

Thursday Insights for January 2012

2:30 p.m. – 4:00 p.m.

January 5, 2012 – Under Utilized Tools for Today’s Business Succession Planning Needs; *Presented by Gregory Banner, CLU®, CFP®, CRTP and Alejandro Matuk, Esq.*

Gain an understanding of how to create a defensible and practical business valuation with special attention to cash flow issues. Various advisors may inadvertently emphasize their specific areas of specialty which can result in an incomplete plan. Discover a process to help you identify and ensure the maximization of your client’s goals and dreams. Greg and Alex will discuss how to make the most of these concepts while partnering with the business owner and other collaborative professionals to drive a successful transition.

January 12, 2012 – Today’s Mass Affluent Client (\$1 - \$10 Million net worth) Investment Options – Is Protection the Name of the Game?; *Presented by Jeffrey Nash, Managing Director and Peter Sasaki*

Retail investors and their advisors face a number of challenges in the current environment. Traditional models that provide market exposure through long-only stock and bond mutual funds may not be the best for your client. Is modern portfolio theory providing the risk diversification it did 20 years ago - or is it time to evolve? Join Jeff and Pete to find diversification by incorporating alternative assets and strategies, eliminating excess fees when possible, and seeking only those active managers that aim to limit loss. Institutional asset strategies are at long-last finding their way to the retail investor.

January 19, 2012 – Growing Your Practice – Partnering with SCI; *Presented by Joseph J. Strazzeri, Esq. and Shelley Lightfoot, Executive Director*

Joe and Shelley will share a process to help grow your practice through clarity in message, benefit and process marketing, and partnering. Learn the steps involved to compare and contrast the differences, concerns, and opportunities of the reality of your firm compared to what you believe it is and what you want it to be. Refine your practice - attract new clients, engage current clients, re-approach prospects, and increase cross referrals.

January 26, 2012 – Pre-empted Due to Bi-annual Marketplace Planning Day



Happy
New Year!

Thursday Insights for February 2012

2:30 p.m. – 4:00 p.m.

February 2, 2012 – Income for Life; *Presented by John L. Jenkins, AEP, EA, CFP®*

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.

February 9, 2012 – When Enough is Never Enough: Proactive Measures Advisors Can Take When Clients are Affected by Addiction; *Presented by Dr. Talia Witkowski, Clinical Psychologist and Tricia Greaves, President*

Attendees will learn early warning signs of addiction and the impact of addiction on client/advisor relationships; why relapse is so prevalent in privileged communities and how to help prevent against it; how to help clients with addictions avoid transference (substitution) of addictions; ways in which wealth and status can exacerbate problems of addiction; how to help a family prevent against “enabling” the addict; and treatment options and methods for transforming the pain of addiction into an opportunity for strengthened family relationships

February 16, 2012 – Asset Protection—The Mortensen Case?; *Presented by Joseph J. Strazzeri, Esq. and Stephen J. Mancini, Esq.*

As wealth advisors we all know that asset protection has many facets and is basically a continuum:

- Insurance (Health, Property and Casualty, Liability, and Life);
- Exemption Planning;
- Entity Planning;
- Multiple Entity Planning;
- State Jurisdictional Planning (Choice of different states in the United States);
- Country Jurisdictional Planning (Choice of foreign country);
- Combinations and permutations of the above.

The Mortensen case was recently decided concerning asset protection, the bankruptcy court, and entity planning in the jurisdiction of Alaska - in short, their asset protection failed for bankruptcy protection. As with most cases, bad facts make bad law. The question now is whether state jurisdictional planning is effective for asset protection - each expert in the field has a differing opinion and we would be glad to talk to you about it

February 23, 2012 – Pre-Empted Due to The Gathering 2012

We hope you can join us for our eighth annual Gathering for two days of shared insights, education, and collegiality. For more information or to register online, please visit www.laureatecenter.com.

Thursday Insights for March 2012 2:30 p.m. – 4:00 p.m.

March 1, 2012 – Begin with the End in Mind – Choosing an Entity; *Presented by Gregory Banner, CLU®, CFP®, CRTP and Alejandro Matuk, Esq.*

Choosing an Entity: Sole Proprietorships, Partnerships, Corporations, and 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.

March 8, 2012 – Quarterly Mixer: Get Ready for March Madness!



While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and gear up for the NCAA Basketball Tournament. Support your favorite team, make your picks, and enjoy some great food and drinks!

March 15, 2012 – The 401K Regulatory Chaos; *Presented by Peggy Lombardo, CFP® EA and Maureen Verduyn, CFP®, M.E.d.*

A regulatory tsunami is headed toward companies sponsoring 401(k) plans. It will arrive next year when new federal rules take effect, creating an unprecedented burden of accountability for employers. Employers are already required to exercise this due diligence by ERISA of 1974, yet the fees charged by large financial institutions providing 401(k) plans vary widely and are extremely difficult for employers and employees to ascertain. More than ever, employers will be required to assure that fees associated with these plans are reasonable for the services being provided.

March 22, 2012 – Immigration Planning – Gaining Foreign National Business Owner and Investment Clients; *Presented by Steve Garmo, Esq. and Alejandro Matuk, Esq.*

Join Steve, an expert in immigration law, and Alex, an expert in cross-border and business planning, as they weave both concepts together to share with us how to attract, engage, and work with clients who are citizens of other countries and plan on investing within the U.S. The opportunities for financial advisors, CPAs, attorneys, and bankers are ever expanding with client interest at an all time high.

March 29, 2012 – Pre-Empted due to the Strazzeri Mancini and Southern California Institute 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 April 2012

2:30 p.m. – 4:00 p.m.

April 5, 2012 - Leverage & Estate Planning for your IRA; *Presented by John L. Jenkins, AEP, EA, CFP®*

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 12, 2012 - Life Insurance in Today's World; *Presented by Trey Fairman, J.D., LL.M., Insurance Specialist*

Join Trey as he reviews the varied considerations for life insurance including: case design, uses, collaboration, compensation, splits, and ethics rules. This "how the rubber meets the road" presentation will include financial and legal case studies for business succession, affluent family, and income protection in today's changed world of taxation and client bias. Is life insurance really only about the illustration of a bucket, two graphs, and five needs?

April 19, 2012 – Practitioner Realities – How to Attract and Engage Successful Business Owners; *Presented by Joseph J. Strazzeri, Esq. and Stephen J. Mancini, Esq.*

Business owners have their own special way of thinking. Often, a business owner's most important "child" is the business. Explore how to attract and engage these clients through an understanding and appreciation of their needs and perspectives through 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 and Laurie Alchem," a younger couple struggling with the decision of whether to sell their business. Danny and Laurie have two children ages 8 and 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.

April 26, 2012- Marketing – Successful Families and Business Owners; *Presented by Rob Pene, Director of Digital Education and Communication and Shelley Lightfoot, Executive Director*

Today's client still comes to us from our Center of Influence marketing - clients from clients, clients from referral sources, and clients from educational programs. The difference today is that they "meet us before they meet us" and what we mail to them is not as important as what they see and hear on their home computers. Join Rob and Shelley as they go over "Kindergarten Internet" that you've heard about, advanced ideas that you may not have heard about, and ways to compel your prospective clients to completely engage you, your team, and your process.

Thursday Insights for May 2012

2:30 p.m. – 4:00 p.m.

May 3, 2012 – 7 Steps to Successful Business Exit Strategies; *Presented by Gregory R. Banner, CLU®, CFP®, CRTP, 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 10, 2012 – Pre-Empted due to 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. Please visit www.laureatecenter.com for more information.

May 17, 2012 – Pre-Empted due to California Forum for Attorneys

This California Forum is a one-day symposium for Attorneys concentrating on new Wealth Strategy Planning topics and strategies that have materialized in California laws over the previous year.

May 24, 2012 – Trustee Training Workshop: Rights & Responsibilities; *Presented by Wendy R. Wilson, Esq. and Stephanie S. Downer, Esq., LL.M.*

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 31, 2012 – Pre-Empted due to the Strazzeri Mancini and Southern California Institute Team Building Event

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

Thursday Insights for June 2012

2:30 p.m. – 4:00 p.m.

June 7, 2012 – Pre-Empted due to California Forum for Accountants

This California Forum is a one day symposium for Accountants concentrating on new Wealth Strategy Planning topics and strategies that have materialized in California laws over the previous year.

June 14, 2012 – The Three Doors of Estate Planning; *Presented by John L. Jenkins, AEP, EA, CFP®*

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.

June 21, 2012 – The Mockery of a “Mock SEC Audit”; *Presented by Peter R. Wheeler, CLU®, ChFC, CFP® and Jeff Groves, CEO, Compliance Professional*

SEC registered investment advisors are required to conduct annual reviews of their business operations and practices. Proof of these reviews is a key item for SEC examiners. Many compliance review firms offer services to provide RIAs with professional evaluations for meeting the “annual review” requirements. In some cases, these reviews are promoted as “mock SEC audits” often requiring additional fees and in some cases offering “attorney-client privilege” protection of the review. Based upon Mr. Wheeler’s personal experience, this presentation exposes the truth about “mock SEC audits,” reviews the actual requirements for SEC registered investment advisors, and provides guidance on how to protect oneself from paying too much for unnecessary services.

June 28, 2012 – SCI Quarterly Mixer – 2nd Annual “Margaritaville”

While we often come together for education and collegiality, let’s take this opportunity to just enjoy each other’s company. We had so much fun last year; we decided to make Margaritaville an annual event! Send us your margarita recipes – we’ll taste them all and choose the top three to serve at the mixer along with some delicious south-of-the-border treats. Can your favorite beat last year’s winner, The Bananarita by Greg Banner?

Thursday Insights for July 2012

2:30 p.m. – 4:00 p.m.

July 5, 2012 – Office Closed for Fourth of July Holiday

Southern California Institute wishes you a safe and fun Fourth of July celebration.

July 12, 2012 – Helping Clients Navigate the San Diego Real Estate Market; *Presented by Ryan Ponsford*

From record highs to frightening lows, our local real estate market has experienced extremes over the past decade. Now, more than ever, clients are looking for credible advice in one of two areas - how do they exit over-leveraged, underwater residential real estate? Or, how might they take advantage of potential opportunities? This session will be an active discussion on strategies for exit as well as for investment. We'll also discuss how you can position yourself to help clients that are seeking advice.

July 19, 2012 – Integrated Wealth Strategies – “Stark” Case Study; *Presented by Joseph J. Strazzeri, Esq. and Stephen J. Mancini, Esq.*

From this case study approach, we will brainstorm, consider, review, and understand different integrated wealth, asset protection, income tax, and investment strategies. From an actual case, we will further 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.

July 26, 2012 – LinkedIn “Lab” for Professionals*; *Presented by Rob Pene, Director of Digital Education and Communication* (*Bring your Laptop)

In an ever changing online landscape, LinkedIn has been the mainstay social networking site for professionals. As LinkedIn has added more features to its user experience, it has provided more value to the user base. In this "lab" session, Rob will walk you through Advanced Strategies and Tactics to help you take your LinkedIn experience to the next level. Bring your Laptops as you will be working with Rob in real time to configure your profile for optimal leverage.



Thursday Insights for August 2012

2:30 p.m. – 4:00 p.m.

August 2, 2012 – The Three Doors of Estate Planning; *Presented by John Jenkins AEP, EA, CFP®*

This workshop will explore the 3 doors of estate planning: family, charity, and the 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.

August 9, 2012 – Pre-Empted for Laureate Center for Wealth Advisors – Session 2

The Laureate Programs are a variety of educational courses focused on attracting, retaining and working with affluent clientele in a collaborative professional environment. Please visit www.laureatecenter.com for more information.

August 16, 2012 – Tax-Advantage Opportunities for Business Owners; *Presented by William Fortner*

Traditionally, companies chose between implementing either a Defined Contribution Plan, such as a 401(k)/profit sharing plan, or a Defined Benefit Plan. Each type of plan has benefits and limitations. Bill will discuss the benefits and features of Defined Benefit Plans and the opportunity that recent tax law changes present. These rule changes have fostered the resurgence of qualified retirement plans, especially for partners/owners looking for larger tax deductions and asset protection.

August 23, 2012 – Introducing Collaborative Partners & Understanding Their Revenue; *Presented by Stephanie Downer, Esq. and Shelley Lightfoot, Executive Director*

Why is it that some referral sources introduce clients that are excited about your advice and become your perfect client; while other referral sources seem to produce inquisitive potential clients that are at best luke warm? Through facilitation, in inter-disciplinary groups, review processes that have proven results and create your own process to implement with your referral sources and team.

August 30, 2012 – Pre-Empted due to the Strazzeri Mancini and Southern California Institute Team Building Event

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

Thursday Insights for September 2012
2:30 p.m. – 4:00 p.m.

September 6, 2012 – SCI Quarterly Mixer – *Backyard Barbecue!*

While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate Labor Day with an all-American, end-of-summer barbecue!

September 13, 2012 – Employee Benefits for All; *Presented by Gregory R. Banner, CFP®, CLU®, CTRP*

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

September 20, 2012 – Today's Real Estate Market – The Values of Plans for My Home, My Residential Investment Property, and those "Other Investment Classes"; *Presented by Ryan Ponsford*

From Ryan's professional perspective, explore the trials and tribulations that our clients are going through with their real estate as an investment class. With such client frustration and confusion, there is not only a need for collaborative tax, financial, and legal advice; there are also compensation opportunities for the wealth planner.

September 27, 2012 – Building a More Modern Portfolio; *Presented by Jason D. Griffith, Vice President Institutional Sales and Maureen Verduyn, CFP®, MEd*

Financial market risks are currently high for both equity and fixed income investments. One tried and true method for managing these risks is diversification. However, markets have become increasingly correlated, reducing the benefits of diversification achieved through allocations to traditional stocks and bonds alone. Alternative investments have been in high demand as advisors and investors look for portfolio diversifiers to help smooth portfolio volatility, especially during times of crises. Jason and Maureen will discuss the importance of liquid, transparent, exchange traded alternatives.

Join us for an afternoon of Food, Fun and Friends!

Thursday, September 6, 2012

2:30 – 5:30 p.m.

While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate Labor Day with an All American, end-of-summer barbecue!

***Southern California Institute
3636 Nobel Drive, Suite 450
San Diego, CA 92122***

RSVP to Mike at 858-200-1911 or mpa@scinstitute.org

Thursday Insights for October 2012

2:30 p.m. – 4:00 p.m.

October 4, 2012 – Under-Utilized Tools for Today’s Business Succession Planning Needs; *Presented by Gregory Banner, CLU®, CFP®, CRTP and Alejandro Matuk, Esq.*

Gain an understanding of how to create a defensible and practical business valuation with special attention to cash flow issues. Various advisors may inadvertently emphasize their specific areas of specialty which can result in an incomplete plan. Discover a process to help you identify and ensure the maximization of your client’s goals and dreams. Greg and Alex will discuss how to make the most of these concepts while partnering with the business owner and other collaborative professionals to drive a successful transition.

October 11, 2012 – Enhancing & Monetizing Current and Future UHNW Business Owner and Advisor Relationships; *Presented by Carl Sheeler, PhD, CBA, AVA*

“Partnering, “fee sharing,” and the ubiquitous “networking” and “collaborating” are almost always more sizzle than steak terms. If you don’t abide by the mantra doing the same thing over and over again will produce different results; when you’re a carpenter with a hammer, everything looks like a nail; or wondering what anyone has done for you lately, SCI’s Thursday Insights and my goal is to challenge you to leverage your talents, what and who you know, and to give others what they want.... NOT what you think they need! While this session will not teach you to turn lead into gold, it will provide some rare, and some common sense, insights on how to better approach relationship\$.

October 18, 2012 – Pre-empted for Strazzeri Mancini LLP FamilyCare Education Events

Twice a year, we host Educational Events exclusively for our FamilyCare Clients. We address current planning issues and techniques to help ensure our Clients’ plans are up-to-date.

October 25, 2012 – Blogging 101: Best Practices for Productive Blog Marketing; *Presented by Rob Pene, Director of Digital Education and Communication*

In the digital age, the ability to share your message with key constituents is well within everyone’s reach. Find out five digital “best practices” on how to utilize the blogosphere to benefit your firm in engaging with potential clients. From strategically planning your campaign launch to creatively sourcing your blog content, join Rob as he shares innovative tactics and tips to maximize your digital footprint using a blog.

Thursday Insights for November 2012

2:30 p.m. – 4:00 p.m.

November 1, 2012 – The Art of Professional Collaboration; *Presented by John Jenkins, AEP®, EA, CFP®*

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.

November 8, 2012 – Pre-empted for Laureate in Wealth Strategies, 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. Please visit www.laureatecenter.com for more information

November 15, 2012 – Questions about End-of-Year Client Wealth Planning; *Presented by Joseph J. Strazzeri, Esq.*

Now we know, at least a little more clearly, what to do about income, estate and wealth strategies planning for our clients in November, December, and 2013. This program will give us the background, strategies, techniques, tools and language to effectively communicate with advisors, referral sources, and new and existing clients, to motivate them to engage us to implement action plans.

November 22, 2012 – Pre-empted for Thanksgiving Holiday

Our office will be closed in observance of the Thanksgiving Holiday. Have a safe and Happy Thanksgiving!

November 29, 2012 – Pre-empted for Strazzeri Mancini LLP and Southern California Institute Team Building Event.

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