TOP ESTATE PLANNING TECHNIQUES

Simple and Effective Wealth Preservation Methods

NEW HAVEN, CONNECTICUT — **SEPTEMBER 21, 2009**

HARTFORD, CONNECTICUT — **SEPTEMBER 22, 2009**

Faculty

Rebekah M. Burgio — *Pullman & Comley, LLC*

Brendan F. Daly — *Czepiga Daly Dillman LLC*

Andrew S. Knott — *Knott & Knott, LLC*

Ingi-Mai Loorand — *Reid and Riege, P.C.*

Patrick L. Poeschl — *Nemchek Poeschl, LLP*

Barbara A. Taylor — *Reid and Riege, P.C.*

David E. Wyskiel — *Solomon, Krupnikoff & Wyskiel P.C.*

Continuing Education

IACET - 0.6 PACE - 7.0

CLE - 6.0 (pending)

Financial Planners - 7.0

CPE for Accountants/NASBA - 7.0

See inside for details!

REMINDER

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SEMINAR OVERVIEW

ABOUT THIS SEMINAR

Focus Your Efforts on Techniques That Work

This engaging course will take you to the basics of estate planning and beyond with old and new techniques that our attendees have voted to be the most effective in their practice. Find out what makes these 10 estate planning tools "superstars" and gain practical tips for maximizing their uses. *Enroll today!*

10 BENEFITS OF ATTENDING

- A simple will remains one of the most effective tools in estate planning – learn how to phrase it to maximize its effectiveness.
- Gain practical tips for drafting legally defensible transaction agreements to make sure the gifts are properly documented.
- Help your client transfer a business to beneficiaries without diminishing its value or surrendering too much control.
- Protect yourself with thorough knowledge of laws and regulations governing the actions of fiduciaries.
- Learn why it's important to know when to file the tax return for grantor trusts.
- Determine whether a client qualifies as a beneficiary of a special needs trust and gain tips for drafting one.
- Don't reinvent the wheel – modify our sample trust documents to create airtight qualified personal residence trusts.
- Maximize your asset protection: learn how to make sure all your clients' assets are accounted for in the trust documents.
- Create clear final instructions and last wishes to lift the burden of funeral planning from heirs.
- Use spendthrift language in ILITs to limit the ability of beneficiaries to assign interest and creditors to make demands on the trustees to pay the debts of beneficiaries.

CREDIT INFORMATION

The specific continuing education credit(s) listed are for attending the live seminar. The credits may or may not apply for the audio version of this seminar. Please check with your credit board for details. For additional questions regarding continuing education credits, please contact us at **866-240-1890**.

Accountants - This is an intermediate level program. Accountants should have a basic understanding of federal income, gift and estate tax matters. No advanced preparation or prerequisites are required. Field(s) of Study -- Taxation; Administrative Practice.

Financial Planners - 7.0 - This program has been accepted by the CFP Board and qualifies for 7.0 hours of CE credit for CFP Certificants. CFP™, CERTIFIED FINANCIAL PLANNER™ and CFP with flame logo are certification marks owned by the Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

CLE - 6.0 - Pending. CT CLE PENDING

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PACE - 7.0 - This seminar qualifies for 7.0 PACE (Professional Achievement in Continuing Education) credit hours for CLU, RHU and/or REBC.

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SEMINAR OUTLINE

ADVANCE MEDICAL DIRECTIVES
9:00 - 9:45, Written by David E. Wyskiel. Presented by David E. Wyskiel in New Haven and Andrew S. Knott in Hartford.
- Appointing the Right Health Care Proxy
- What to Include in a Living Will
- HIPAA Release Authorization
- Burial and Funeral Designations

WILLS
9:45 - 10:30, Written by Rebekah M. Burgio.
Presented by David E. Wyskiel in New Haven and Rebekah M. Burgio in Hartford.
- Checklist for Gathering Client Information
- Must-Have Provisions – Drafting Do's and Don'ts
- Building Flexibility into the Plan – Checklist of Special Provisions
- Methods of Designating Fiduciaries
- Keeping the Clients Current on Their Wills
- Educating Your Clients on the Harm of Writing Someone Out of the Will
- Practical Pointers and Sample Will Review

DURABLE POWER OF ATTORNEY
10:45 - 11:30, Written by Andrew S. Knott. Presented by David E. Wyskiel in New Haven and Andrew S. Knott in Hartford.

ANNUAL EXCLUSION GIFTING
11:30 - 12:15, Written by Ingi-Mai Loorand and Barbara A. Taylor.
Presented by Ingi-Mai Loorand in New Haven and Barbara A. Taylor in Hartford.
- Determining Recipients of the Gifts
- Choosing the Most Highly Appreciated Assets for Annual Gifting
- Minimizing Gift and GST Taxes
- Reporting to the IRS
- Maximizing Annual Exclusion and Lifetime Exemption Gifting
- Gifting Techniques

CHARITABLE GIVING
1:15 - 2:00, Written by Ingi-Mai Loorand and Barbara A. Taylor.
Presented by Ingi-Mai Loorand in New Haven and Barbara A. Taylor in Hartford.
- Overview of the Wealth Transfer Charitable Tax Deduction
- Helping the Client Choose a Qualified Charity
- Requesting Donation Confirmation Documents From Charity
- Charitable Lead Trusts
- Charitable Remainder Trusts
- Generation Skipping Planning
- Charitable Giving and the Zero Estate Tax Plan

IRREVOCABLE LIFE INSURANCE TRUSTS
2:00 - 2:45, Written by Ingi-Mai Loorand and Barbara A. Taylor.
Presented by Ingi-Mai Loorand in New Haven and Barbara A. Taylor in Hartford.
- Single Life and Second to Die Trusts
- Hanging and Flexible Crummey Powers
- GST Planning and Allocation of GST to Gifts
- Spousal Access and Wrap Trusts

QUALIFIED PERSONAL RESIDENCE TRUSTS
3:00 - 3:45, Written by Ingi-Mai Loorand and Barbara A. Taylor.
Presented by Ingi-Mai Loorand in New Haven and Barbara A. Taylor in Hartford.

SUPPLEMENTAL NEEDS TRUSTS
3:45 - 4:30, Written by Brendan F. Daly. Presented by Patrick L. Poeschl in New Haven and Brendan F. Daly in Hartford.
- What SNTs Can and Cannot Do for Your Client
- Assessing the Degree of the Beneficiary's Current and Future Disability and Needs
- Types of SNTs and Their Uses
- Basic Drafting Considerations
- SNT Funding, Administration and Termination

*If needed, the above agenda may be changed to best accommodate all of our attendees.

WHO SHOULD ATTEND

This **intermediate level seminar** offers an overview of the best practices in estate planning and will benefit:

- Attorneys
- Paralegals
- Financial Planners
- Accountants and CPAs
- Trust Officers

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June 12	21st Annual Advanced Estate Planning Techniques (50427ER)
June 23	Workers' Compensation Update (51051ER)
June 24	Dealing With Troubled Real Estate Loans (51050ER)
June 26	Advanced Expert Witness Deposition Tactics (50454ER)
August 25	The ADA Amendments Act of 2008: New Definitions and Challenges (51064ER)

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manual — **$99** cd and manual — **$199**

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REFINING YOUR PROBATE SKILLS: STREAMLINING PROCESSES AND OVERCOMING OBSTACLES
© September 2008 - 298 Pages (FP44817)
By: Lois B. Anderson, Laurel D. Mangan and Barbara A. Taylor.

EVIDENCE AND EXPERT TESTIMONY BEST PRACTICES: SUPPORTING YOUR CASE
© November 2008 - 71 Pages (FP45963)
By: Steven D. Jacobs and Donn A. Swift.

WHAT EVERY ATTORNEY NEEDS TO KNOW ABOUT PUBLIC BENEFITS
© February 2009 - 246 Pages (FP48276)
By: Martin B. Burke, Brendan F. Daly and Laurel D. Mangan.

HANDLING THE AUTO INJURY CLAIM
© February 2009 - 134 Pages (FP47705)
By: Peter J. Bartinik Jr., Gregory M. Cantwell and Christopher P. Kriesen.

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SEPTEMBER 21 - NEW HAVEN

INGI-MAI LOORAND is an attorney with the New Haven law firm of Reid and Riege, P.C., where her main areas of practice include trusts and estates. She wrote "SOLD: A Bidder's Right to Appeal a Connecticut Probate Court Decree Ordering the Sale of Real Estate," published in the *Quinnipiac Probate Law Journal*, Volume 15, numbers 3 and 4, in 2001. Ms. Loorand also has spoken before private groups on basic estate planning, the use of living trusts, the importance of having power of attorney and health care institutions. She earned her B.A. degree, summa cum laude, from the State University of New York at Stony Brook, her M.A. degree from Wesleyan University and her J.D. degree, magna cum laude, from Quinnipiac University School of Law. Ms. Loorand is a member of the American (Section of Real Property, Probate and Trust and Section of Taxation), Connecticut (Estates and Probate Section) and New Haven County (co-chair, Trusts and Estate and Probate Committee, 2006 to present) bar associations. She is also a member of the Gaylord Hospital Planned Giving Advisory Group, 2003 to present, and the Connecticut Estate & Tax Planning Council, 2007 to present, as well as being on the Board of Directors for the Friends of Legal Services for South Central Connecticut since 2004.

PATRICK L. POESCHL is a principal with the law firm of Nemchek Poeschl, LLP, with offices located in New London and Stamford, where he practices exclusively in the fields of estate planning, administration and litigation, elder law and conservatorship and guardianship law. He co-wrote "Gift Registration Regs, A Guide to Gift Taxes" for the *Connecticut Law Tribune*, June 28, 1999. Mr. Poeschl earned his B.A. degree from St. John's University and his J.D. degree from Queens College of the City University of New York. He has lectured to professional groups on various trust and estate topics. Mr. Poeschl is a member of the New London County, Fairfield County, Connecticut (Trusts and Estates, and Elder Law sections), New York State (Trusts and Estates, and Elder Law sections) and American (Real Property, Probate and Trust Law Section) bar associations.

DAVID E. WYSKIEL is a principal in the Meriden law firm of Solomon, Krupnikoff & Wyskiel P.C. He has been practicing law for 25 years and currently he practices in the areas of estate planning, probate, real property, business law and commercial law. Mr. Wyskiel has lectured to various groups about estate planning. He is a member of the American Bar Association (Real Property, Probate and Trust Section) and the Connecticut Bar Association (Estates and Probate, Elder Law, Business Law, and Real Property sections). Mr. Wyskiel earned his B.A. degree in economics, cum laude, from Middlebury College, Vermont, and his J.D. degree from Boston University School of Law.

SEPTEMBER 22 - HARTFORD

REBEKAH M. BURGIO is an associate in the trusts and estates department at the law office of Pullman & Comley, LLC, where she practices in the areas of trusts and estates and probate disputes. Prior to joining Pullman Comley in 2007, she was a staff attorney at the West Hartford Probate Court, where she researched legal issues pertaining to estates, trusts, child matters and elder law. Ms. Burgio served as a judicial intern for Judge Lorraine Murphy Weil at the University of Connecticut School of Law and was listed in the *Who's Who Among American Universities and Colleges*, 1999-2002. She earned her B.A. degree, summa cum laude, Phi Beta Kappa, and was awarded the New England Scholar Award, from the University of Connecticut, and earned her J.D. degree from the University of Connecticut School of Law, where she was awarded the University of Connecticut School of Law Certificate in Taxation. Ms. Burgio is admitted to practice in the state of Connecticut.

BRENDAN F. DALY is a principal of Czepiga Daly Dillman LLC, where he practices in the areas of elder law, estate and disability planning and estate administration. He has received the designation of Certified Elder Law Attorney (CELA), a certification awarded by the National Elder Law foundation, the only organization approved by the American Bar Association to offer certification in elder law (but not recognized by the Rules Committee of the Superior Court), as a result of his experience, education and testing by the Foundation. This certification in elder law provides a measure of assurance to the public that the attorney has an in-depth working knowledge of the legal issues that impact the elderly. Mr. Daly is very active in public speaking as an adult education instructor, teaching courses on estate and Medicaid planning. He also conducts seminars at area senior centers, nursing homes, civic groups and charitable groups regarding long-term care issues and estate planning. He has written numerous articles regarding estate planning, Medicaid and long-term care, which have appeared in professional journals and newspapers. Mr. Daly is a member of the Elder Law Executive Committee and Estates and Probate sections of the Connecticut Bar Association. He also is a member of the National Academy of Elder Law Attorneys, including its Connecticut Chapter. Mr. Daly serves as a corporator of Hartford Hospital and he is a director of the Jefferson House Nursing Home Advisory Committee.

ANDREW S. KNOTT is a partner at Knott & Knott, LLC in Cheshire, Connecticut, where he focuses his practice in the areas of probate, trust and estate, and elder law. He is an active member of the Connecticut (chair of the Young Lawyer's Estates and Probate Section) and New Haven County bar associations and an adjunct professor in the legal studies department at Quinnipiac University. Mr. Knott earned his B.A. degree from Magdalen College and his J.D. degree from Quinnipiac University School of Law.

BARBARA A. TAYLOR is an attorney at Reid and Riege, P.C., where her main areas of practice are probate, trusts and estates, and elder law. She is the co-author of "New Tax Breaks Compete with Traditional Wealth Transfer Strategies," *Practical Tax Strategies*, March 2002. She has spoken for the Greater Hartford Probate Forum on 529 Plans. She has also spoken for non-profit groups at various times about charitable giving and estate planning. Ms. Taylor is a member of the Connecticut Bar Association (member, sections on: Estates and Probate; Elder Law), American Bar Association (Taxation Section and Real Property, Probate and Trust Law Section), Greater Hartford Probate Forum, Central Connecticut Business and the Estate Planning Council (Executive Committee member and president). Ms. Taylor earned her B.S. degree from Lehigh University and her J.D. degree, with honors, from the University of Connecticut.

NEW HAVEN (Hotel located in North Haven)
SEPTEMBER 21
Holiday Inn North Haven (203-239-4225)
201 Washington Avenue, North Haven CT 06473

HARTFORD (Hotel located in East Hartford)
SEPTEMBER 22
Sheraton Hartford Hotel (860-528-9703)
100 East River Drive, East Hartford CT 06108

SCHEDULE

REGISTRATION TIME 8:30 — 9:00 am SEMINAR TIME 9:00 am — 4:30 pm
Complimentary snacks and refreshments are provided. Lunch is on your own.

TUITION

$349 for the first registrant
$339 for each additional registrant
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*Pre-registration is encouraged. If you need to register at the door, you may wish to call us first to confirm availability and to receive information regarding schedule or location changes.

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