

Thursday Insights for January 2018
2:30 p.m. – 4:00 p.m.

January 4, 2018 – Pre-empted – Happy New Year!

January 11, 2018 – Asset Protection Castles, Moats and Alligators How to Protect Your Business Owner Clients' Most Valuable Assets; *Presented by Greg Banner, CFP®, CLU®, CRTP and Alex Matuk, Esq.*

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

January 18, 2018 – Exit Planning from an Income Tax Perspective – Getting Your Bigger Bucket; *Presented by Keith Troutman, CPA and Michael Shafer, CPA*

Keith and Mike will share their years of experience and insight for building company value and the importance of transaction readiness. Learn ways to help your clients improve their business process accounting systems; retain and reward key personnel; analyze after tax cash flow; structure the transaction; find the right buyer; and understand their tax structuring options upon sale.

January 25, 2018 – The 3 Lies and 8 Mistakes of Medi-Cal and Elder Law Planning; *Presented by Scott Stewart, Esq. and Martha Rañón, Southern Caregiver Resource Center*

Confronting the costs of long-term care is often the largest expense a couple will face. Families often believe that it is too late or early to plan - and they must bare these costs on their own. Though this may have been true 10 or 20 years ago, that is not the law now. We know that families often feel overwhelmed and are relieved to find a path to working through it all. Learn how to overcome these 3 lies and 8 mistakes as well as understanding your current options.



Thursday Insights for February 2018

2:30 p.m. – 4:00 p.m.

February 1, 2018 – Family Businesses: Where Are You Going and How Will You Get There?; Presented by Melisa Silverman, JD, CEPA, CEVA, SBA, CMEA and Jeffrey Kates MBA, CEPA

One of the most common reasons business transitions derail is what we call Expectation Gaps. These are blind spots and pot holes that, once revealed, prevent a business owner from confidently executing their plan. Learn how to create team alignment and identify/prioritize Enhancement Initiatives in The Eight Critical Areas of: risk mitigation, finance, operations, sales and marketing, human resources, and crisis management. Discover a systematic process to address targeted improvements that directly increase value, improve workplace dynamics and drive cash flow.

February 8, 2018 – Pre-empted for the 2018 Fiduciary Attorney Summit in Lake Tahoe

Don't miss the most important fiduciary attorney educational and recreational event of the year hosted by Peter Myers, Esq. and Sean Kenney, Esq. of Fox Rothschild LLP. Visit www.fiduciaryattorneysummit.com.

February 15, 2018 – Prefunding Your Final Expense Planning: A Key Part of Your Financial Plan; Presented by Monica Szakos Cramer, Financial Advisor and Janet Silva, Insurance Agent

Did you know millions of consumers are retiring early? Compared to previous generations, most are retiring without pensions and group benefits, including no life insurance. Upon retirement, most are shocked to learn their group life insurance coverage has ended. Join Monica and Janet to learn how setting up a Prepaid Funeral Expense Trust affords your clients benefits such as: income tax free funds, exemption from probate, immediate availability, safety from creditors, and more!

February 22, 2018 – Pre-empted for The Gathering on February 22 & 23, 2018.
Visit www.Gathering2018.com to register.



Please join us for our 14th annual Gathering on February 22 & 23 for two days of shared insights, education, and collegiality. The Gathering is an annual event for all advisors in Estate, Business, and Wealth Strategies Planning. See enclosed brochure for more information.

Thursday Insights for March 2018

2:30 p.m. – 4:00 p.m.

March 1, 2018 – Immigration for Business Owners, Real Estate Owners, and Family Members; *presented by Ryan Alexeev, Esq. and Kimberley Best Robidoux, Esq.*

Yes, there are special rules for non-US citizens. Join Ryan and Kimberley as they uncover where planning is the same and where the pitfalls and nuances of opportunities exist for us to help these sometimes-complicated clients.

March 8, 2018 – Getting Your Legal Affairs in Order in a Changed World – Pitfalls and Options; *Presented by Scott Stewart, Esq. and Brooke Jensen, Esq.*

Effective planning is as much or more about preserving family relationships as it is about preserving family assets. Most estate plans will fail to preserve the family relationships and will also fail to take advantage of the changes in the law. Join us to review: protections and control for the surviving spouse; today's disability planning pitfalls and options; as well as your trustee's rights, responsibilities, and liabilities. Estate planning and settlement isn't about a rote distribution of assets. It's about caring for and supporting the relationships embedded in the plan.

March 15, 2018 – SCI Spring 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 couple days 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! Register at www.ThursdayInsights.com.



March 22, 2018 – The Elephant in the Room: The Retirement Challenge No One Else Talks About; *Presented by Trey Fairman, JD, LLM and Cindy Eisenhower*

No one can predict how long their retirement might last, or what financial hiccups they may encounter along the way, but the more a retirement plan addresses common risks such as the need for long-term care, the better the chances are that a retirement plan will be successful.

March 29, 2018 – Pre-empted for Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Team Building Event

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

Thursday Insights for April 2018 **2:30 p.m. – 4:00 p.m.**

April 5, 2018 – Family Businesses: Attractiveness, Readiness, and Valuation – Factors that Business Owners Often Don't Know; *Presented by Melisa Silverman, JD, CEPA, CEVA, SBA, CMEA and Jeffrey Kates MBA, CEPA*

Simply recasting financials to find a new EBITDA and estimating a factor does not make a true valuation – even when combined with a calculation of fixed assets and goodwill. Misunderstanding enterprise value, a lifestyle business, and/or discrete and non-discrete intangible assets often cause businesses to lose value. Learn the nuances of Assessments/Valuations and how to transition from a Wisdom-driven Business to a Value-driven Business. Value-driven Businesses increase your options by systematizing the magic you've applied to creating success up to this point. They command stability for internal transitions, as well as the highest market value if you decide to sell.

April 12, 2018 – Honoring Life, Offering Hope. Music Therapy, Hospice and Palliative Care; *Presented by Michelle Tiernan, Community Educator and Aida Sanchez, Music Therapist*

Seasons Hospice will provide a presentation on the many services available in end of life care, including Music Therapy. These services are usually available much earlier than most patients and families realize. The common misconception is that hospice comes in during the last weeks or days, when in fact the support is usually available much sooner and provides 24/7 response and interdisciplinary support. Music Therapy is a clinical discipline used in hospice that in addition to lovely music, provides interventions for pain management, respiratory distress, emotional and spiritual support.

April 19, 2018 – Why Most Estate Plans Fail – When the Diagnosis is Dementia; *Presented by Scott Stewart, Esq. and Steve Mancini, Esq.*

Wills, trusts, and other estate planning documents have been traditionally drafted to solve for the moments before death and the years after death. These documents address the proverbial end as if it's a light switch. Learn how your planning and documents can address the full spectrum of planning – everything that may happen between now and then in the areas of control, health, safety, finances, and estate preservation.

April 26, 2018 – Life Insurance Policy Audits – Are you Liable? *Presented by Barry Waxler and Ron Sussman*

Fiduciary level audits of life insurance policies are becoming a necessity, especially for trust owned life insurance. While there are a variety of services available to “audit” insurance policies, most are predatory sales gimmicks that violate the fiduciary requirement. Learn how to distinguish a predatory “audit” from a truly professional and non-biased product. Gain a better understanding of the suitability process, the product selection process, and the importance of the advisor and client interface. Find out how utilizing a certified audit process adds value to your practice, helps recruit and retain clients, and shield you from liability.



Thursday Insights for May 2018 **2:30 p.m. – 4:00 p.m.**

May 3, 2018 – Pre-Empted for Certified Wealth Strategies Advisor Program

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 10, 2018 – VA Aid and Attendance – Who, What, When, and How; Presented by Holli Bennet and Alexis Bastedo, Esq.

It's easy to feel lost among all the government issued programs and benefits out there. In this presentation, Holli and Alexis will help you navigate the programs designed to help veterans, and their spouses, pay for care. We'll take an even closer look into the VA's Aid & Attendance program - which provides tax-free income and free medications to qualifying veterans. You'll learn all the aspects of this program, including who qualifies and what it takes to qualify. This presentation is not only for veterans, but also for anyone who works with and/or helps a veteran, or simply wants to learn more.

May 17, 2018 – Pre-Empted for the California Forum Spring 2018

The Southern California Institute will partner with The San Diego Business Journal to create a dynamic collaborative event full of the hottest strategic planning ideas and educational content. Check www.scinstitute.org – details coming soon.

May 24, 2018 – Alternative Insurance Trends – What You Can't Afford to Lose; Presented by Mindy Cagan-Joslin and Stephanie Bottger

Review the newest insurance products that can protect you and your family's future. Topics include personal and professional cyber threats, terrorism, and how to personally protect yourself if you sit on multiple boards of directors. This discussion will address the fine line between professional and personal coverage needs.

May 31, 2018 – Pre-empted for Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Team Building Event

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Thursday Insights for June 2018

2:30 p.m. – 4:00 p.m.

June 7, 2018 – Family Businesses: Options for Growth, Succession, and Exit; *Presented by Melisa Silverman, JD, CEPA, CEVA, SBA, CMEA and Jeffrey Kates MBA, CEPA*

Business owners often face the question of what's next - the decision between keeping and growing the business or transitioning it. Growing the business has its associated short-term rewards and long-term risks. Transitioning the business has the complication of whether it is in whole or in part; internally to the family or team; or selling to the nebulous third party. Business owners often have the feeling that the advice they are receiving is prematurely narrowed. This session will identify and discuss the pros and cons of the myriad of potential strategies as well as the improvements you should start making now to increase the value of the business. Learn how to navigate the tributaries and ramifications of your potential choices.

June 14, 2018 – Long-Term Care Options - What Families Need to Know Before the Crisis; *Presented by Amy Abrams, Alzheimer's San Diego and Amy Burfitt, LivHome*

Learn about the LTC options available and the costs associated. Join long-time San Diego experts, Amy and Amy to find answers to help your clients with questions such as: What does Medicare pay for?; What are the different housing options here in San Diego?; What are the different levels of care and how do I choose? How much does it cost?

June 21, 2018 – Alternative Investments and How They Impact Investment Portfolios; *Presented by Monica Szakos Cramer, Financial Advisor and Janet Silva, Insurance Agent*

When you are seeking to diversify a client's portfolio to improve returns, will an Alternative Investment be a good fit for the client? How do you know if an Alternative Investment will be a Risk or Reward in your client's holdings? We'll discuss the advantages and disadvantages of holding Alternative Investments and the part they play in diversification.

June 28, 2018 – Mastering the 1031 Exchange Process and Gaining Technical Fluency Through Case Studies; *Presented by William Exeter, President and CEO and Charles Jensen, SVP*

Real Estate investing has been a fundamental driver of wealth building in America. The powerful attributes rely on multiple tax advantaged provisions in the tax code. Come gain important knowledge in 1031 exchange services and strategies from two of the most experienced professionals in the field. This knowledge can drive opportunities for your clients who own appreciated Real Estate and are looking for diversification and fresh estate planning ideas. Realtors, CPAs and estate planning attorneys are encouraged to attend.

Thursday Insights for July 2018

2:30 p.m. – 4:00 p.m.

July 5, 2018 – Thursday Insights Field Trip!

This week grab a client (or two) and join us for our family round table estate planning discussion. This month's Community Insights program will be held at the Del Mar Marriott and the topic will be "Getting Your Legal Affairs in Order in a Changed World." 2:30pm – 4:00pm. Register yourself and your client (separately) at www.scinstitute.org/CEEL.

July 12, 2018 – Get More and Better Referrals from Professionals and Clients; presented by Shelley Lightfoot, Executive Director and Nathalie Fairfax, Professional Problem Solver

Generate consistent referrals by developing a "Stewardship" mindset and crafting your own compelling message, partnering programs, and signature events that attract and engage wealthy clients and the advisors they work with. Learn how to "vet" the best referral sources, rather than manage too many relationships - and continue to build rapport through giving value and staying "top of mind and market." Shelley will also share The Overlooked Ingredient – how to say "thank you" in the most sincere and compelling way.

July 19, 2018 – Caregiver Economics – How to Protect Yourself as Well as Your Loved Ones; presented by Scott Stewart, Esq. and Alexis Bastedo, Esq.

Estate planning used to just be about the avoidance of probate and estate taxes. Now, though these are important topics, estate planning and trusts need to address the inevitable need for long-term care and possible mental disability/dementia. Additionally, personal wealth can be wiped out upon the disability of either of the spouses if the trust and other assets are not properly planned for. Join Scott and Alexis as they review your options on how to pay for care, and more importantly, how to protect your estate, yourself, your loved ones, and your family relationships.

July 26, 2018 – "Simply" Built to Partner – Partnering with Fiduciaries to Provide Policy Analytics; presented by Barry Waxler and Duwayne Kilbo, MBA, FLMI

Today's financial landscape is more and more litigious. By partnering with estate attorneys and trust fiduciaries, we can not only change how life insurance is delivered but also help protect the fiduciary in the process. Life Insurance policies are an asset, but are not treated as such, until something goes wrong. The use of policy analytics provides answers before litigation rears its' ugly head. Learn how to use social media to attract this burgeoning market.



Happy 4th of July!

Thursday Insights for August 2018

2:30 p.m. – 4:00 p.m.

August 2, 2018 – Pre-empted for WealthCounsel/ElderCounsel Annual Symposium

Symposium is an *experience* designed to equip estate planning and elder law attorneys with cutting edge tools, out-of-the-box ideas, and connections with the brightest minds in our industry—all so you can grow the practice of your dreams.

August 9, 2018 – The Five Stages of Business - Resulting in Business Success, Stability, and/or Transition; presented by Joe Strazzeri, Esq. and Shelley Lightfoot, Executive Director

A certified valuation uses more than just EBIDTA and a multiple to derive value. For most businesses moving through the five stages of business is the greatest factor for increasing enterprise value and stability. The evolution of who is responsible for separate core functions, decreasing risk, increasing standardization of processes, and reporting is key. Melisa and Shelley will review EBIDTA/multiple/valuation and then share a method to facilitate team alignment and empowerment, refine the directions of the company, and lay the foundation to create efficient, targeted implementation plans for the business that increase the value and stability.

August 16, 2018 – Trustee Training: Rights and Responsibilities; presented by Steve Mancini, Esq. and Brooke Jensen, Esq.

A loved one has just passed away and now the successor trustee must serve as trustee of the living trust. Are they prepared to handle the myriad of questions regarding their rights and responsibilities, taxes, and investments in the different situations? Join Steve and Brooke for an overview of the legal and procedural requirements of trust administration to assist trustees and their advisors to properly discharge their duties and avoid personal liability while preserving the important family relationships. The discussion is also the perfect opportunity to review the terms of your trust for this inevitability.

August 23, 2018 – Help Your Clients Protect Their Business From the Unexpected; presented by Monica Szakos Cramer, Vice President and Zaira Espinoza, Financial Advisor

Whether your clients have a large company or a small family-operated business, the profitability of any business is contingent upon intelligent strategy and planning. Protect your book of business by helping your clients maintain a successful and strong business. Understand about strategies to help ensure that all the efforts and money invested in a business will not disappear when the unexpected happens. Through these strategies you and your clients can be protected from:

- Unintended or unwelcome transfers of ownership;
- Heirs being stuck with an inheritance they cannot use;
- Unsecure funding of the transfer of ownership of the business; and
- Potentially lengthy probate courts and lawsuits the business.

August 30, 2018 - Pre-empted for Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Team Building Event

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Thursday Insights for September 2018

2:30 p.m. – 4:00 p.m.

September 6, 2018 – The 4 Questions Every Business Owner Should Know the Answers To; *presented by Melisa Silverman JD, CEPA, CEVA, SBA, CMEA and Steve Mancini, Esq.*

Driving income or driving value is the choice that every business owner intentionally or unintentionally makes - whether they plan on keeping and growing the business or transitioning it to their family or a third party. These four questions offer process and clarity: Where are you now? Where are you going? How will you get there? and What's next? Join Melisa and Steve as they reveal examples of the realities, ins and outs, and radical results from these simple questions. Leave with a plan, process, and how to accomplish it.

September 13, 2018 – Congratulations! You're 65 - Now What? Medicare Secrets Your Clients Need to Know in Time for Open Enrollment and Other Caregive Economics; *presented by Diane Gaswirth and Alexis Bastedo, Esq.*

The Medicare-eligible population is expanding exponentially as baby boomers age into the program at a rate of 11,000 every day. Some will need acute care (short-term), others will need long-term care, and many will need both. Diane will share the A, B, C's and D's of Medicare, eligibility criteria, timelines associated with enrolling to avoid financial penalties and the differences between Medicare Supplement and Medicare Advantage plans. Leave prepared for the upcoming Open Enrollment Period and the changes coming in 2019. Alexis will review options on how to pay for care not covered by Medicare, and more importantly, how you can help your client's protect their estate, themselves, their loved ones, and their family relationships.

September 20, 2018 – The Democratization of Real Estate – It's Not Just for Institutional Investors Anymore; *presented by Maureen Verduyn, CFP, EA, M.Ed. and John Grady, SVP, Cantor Fitzgerald*

Real estate can be one of the most effective investment vehicles out there when it comes to generating recurring, passive tax-favored cash flow along with the potential upside when property values increase. The largest institutional real estate companies have traditionally been all but inaccessible to retail clients and until recently, other than through REITs, the average investor had little chance of participating in these large commercial opportunities. That is now changing - fast forward to today, sponsors and syndications have changed dramatically. Join Maureen and John to understand how advisors can provide the same quality real estate investments to their retail clients that were previously accessible to only pensions and endowments.

September 27, 2018 – SCI Quarterly Mixer; 8th 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?



Thursday Insights for October 2018

2:30 p.m. – 4:00 p.m.

October 4, 2018 – Release Your Practice Floodgates: Business “Exit” Planning – Valuations and the 10 Options; *presented by Melisa Silverman, JD, CEPA, CEVA, SBA, CMEA and Joe Strazzeri, Esq.*

Learn: 1) the anatomy of a Qualified Valuation and how to use it as a punch list to enhance the value of your client’s business; and 2) each of the 10 exit options and how to explain them technically. Help your referral sources generate more and significant clients for themselves and you through message, process, counseling, fee quoting, and legal know-how. Leave this presentation with a business plan, checklists, marketing materials, powerpoint presentations, and a way to go home and make money.

October 11, 2018 – Trustee Training: Rights and Responsibilities; *presented by Steve Mancini, Esq. and Brooke Jensen, Esq.*

A loved one has just passed away and now the successor trustee must serve as trustee of the living trust. Are they prepared to handle the myriad of questions regarding their rights and responsibilities, taxes, and investments in the different situations? Join Steve and Brooke for an overview of the legal and procedural requirements of trust administration to assist trustees and their advisors to properly discharge their duties and avoid personal liability while preserving the important family relationships. The discussion is also the perfect opportunity to review the terms of your trust for this inevitability.

October 18, 2018 – A Different Perspective for Women Towards Investing for Retirement; *presented by Monica Szakos Cramer, Vice President and Zaira Espinoza, Financial Advisor*

Many women may have 15 or more years before retirement. And because of that length of time, feel they have plenty of time before they need to begin thinking about their retirement, or setting some money aside for it. In addition, women encounter unique challenges that may interfere with their career. Consequently, they may end up with less workforce duration and fewer savings and lower social security savings. This presentation will give you insights as to how to help guide your female clients that may think about starting "tomorrow" with a different perspective and show you why guiding them to start today makes financial sense.

October 25, 2018 – Pre-Empted for the Laureate in Wealth Strategies (LWS) and Advisor in Wealth Strategies (AWS) Programs

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.



**Wednesday,
October 10, 2018**

THE WESTIN
SAN DIEGO
GASLAMP QUARTER

910 Broadway Circle, San Diego, CA 92101
7:00 – 7:30 am – Registration/Networking • 7:30 – 8:00 am – Breakfast
8:00 – 10:00 am – Panel Discussions/Awards Program

Thursday Insights for November 2018

2:30 p.m. – 4:00 p.m.

November 1, 2018 – Caregiving Through the Holidays; *presented by Martha Ranon, Director of Government & Community Affairs, Southern Caregiver Resource Center*

The Holidays can be a stressful time of year for all of us, but it can be particularly stressful for those that are caring for a loved one with dementia or other disabilities. Join Martha as she shares ways your caregiver clients can prepare for the holidays as well as learn strategies to reduce stress related to holidays or special occasions, and to help make the holidays enjoyable for everyone.

November 8, 2018 – Getting Off the 1031 Exchange Train Without Having to Die; *Presented by Maureen Verduyn, CFP, EA, M.Ed. and Joe Strazzeri, Esq.*

The sale of real estate is often a very personal decision for families when balancing tax, cash-flow, asset protection, estate, and family concerns/opportunities. Likewise, real estate investors typically understand the rules and concerns surrounding: Swap till you drop 1031's; Capital Gains and re-captured depreciation avoidance; Assets in 'B' and other irrevocable trusts; Assets in entities such as LLC's and Corporations; and Assets in Family Limited Partnerships. However, these same investors may not be completely aware of the Eight Exit Strategies that may be more appropriate than traditional methods. Join Maureen and Joe for a dynamic discussion about how these strategies can help your real estate investor clients.

November 15, 2018 – Income Protection Strategies for Your Clients; *presented by Zaira Espinoza, Financial Advisor and Janet Silva, Insurance Agent*

Many individuals are inundated with complex financial and life insurance jargon when it comes to wanting to know about preparing for the unexpected. This presentation will teach you in a simple way the basics of life insurance types that can help protect your client's families by providing income continuation of main wage earner or to continue providing income to non-wage earner, all to alleviate concerns with: managing everyday expenses; paying off debts or mortgages; funding retirement goals; realizing educational goals; or purchasing services that can no longer be fulfilled within the household.

November 22, 2018 – Pre-empted for Thanksgiving Holiday

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



November 29, 2018 – Pre-empted for Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Team Building Event

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

December 6, 2018 – Our Holiday Open House – See Attached Flyer

Thursday Insights will be Dark for the month of December. Enjoy the Holidays!