and inexpensive solutions. This course will not only help you be prepared for the coming visit by the regulators and avoid hefty fines, but also prepare you to answer client questions about the operations of your firm and the safety of their investment.

May 27, 2010 – Rescuing 419 Plans; *Presented by David Reyes, Financial Architect & Trey Fairman, JD*

Do you or a client have an old 419 Plan that is no longer IRS compliant? Did you know that you or your client could be exposed to severe IRS penalties for this non-compliant plan? We will discuss the difference between a 419 Plan, a "Compliant Plan" and the options you have. We will discuss the attributes of a non-compliant 419 Plan and the characteristics of making this a compliant plan.

Thursday Insights for June 2010 2:30 p.m. – 4:00 p.m.

June 3, 2010 – Buy Sell Agreements & their Funding; *Presented by Alejandro Matuk, Esq. & Laura Stees, CPA*

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 10, 2010 – Integrated Wealth Strategies – “Lesse” Case Study; *Presented by Stephen J. Mancini, Esq. & Alejandro Matuk, Esq.*

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns of “Robert & Kristi Lesse”, a young couple (45 and 34 years old respectively) who have been married for 10 years. They have a 17 year old son from Rob’s previous marriage (lives with his mother) and a 3 year old son together. Rob and Kristi have over \$15,000,000 in assets which include \$330,000 in cash; \$9,600,000 in marketable securities; \$142,000 in annuities; \$6,600,000 in other investments; \$160,000 in qualified retirement plans; \$100,000 in investment real estate; \$270,000 in personal residence; \$370,000 in personal property; and \$2,300,000 in liabilities. Rob and Kristi currently have non-integrated “planning” and are interested in maintaining their customary lifestyle while providing for each other and their family; providing for and incentivizing their children in such a way as to pass on educational and work ethic values; saving on current income taxes; eliminating federal estate taxes; protecting themselves from predators and creditors (and their children after their death); protecting their home, possible Christmas tree farm, and consulting business in New York; ensuring Kristi and the children are taken care of in the event of Rob’s death; lending a helping hand to family members; and endowing a family charitable cause in which future generations can participate.

June 17, 2010 – Realities of Defined Benefit and Pension Plans; *Presented by David Reyes, Financial Architect & Joseph J. Strazzeri, Esq.*

We will learn and revisit "The Pension Protection Act of 2006" and what it means to us today. We will discuss how to maximize the funding of these plans and ways to create tax free income. We will also discuss how pension plans can be your clients best asset protection and wealth transfer tool. Finally, we will show examples of incorporating Defined Benefit Pension Plans with the 2010 Roth Conversion to create the maximum benefits for you and your clients.

June 24, 2010 – What Wealth Planners Need to Know about Estate Litigation; *Presented by Roland Achtel, Esq. & Kimberly Vawter, Esq.*

Understanding financial & legal strategies is one thing, but understanding the litigation that might come up because of it is another. Learn from Roland and Kim how seemingly straight forward investment actions, situations, and/or trust language can cause litigation between family member beneficiaries and how advisors can help before, during, and after. In this case study driven course, explore and understand the world of estate and probate litigation and how it will affect your client families – and how to help.

Thursday Insights for July 2010

2:30 p.m. – 4:00 p.m.

July 1, 2010 – Entity Choices; Presented by Gregory Banner, CFP, CLU and Alejandro Matuk, Esq.

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.

July 8, 2010 – Integrated Wealth Strategies – “Alchem” Case Study; Presented by Joseph Strazzeri, Esq. & Stephen Mancini, Esq.

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns of “Danny & Laurie Alchem”, a younger couple struggling with the decision of whether to sell their business. Danny & Laurie have two children ages 8 & 6 and almost \$70,000,000 combined net worth that includes cash equivalents of \$2,000,000, marketable securities of \$324,000, qualified retirement plans of \$1,000,000, \$5,500,000 investment real estate, \$12,000,000 personal residence, \$2,145,000 personal property, business valued at approximately \$50,000,000, and \$3,331,000 in liabilities. Danny and Lori currently have non-integrated “planning” and are interested in asset protection planning for themselves and their business; providing for their children, and if possible Danny’s brother during his lifetime; reducing income taxes and federal estate taxes; creditor protection during lifetime and for children after death; maintaining current lifestyle and financial security through retirement; and beginning a charitable planning legacy for the family.

July 15, 2010 – Pre-Empted Due to California Forum

The California Forum is a condensed 2 day annual symposium concentrating on new financial planning topics and strategies that have materialized in CA laws over the previous year.

July 22, 2010 – Financial Physicals- A Tool for Client Success and Business Development; Presented by Matt Rinkey and Bonnie Newland

Have you ever wondered how you could systematically add value to your existing client base and at the same time increase your own businesses value? In many instances the services we are engaged to provide are just a subset of the advanced planning and advisory services our clients need. By taking a page from the general physician and performing routine Financial Physicals on your clients, you can improve your client's financial health and your businesses as well. Matt & Bonnie will provide a straightforward way to initiate your Financial Physicals, schedule client follow-ups and suggest new language you can use to explain your value to your clients.

July 29, 2010 – Pre-Empted Due to Strazzeri Mancini Team Building Event

Every 5th Thursday the Strazzeri Mancini LLP & Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.

Thursday Insights for August 2010

2:30 p.m. – 4:00 p.m.

August 5, 2010 – Income for Life; Presented by John Jenkins, AEP, CSA, EA, CFPR & Stephen Mancini, Esq.

The Income for Life Model® is an investment strategy with the objective of providing inflation-adjusted income for life. The strategy allocates assets in a manner that places a heavy emphasis on guaranteed streams of income that continue over long periods of time. This is extremely important because Americans are increasingly being forced to rely upon their own retirement savings to create the retirement income they will need. With longevity increasing and interest rates low, creating durable streams of retirement income can be challenging. The Income for Life Model provides a sound foundation for creating that income.

August 12, 2010 – Pre-Empted Due to LWS Session #3

The Laureate Programs are a variety of educational courses focused on attracting, retaining and working with affluent clientele in a collaborative professional environment.

August 19, 2010 – The Shift of Risk-Management; Presented by Lawrence D. Duignan, Esq., A.P.C. & Joseph Strazzeri, Esq.

Historically, your clients have had a “no risk” perception about doing business with lenders and banking institutions. Residential and commercial financing business was done with utmost trust - and risk-management was not a formal consideration - at least until the “crash” occurred (2005---2009). Today, the risks of lender liabilities must clearly be considered upfront as a part of the overall business planning and risk-management factor. Join Larry & Joe as they review what compromises and defines those industry standards - as well as discuss possible solutions to help families and business owners resolve current situations and prevent future “messes”.

August 26, 2010 – International Tax Policy, Part 1; Presented by Stephanie Downer, Esq. & Joseph Strazzeri, Esq.

This course will focus on the policy considerations that Congress and Treasury weighed as they considered various international income tax code sections and regulations or, at times, rulings. We will examine the problem that Congress faced that each particular piece of legislation was designed to solve. We will review whether the job that Congress did could have been done better. We will also look at current issues and discuss whether those issues need legislative solutions and, if so, explore the possible solutions.

Thursday Insights for September 2010

2:30 p.m. – 4:00 p.m.

September 2, 2010 – 7 Steps to Successful Business Exit Strategies; 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.

September 9, 2010 – Integrated Wealth Strategies – “Cane” Case Study; Presented by Joseph Strazzeri, Esq. & Stephen Mancini, Esq.

From this case study approach, brainstorm, consider, review and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns of “Sal & Sally Cane” who are in their late sixties with 3 children and 6 grandchildren. They have developed major investment real estate properties valued at over \$46,000,000, personal real estate of \$7,900,000, other investments worth about \$2,000,000, cash equivalents of \$80,000, marketable securities of \$253,000, personal property of \$727,000, and liabilities of \$20,230,000 – for a total net worth of just over \$37,000,000. Sal & Sally currently have non-integrated “planning” and are interested in maintaining their customary lifestyle; providing financial security of surviving spouse; maintaining adequate emergency and investment opportunity funds; simplifying and scaling back real estate holdings, leaving inheritance to children; funding for charitable projects; and eliminating federal estate taxes.

September 16, 2010 – Who’s in Control of the Money?; Presented by Janice Amato, CFP™ & Shelley Lightfoot, Executive Director

Assisting the suddenly single – Jan & Shelley focus on financial planning for San Diego women and lift the confidence level of women handling their finances for the first time. Recent widow, divorcee, or business owner – their stories may be different but their needs are the same. Join Jan and Shelley as they review how to increase your presence in this area of financial and legal planning as well as how to understand the language of this new and growing market place.

September 23, 2010 – What Wealth Planners Need to Know about Estate Litigation; Presented by Roland Ahtel, Esq. & Kimberly Vawter, Esq.

Understanding financial & legal strategies is one thing, but understanding the litigation that might come up because of it is another. Learn from Roland and Kim how seemingly straight forward investment actions, situations, and/or trust language can cause litigation between family member beneficiaries and how advisors can help before, during, and after. In this case study driven course, explore and understand the world of estate and probate litigation and how it will affect your client families – and how to help.

September 30, 2010 – Pre-Empted Due to Strazzeri Mancini Team Building Event

Every 5th Thursday the Strazzeri Mancini LLP & Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.

Thursday Insights for October 2010

2:30 p.m. – 4:00 p.m.

October 7, 2010 – Income for Life; Presented by John Jenkins, AEP®, EA, CFP® & Stephen Mancini, Esq.

The Income for Life Model® is an investment strategy with the objective of providing inflation-adjusted income for life. The strategy allocates assets in a manner that places a heavy emphasis on guaranteed streams of income that continue over long periods of time. This is extremely important because Americans are increasingly being forced to rely upon their own retirement savings to create the retirement income they will need. With longevity increasing and interest rates low, creating durable streams of retirement income can be challenging. The Income for Life Model provides a sound foundation for creating that income.

October 14, 2010 – Building Bridges; Presented by Ryan Ponsford and Shelley Lightfoot, Executive Director

We are all bridge builders. We can build strong bridges of friendship, encouragement, and good will; or we can build weak bridges that make it dangerous or even perilous for those that follow. Using real-life examples, this program will demonstrate that by tapping into story, the most primeval mode of human communication, thoughtful advisors can inspire their clients, deepen relationships, and guide them in powerful directions. Please join Ryan and Shelley for an interactive program about the bridges that we build in our lives. This presentation will strike a chord with and speak to your hearts, showing how to make a significant difference through the power of the legacy story.

October 21, 2010 – Real Estate Loan Update; Presented by Joseph Strazzeri, Esq. & Alejandro Matuk, Esq.

Many of your clients may be facing challenging new legal and financial issues related to their real estate portfolios. Many of those issues revolve around commercial or other investment property loans, financing practices, and or products. Recent laws may impact your clients past, current or future real estate transactions; causing the need to analyze their options. Lender liability may be a negotiation tool to help clients find relief instead of throwing good money after bad.

October 28, 2010 – SCI Educational Members Mixer

See back for further details!

Thursday Insights for November 2010

2:30 p.m. – 4:00 p.m.

November 4, 2010 – Pre-Empted Due to Laureate Session #3

The Laureate Programs are a variety of educational courses focused on attracting, retaining and working with affluent clientele in a collaborative professional environment.

November 11, 2010 – Integrated Wealth Strategies – “Stark” Case Study; *Presented by Joseph Strazzeri, Esq. and Stephen Mancini, Esq.*

From this case study approach, brainstorm, consider, review, and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, review detailed numbers, facts, goals, and concerns for “Rob & Molly Stark” who, at ages 66 and 69 respectively, have been married for 18 years. They have 4 children from previous marriages ranging from 30 to 41 years old and 7 grandchildren ages 9 to 17. Rob & Molly’s \$17,000,000 in total assets consist of about \$130,000 in cash; \$620,000 in marketable securities; \$6,000,000 in other investments; \$720,000 in retirement plans; \$6,000,000 in investment real estate; \$4,300,000 in personal residences; \$150,000 in personal property; and \$650,000 in liabilities. Rob & Molly currently have non-integrated “planning” and are interested in protecting their cash flow and “nest egg”; the eventual sale of the business; ensuring flexibility; freedom to travel; growing retirement monies; minimizing income tax; and reducing or eliminating capital gains taxes during their lifetime – as well as minimizing estate taxes; disposition of their estate; and provisions for their children after death.

November 18, 2010 – International Tax Policy, Part 2; *Presented by Stephanie Downer, Esq., Alejandro Matuk, Esq. & Special Guest, Antonio Gastelum*

With a general comparative discussion of U.S. law for Mexican non resident aliens, this course will focus on the policy considerations that Congress and Treasury weighed as they considered various international income tax code sections and regulations or, at times, rulings. We will examine the problem that Congress faced that each particular piece of legislation was designed to solve. We will review whether the job that Congress did could have been done better. We will also look at current issues and discuss whether those issues need legislative solutions and, if so, explore the possible solutions.

November 25, 2010 – Pre-Empted Due to Thanksgiving Holiday!