

Thursday Insights for January 2013

2:30 p.m. – 4:00 p.m.

January 3, 2013 – Heritage Planning – The Third Element to Multi-Generational Planning; *Presented by John L. Jenkins, AEP®, EA, CFP®, Heritage Planner, and Marty Dutch, Regional Director, The Heritage Institute*

John and Marty will share the elements of Heritage Planning - those things that are needed to sustain family wealth and unity across generations. The first two elements of planning, Estate and Financial Planning, allow your clients to pass what they “own” to future generations. Heritage Planning allows them to pass “who they are” to future generations. Heritage Planning does not compete with Estate and Financial Planning - rather, it is the next element needed to prepare the family and get them working together to stay together for multiple generations.

January 10, 2013 – Your Client’s Employee Benefits Package – Reduce Liabilities, Costs, and Workload; *Presented by Maureen Verduyn, CFP®, EA, M.Ed. and Nick Gardner*

Share with your clients how to integrate the multiple facets of an employee benefits package including: Qualified Plan Regulations and Fiduciary Liability; Defined Benefit Plan Rescue; SEP IRA vs. Simple IRA vs. 401(k); Bundled vs. Unbundled Service Providers; Group Health; Payroll; and other Components of Corporate Wellness. Maureen and Nick will review how practitioners can understand and communicate the associated pros and cons to help business owners move forward in this confusing environment.

January 17, 2013 – Expectation Marketing; *Presented by Shelley Lightfoot, Executive Director and Joseph J. Strazzeri, Esq.*

Setting the stage for rapport in larger business events, cocktail conversations, private social events, and first business meetings often leads to larger engagements. But the two most common questions are “What do I say?” and “How do I say it?” – join Shelley and Joe as they discuss what’s really important and how you can deliver a consistent and effective message during all those conversations and presentations to lead to larger engagements with your favorite type of clients.

January 24, 2013 – The Valuation Enhancement Approach – A Roadmap to Reducing Risk and Expanding Generational Opportunities; *Presented by Carl Sheeler PhD, CBA, AVA*

Help Entrepreneur Families identify risk concentration and build value in: Businesses, Real Estate, Alternative Investments, and Conventional Investments. Review and learn how to capitalize on the unique differences among building value, driving cash flow, as well as minimizing cost and vulnerability. Identifying and reducing risks has the effect of increasing valuation multiples. Carl will share how to fill knowledge gaps and get to the heart of the true client issues through intake, research, analysis, and perspective before planning.

January 31, 2013 – Pre-empted for Strazzeri Mancini LLP 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 February 2013

2:30 p.m. – 4:00 p.m.

February 7, 2013 – Begin With the End in Mind; *Presented by Greg Banner, CLU®, CFP®, CRTP and Alejandro Matuk, Esq.*

From Choosing an Entity (Sole Proprietorships, Partnerships, Corporations, and Limited Liability Companies) to 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.

February 14, 2013 – Trustee Training – Rights and Responsibilities; *Presented by Kimberly Vawter, Esq. and Stephen J. Mancini, 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.

February 21, 2013 – Pre-empted due to The Gathering

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

February 28, 2013 – 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 & 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.

Thursday Insights for March 2013

2:30 p.m. – 4:00 p.m.

March 7, 2013 – The Large IRA; Presented by John 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.

March 14, 2013 – SCI Spring Quarterly Mixer – A St. Patrick's Day Celebration

While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate St. Patrick's Day – a little early. The Southern California Institute invites you to learn interesting facts about Saint Patrick's Day, sample spirited Irish drinks, and taste traditional Irish eats!

March 21, 2013 – Start, Manage, & Maximize your Wordpress Website: Lab Session for Blogging;

Presented by Rob Pene, Director of Digital Education and Communication

As search engines continue to evolve and change, one thing remains: quality content yields results. In this "Lab" session, we invite you to bring your laptops and thinking caps and join Rob in creating your Wordpress Website from start to finish. Wordpress is a website platform with superior blogging functionality that allows search engines to find your content quickly and often. Start blogging on your very own website and reap the benefits of allowing people to meet you before they meet you, through your digital platform.

March 28, 2013 – Trust Owned Life Insurance and the Accidental Fiduciary: What you Need to do to Protect Yourself; Presented by Lori Messina, J.D. CEO, PolicyLogix LLC and Jay Rudkin, Managing Director, Best Practices of America Fiduciary Services

There is a \$3 trillion pool of life insurance being neglected by the financial services industry - join Lori and Jay as they discuss whether that is a liability or an opportunity for you. With more regulatory requirements, consumer pressure for transparency and increasing fiduciary litigation - these assets can no longer be ignored!

Clearly, a trustee of an irrevocable life insurance trust (ILIT) has a fiduciary duty to manage the life insurance asset that demonstrably minimizes costs, maximizes benefits and analyzes suitability. But what if you are not a trustee, but another professional advisor that has clients with existing life insurance holdings? Will you be considered a fiduciary with respect to the life insurance?

Thursday Insights for April 2013

2:30 p.m. – 4:00 p.m.

April 4, 2013 - 7 Steps to Successful Business Exit Strategies; *Presented by Gregory R. Banner, CLU®, CFP®, CRTP & 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.

April 11, 2013 – Engaging Clients with Real Estate - One Man's Trouble is Another Man's Opportunity; *Presented by Ryan Ponsford & Freddy Garmo, Esq.*

All of our clients own real estate – from their primary residence to vast portfolios of various real estate asset classes. The majority are working to find the answer as to where they should allocate capital - addressing their non-performing assets versus looking into new investment opportunities. They are coming to you, their trusted advisors, in search for wise counsel. In this discussion, we will walk through real examples of what has worked for clients in distressed situations as well as the landscape for investors. You will be provided with tools and ideas for engaging these clients in conversation and strategic counsel.

April 18, 2013 – Pre-empted for Strazzeri Mancini LLP FamilyCare™ Education Program

Strazzeri Mancini LLP holds education events twice per year for members of their FamilyCare™ Education Program. Clients are invited for an evening of champagne, dessert, interesting education, and clarity to keep current on: real estate; asset protection; probate/estate law; economy & investments; and tax law.

April 25, 2013- Health Care Reform 101; *Presented by Kristin Kahle, MBA*

Join Kristin as she shares insights to help you and your clients understand how they will be affected by the health care reform. Learn the 41 taxes inside health care; what the employer shared responsibilities are; timelines and deadlines; what you need to know about compliance; and business strategy ideas that will help your business owner clients plan for the future.

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DATE.....CALIFORNIA FORUM 2013 - WORKING WITH SUCCESSFUL FAMILIES AND BUSINESS OWNERS.....AUGUST 22 & 23, 2013.....HYATT REGENCY – LA JOLLA.....SAVE THE DATE.....



Thursday Insights for May 2013

2:30 p.m. – 4:00 p.m.

May 2, 2013 – How Charitable Strategies Enhance Estates; Presented by John L. Jenkins, AEP, EA, CFP®

Wealthy families cannot leave 100% of their estates to their children and grandchildren because the estate and the gift transfer tax system intervene. This workshop will demonstrate how philanthropy actually enhances what the family receives while benefiting worthy charitable causes in meaningful ways.

May 9, 2013 – Pre-Empted for Laureate in Wealth Strategies: Session 1

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

May 16, 2013 – Are you Referable? - The Practice Experience; Presented by Shelley Lightfoot, Executive Director & Steve Mancini, 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 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.

May 23, 2013 – Creating Enhanced Client Value – A Roadmap to Reducing Risk and Expanding Practice Opportunities; Presented by Carl Sheeler PhD, CBA, AVA

Help Entrepreneur Families identify risk concentration and build value in their holdings. Review and learn how to capitalize on the unique differences among building value and cash flow for both the client and your own business. This presentation has two components: (A) What entrepreneurial and UHNW families have stated they want from their advisors and how delivering it increases client retention and billings opportunities. This will address everything from virtual family offices to quarterbacking partial and full liquidity options and (2) How practitioners who assist clients in identifying and reducing risks create increased valuation multiples. This will discuss due diligence from the legal, tax, strategic, and financial buyer perspective. Carl will share how to fill knowledge gaps and true client issues through intake, research, analysis, and perspective that goes well beyond basic planning.

May 30, 2013 – Pre-Empted for 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.

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**CALIFORNIA FORUM 2013 - WORKING WITH SUCCESSFUL FAMILIES AND BUSINESS OWNERS ...
AUGUST 22 & 23, 2013...HYATT REGENCY – LA JOLLA....SAVE THE DATE...CALIFORNIA FORUM**

Thursday Insights for June 2013

2:30 p.m. – 4:00 p.m.

June 6, 2013 – Buy Sell Agreements; *Presented by Gregory Banner, CFP®, CLU® & Alejandro Matuk, Esq.*

Greg and 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 13, 2013 – SCI Quarterly Mixer – 3rd Annual “Margaritaville”

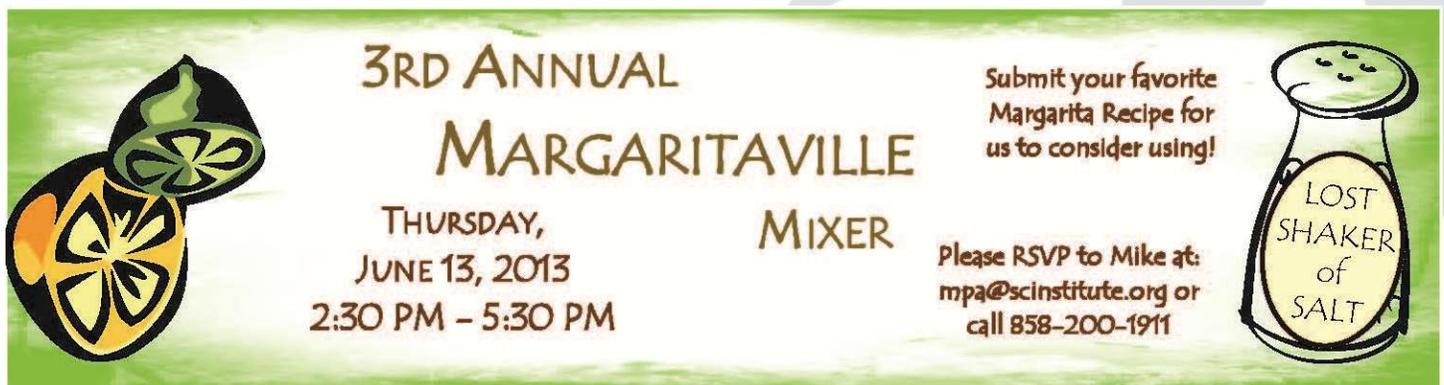
While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company. Send us your margarita recipes – we'll taste them all and choose the top three to serve at the mixer along with some delicious south-of-the-border treats. Can your favorite beat last year's winner, The M.Y. Margarita by Mark Young?

June 20, 2013 – Long Term Care; Where We've Been, Where We Are, and Where We're Going; *Presented by Trey Fairman, J.D., LL.M & Teri A. Olsen, President, LTC Experts*

Trey and Teri will review the progression of long term care planning up to today with a focus on how insurance products are used to solve needs. This will be a market focused discussion with emphasis on a variety of solutions and how those solutions relate to estate planning and wealth transfer planning – it's not just for the mainstream. Discover how to recognize and provide the best long term care options for your clients and their families

June 27, 2013 – The SEO Edge; *Presented by Rob Pene, Director of Digital Communication and Education*

Are you already online with a website? Are you getting the traction you want? We all know that Google is the NUMBER 1 website and Search Engine in the world. To maximize your opportunity in attracting & engaging the clients you desire, wouldn't it make sense to rank high enough to be on the first page of Google when your potential clients are searching for your services? Join Rob as he shares insight on SEO best practices for 2013 and beyond. The SEO landscape continues to evolve, stay up to date with insider information and give your digital presence the edge over your competition.



3RD ANNUAL
MARGARITAVILLE
MIXER

THURSDAY,
JUNE 13, 2013
2:30 PM - 5:30 PM

Submit your favorite
Margarita Recipe for
us to consider using!

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

LOST
SHAKER
of
SALT

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**2013 - WORKING WITH SUCCESSFUL FAMILIES AND BUSINESS OWNERS ... AUGUST 22 & 23,
2013...HYATT REGENCY - LA JOLLA....SAVE THE DATE...CALIFORNIA FORUM 2013...WORKING**

Thursday Insights for July 2013 2:30 p.m. – 4:00 p.m.

July 4, 2013 – Office Closed for Fourth of July Holiday

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

July 11, 2013 – Three Doors of Estate Planning; Presented by John Jenkins, AEP®, EA, CFP®

This workshop will explore the three doors to 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.

July 18, 2013 – Traditional Estate and Business Planning; Presented by Joseph Strazzeri, Esq. and Alejandro Matuk, Esq.

By combining your client's legal, financial, tax, philanthropic, and business matters into a unified plan, you can:

- Increase your client's control over his or her affairs;
- Assure the continuance of your client's lifestyle and the protection of your client's assets;
- Enable your client to pass his or her values and work ethic to his or her heirs;
- Substantially reduce excise, gift, estate, income, and generation-skipping taxes;
- Manage the value of your client's business interests; and
- Keep your client's affairs free from publicity and the costs and delay of probate.

July 25, 2013 – Pre-empted for WealthCounsel Annual Symposium in Denver

This national program is designed for Estate, Elder Law, and Financial Professionals. This year's event theme is The Continuum of Care: Cultivating Consistent, Value-Driven, Client Relationships. Register at www.planning4generations.com.



Thursday Insights for August 2013

2:30 p.m. – 4:00 p.m.

August 1, 2013 – Delivering Vision; Presented by Peter Sieffert, Business Consultant

Peter will provide you with the tools to partner with your business owner clients and guide them through a process that identifies their vision and goals; determines the current value of their business now versus where they want it to be; and develops a gap or surplus plan to increase income or take chips off the table. Help your business owners achieve their vision and get the business where they want it to be upon retirement.

August 8, 2013 – 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 15, 2013 – The Final Peace to Pre-Planning: Pre-Arrangement of Final Needs ~ What it Means to Your Clients and What it Can Do to Enhance Your Practice; Presented by Celesd F. Willoughby, Advanced Planning Department Manager for Dignity Memorial

Celesd will have a conversation with you about the financial and emotional benefits of pre-arranging funeral and cemetery needs long before the need arises. What you learn in this course will position you to better help your clients understand the advantages of pre-planning and securing this final piece, and how it will positively impact their overall financial and family protection strategies. We will also discuss how to supplement your service offerings through professional collaboration.

August 22, 2013 – Pre-empted for preparation of the California Forum – Working with Successful Families and Business Owners

This California Forum will be a one-day program to benefit Sharp Healthcare Foundation to be held on Friday, August 23. It is designed to help accountants, attorneys, bankers, life professionals, financial advisors, and other wealth advisors build teams that provide optimum service with atypical strategies and solutions for their clients. Register at www.scinstitute.org.

August 29, 2013 – 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.

Wondering about opportunities to partner with SCI?

To explore how SCI may be right for you, just give Shelley Lightfoot a call at 858-200-1911.

Where appropriate, we will request your marketing materials and schedule a two-hour Understanding Your Practice meeting for us to gain a first blush understanding and suggest possible recommendations and/or opportunities for your practice.

Thursday Insights for September 2013

2:30 p.m. – 4:00 p.m.

September 5, 2013 – Income for Life Model – NextPhase, Retirement Income Distribution Solutions; Presented by John 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.

September 12, 2013 – 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 19, 2013 – Social Security: Your Questions Answered; Presented by Ryan Hyslop, AAMS

Ryan will lead an interactive discussion regarding the following questions about social security: Will Social Security be there for me in retirement? How can I maximize my Social Security benefit? When should I take Social Security? What are survivor and spousal benefits and who is eligible? What are the Windfall Elimination Period and the Government Pension Offset? How do I coordinate Social Security with my other retirement benefits (pension, qualified plan, etc)? Learn how to answer these questions for your clients and yourself.

September 26, 2013 – Trustee Training – Rights and Responsibilities; Presented by Kimberly Vawter, Esq. and Stephanie Downer, 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.

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

Thursday, September 12, 2013

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 2013

2:30 p.m. – 4:00 p.m.

October 3, 2013 – Exit Plan Creation: Castles, Moats, and Alligators: How to Protect Your Business Owner Clients' Most Valuable Assets; *Presented by Gregory Banner, CLU®, CFP®, CRTP and Alejandro Matuk, Esq.*

This informative technical session will help clients address planning techniques for taking chips off the table sooner, rather than later. The session will also cover different asset protection planning levels, ranging from domestic to offshore planning.

October 10, 2013 – Supporting Family Offices, Trust Companies, and Fiduciaries with the Particular Needs of Affluent Families and Businesses through “Family Partnering”; *Presented by Joseph Strazzeri, Esq. and Carl Sheeler, PhD, CBA, AVA*

“Family Partnering” decreases risk and increases value through benchmarking, planning, and monitoring of families’ personal and asset goals.

Joe and Carl share a way to collaborate with other advisors to serve and steward the specialized needs of successful families, businesses, and the family offices, trust companies, and fiduciaries that take care of them. The family engages the firm directly and in turn, with disclosure, and where appropriate, the law firm engages the necessary collaborative advisors in order to:

- Protect the other collaborative advisors’ work product as attorney client privileged;
- Create an open exchange of information among the family and all advisors; and
- Compensate the collaborative advisors from the over-all “Family Partnering” fee.

October 17, 2013 – The 5 Most Common Wealth Destroying Mistakes Business Owners Make at the Company Level and How to Fix Them; *Presented by Mike Rodman, CFP®*

Business owners are overwhelmed trying to increase their revenue and reduce expenses due to the challenging economy. It is virtually impossible for them to focus on the daily business challenges and maximize the wealth planning opportunities that are available within the company. Learn the five most common personal wealth destroying mistakes business owners make every day at the company level and how you can introduce a process to deliver the solutions they need to implement now.

October 24, 2013 – Pre-empted for preparation of the Fall California Forum and FamilyCare™ Barbeque

The California Forums are yearly events presented by the Southern California Institute, primarily for advisors in estate, financial, and business planning. In today's complex world, no one person can be an expert in all areas of estate, business, tax, and wealth planning. This two-day event will be held on Friday, October 25th and Saturday, October 26th.

Also join us for an evening of fun on October 25th at our annual barbeque including music, games, and great company with the team and families of Strazzeri Mancini LLP.

Register for both events at www.scinstitute.org.

October 31, 2013 – 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.

!!! SAVE THE DATE !!!

Fall California Forum & FamilyCare™ Barbeque

Friday October 25, 2013 and Saturday, October 26, 2013

Visit www.scinstitute.org for more details and to register

Thursday Insights for November 2013

2:30 p.m. – 4:00 p.m.

November 7, 2013 – 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 14, 2013 – Social Media for 2013 and Beyond; Emergence of the Social Signal; Presented by Rob Pene, Director of Digital Communication and Education

Social Media allows you to attend 500 cocktail parties a day! It is the year 2013, and most professionals have developed some sort of network through the likes of LinkedIn, Facebook, Twitter, and YouTube. Join Rob as he shares with you ways to embrace this new form of communication, the positive effects it will likely have on your business, and how to stay ahead of the game. Get a crash course on how Social Media profiles and Google's ranking algorithm will become a game changer in your ability to be searchable online and meaningfully connected offline. In effect, you are ensured to attract new clients, stay engaged with current clients, keep prospects in orbit, and increase referrals ten-fold.

November 21, 2013 – Wealth Protection and Transfer Strategies for Business Owners and Families with Assets between \$15 and \$75 million; Presented by Joseph Strazzeri, Esq. and Stephen Mancini, Esq.

Given the continuous process of change, your client's Wealth Strategies plan will not accomplish its purpose if it is not maintained. With all the sound bites and media static, it is hard to sort out what affects your client's family and their plan. Wealth Strategies plans are not plug and play. They must allow for a myriad of family, personal, financial, and legal changes, as well as evolving advisor experiences and techniques. Joe and Steve will share a process to help you make sure your clients' Wealth Strategies plans are current.

November 28, 2013 – Pre-empted for Thanksgiving Holiday

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

Please note: Thursday Insights is dark during the month of December

