



# The NAEPC EDUCATION FOUNDATION

*“Improving Financial Awareness & Financial Literacy”™*

**To:** Friends of The NAEPC Education Foundation & NAEPC  
**From:** Valentino Sabuco, CFP®, AEP®, Executive Director & Publisher  
**Date:** 11/16/12  
**Re:** **2012 National Estate Planning Week Campaign Report & Scrapbook**

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Greetings Friends and Colleagues:

I would like to take this opportunity to recap the excellent progress made on our concentrated media campaign for the 2012 National Estate Planning Awareness Week held over the third week in October (15-22). As you will see later in this report we had all sorts of great exposure from local papers to Forbes, from small nonprofits to American Heart Association, from local law and CPA firms to fortune 500 financial service companies!

The St. Louis Estate Planning Council did a 32 page insert for their local paper, and we had 4 free live webinars; one with The Stelter Company, the leading consultant to nonprofits, 2 with the AICPA and one with Mass Mutual (**who approached us with what they could do to participate!**) that was marketed to their **xx** million clients and the public at large.

Below is a preliminary survey shared with us by one of those presenting organizations that I think you might find interesting. Look at the “Action to be Taken” results. Isn’t that outstanding!

\*\*\*\*\*

### **Event Summary:**

Participants tuned in from 47 states (plus DC)  
Demographics: 49% male / 51% female  
Average duration: 48 minutes (out of 62 minutes)  
Viewers: 78% Live / 22% On-demand (as of 10/18 - only 24 hours after the live broadcast)

**Actions to Be Taken:** (based on responses to the post-event survey – participants were able to choose more than one action)

82% plan to visit the estate planning website ([www.estateplanninganswers.org](http://www.estateplanninganswers.org))

65% plan to discuss estate planning with their spouse

58% plan to check/update beneficiaries

40% plan to seek help from a financial planning professional

**Overall Feedback:**

100% valued the Q & A

99% found the seminar informative

97% rated the online format good to excellent

\*\*\*\*\*

Wow!!! If we can touch those 120 million American's without current estate and financial plans twice a year with quality estate and financial planning content and achieve these kinds of results; we can quickly make significant progress toward addressing a major social problem and fulfilling our underlying vision.

**A Special “Thank You”**

We would like to provide a big **“THANK YOU”** to the following list of visionaries, key supporters, hard working volunteers, and all the other behind the scenes parties who were responsible for helping us grow National Estate Planning Awareness Week into a successful concentrated estate and financial planning awareness media event.

Our friends and colleagues on The NAEPC Education Foundation board of directors and the executive committee, and the National Association of Estate Planners and Councils board of directors – Clark B. McCleary, Robert G. Alexander, Joanna Averett, Gregory E. Sellers, Joseph V. Falanga, John P. Garniewski, Jr.; William D. Kirchick, Lawrence Lehmann, Robert P. Goodman, Jordon N. Rosen, Walter Tchirkine, Pettus Gibbons, Paul Pantano, John K. O'Meara, Thomas Borchert, M. Eileen Dougherty, Charles V. Douglas, Al W. King, Christopher P. Jakyma, Paul S. Viren, Hartman Axley, Julie Buschman, S. Mark Alton, Past NAEPC Presidents Jack Rittenhouse, Jr.; Gary L. Flotron, Mike Halloran, Thomas M. Forrest, Kathleen J. Belmonte, Walter Lee Davis, Jr.; Dan H. Florence, A. Stephen McDaniel, our 2012 honorary co-chairs Jonathan G. Blattmachr and Janet Novack, our NAEPC-EF pro bono law firm Bingham McCutchen LLP, our pro bono CPA firm Belfint, Lyons & Shuman, PA, our NAEPC Education Foundation Distinguished Advisory board – Steve R. Akers, P. Thomas Austin, Frank S. Berall, Jonathan G. Blattmachr, Lawrence Brody, Vincent M. D'Addona, Jo Ann Engelhardt, Thomas M. Forrest, Professor Stanley M. Johanson, Lawrence P. Katzenstein, Robert S. Keebler, Sidney Kess, Stuart Kessler, Al W. King, III; Bernard A. Krooks, Stephan R. Leimberg, Richard A. Oshins, Jeffrey N. Pennell, Susan Porter, John W. Porter, Richard M. Weber, the NAEPC-EF various committee volunteers, friends and supporters – Ron Nelson, William Martin, Josh Martin, Eleanor M. Spuhler, Susan Austin Carney, Joan McCarthy, Adam Strominger, Laura Malone, Jay Saunders, Steven S. Zeiger, Peter J. May, Ken Ruff, Bruce Makous, Victoria Ipri, Andrew Rothstein, Ph.D.; Lena Rizkallah, Jill Suskind, Deborah Nixon, Julie Ann Garber, Marty Sherkman, Chuck Rounds, Andrea R. Millar, Harold Schwartz, Jr.; Barry D. Flagg, Michael



Gradl, Clark R. Matthiessen, Steve Goldberg, Ron Wargo, Bruce Newburger, Thomas M. Borchert, Bruce A. Tannahill, Marv Tuttle, Ryanne Enyeart, Andrew Watt, Leonard Weiner, Beth Kay, Michael Strait, Neysa Yoon-Cho, Dana Nachbar, Evan Watkins, Lynn Gaumer, Bev Hutney, Jen Lennon, Larry P. Stelter, Michael Mitchell, Rick Johnson, Carol Kaufman, Stephen Krochmal, Susan Simpson, Letitia Buchan, Jason Franklin, Jonathan A. Mintz, Cleet Snyder, James P. Lamping, Linda Lampson, Beth Larssen, Jeremy Miller, Deborah Jacobs, George Zyrek, Robert Eyler, Kyan Mama, Ted Appel, Robert Digital, Patrick Flynn, Darryl Webb, Shauna Eisenberg, Carolyn M. Ohlsen, and the many other volunteers.

## Background

The National Association of Estate Planners & Councils (NAEPC) is a leading 501(c)(6) nonprofit membership organization, formed in 1962 for estate planning professionals, serving 230 affiliated local estate planning councils and 27,000 multi-disciplinary credentialed members.

In 2005 the NAEPC Board of Directors created The NAEPC Education Foundation, Inc. as a 501(c)(3) nonprofit organization.

The Foundation's underlying vision is to significantly improve both the public's financial awareness and their financial literacy, while developing educational content to assist professionals in providing high-quality, cost-effective services to the public.

## The Problem

It is estimated that over 120,000,000 Americans do not have an up-to-date estate plan to protect themselves and their families, making estate planning one of the most overlooked areas of personal financial management. **Estate planning is not just for the wealthy: it's important for everyone. With advance planning, issues such as guardianship of children, managing bill paying and assets in the event of sickness or disability, care of a special needs child, long-term care needs, and distribution of retirement assets can all be handled with sensitivity, care, and at a reasonable cost.**

The majority of Americans over 65 are totally dependent on their Social Security checks. **With proper knowledge and planning, future generations can have a more secure future.**

Many people mistakenly believe that since they are not "rich" they do not need to do any estate and financial planning. **This attitude can be financially harmful in the long-run and can be avoided with proactive action.**

## The Solution

The NAEPC Education Foundation promotes and supports the team approach to estate and financial planning. As leaders in the estate and financial planning community, we have first-hand experience with the challenges Americans face with regards to saving, retirement planning, investing, taxes, insurance, estate planning and overall planning for their financial future.



### The NAEPC EDUCATION FOUNDATION

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Executive Director: Valentino Sabuco • 707.322.1597  
V.Sabuco@TheNAEPCEF.org • www.EstatePlanningAnswers.org

The NAEPC Education Foundation is in a unique position to assist the public in improving their financial awareness and financial literacy, and by providing the high-quality materials and continuing education programs to the professional community that are required to support the public's estate and financial planning needs.

In 2007 we approached Congressman's Mike Thompson office with the idea of creating a National Estate Planning Awareness Week Congressional proclamation. After eighteen months of research and work he and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499. Click on or past the following URL address into your browser to see this resolution.

[www.estateplanninganswers.org/alert-third-week-in-october-october-18-%E2%80%93-24-2010-is-national-estate-planning-awareness-week/](http://www.estateplanninganswers.org/alert-third-week-in-october-october-18-%E2%80%93-24-2010-is-national-estate-planning-awareness-week/)

The NAEPC Education Foundation teamed up with the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants; the American Bar Association Section of Real Property, Trust and Estate Law; the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, NAEPC, the Partnership for Philanthropic Planning (all members of the Synergy Summit, a unified think tank and voice of leadership for leading financial service organizations), the Financial Planning Association®, and the Association of Fundraising Professionals. Together these organizations represent over 1,000,000 financial service professionals and the accountants, attorneys, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors that are members of these professional associations, and all have the objective to mobilize the estate and financial planning community by providing support, tools, and education for professionals and the public they serve.



After a very successful 2011 National Estate Planning Awareness Week our colleagues and supporters decided to join us in also championing National Financial Literacy Month in April, thus giving us the opportunity to create a concentrated financial awareness media blast towards the public every six months.

To learn more about National Financial Literacy Month and see the proclamation click on or past the following URL address into your browser.

[www.estateplanninganswers.org/2011-presidential-proclamation-national-financial-literacy-month/](http://www.estateplanninganswers.org/2011-presidential-proclamation-national-financial-literacy-month/)



## Our Community Exposure: A Winning Communication Model

The NAEPC Education Foundation has taken an active leadership role in recognizing the lead estate and financial planning associations, companies, organizations, and nonprofits championing improved financial awareness and financial literacy while working to unite them with other organizations, companies, firms, nonprofits, members, associates and employees, and the media to actively focus vast community resources into a concentrated financial awareness media campaign each year during April and October.

Our goal is to alert, educate, motivate, and assist the American public to locate the right professionals to cost effectively establish and keep their estate and financial plans up-to-date.

We understand that this is a massive undertaking but can take place through the combined support of the media, financial service professionals and their associations and organizations, nonprofits, employers, and government entities that both touch and support the public. We plan to touch the vast majority of America at least twice a year with a subtle concentrated financial awareness media campaign through the following strategic venues:

- National Financial Literacy Month (April)
- National Estate Planning Awareness Week (3<sup>rd</sup> Week in October)
- Our public portal located at [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)

Through these campaigns, we will be in direct contact with much of the American public twice a year, providing a motivational message encouraging action steps and with a concentrated content media drive focused on sharing high- quality estate and financial planning content and tools. This will be further supported with other initiatives that are in progress and will be developed

This is a winning approach to solving a major social challenge. American families win by learning how to better and cost effectively address their personal financial challenges; financial professionals benefit by working with more educated and motivated clients; the media succeeds by delivering valuable content to its readers and by readers taking appropriate action to improve their situation; nonprofits win with increased donations and bequests, and the overall community prospers with a stronger and financially sound economy.



Please join us in annually promoting **April** as **National Financial Literacy Month** and the **3<sup>rd</sup> week in October** as **National Estate Planning Awareness Week**.

**You can help promote public and professional awareness** by placing estate and financial planning checklists and editorial content within your website, client newsletters, blogs, social media discussion groups, local newspapers, and radio/television/web based shows. We also encourage participating groups to host community-wide public and professional programs built around estate and financial planning during the months of April and October.

For additional background information and a media kit please visit

<http://www.estateplanninganswers.org/national-financial-awareness-campaigns/>

Thank you for your assistance and support.



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## We Need Your Help As We Enter Our Year End Capital Campaign

It has taken us over 6 years of planning and thousands of hours of volunteer time to develop our strategic plans and build the infrastructure to get this big ball rolling. We are now seeking the right strategic partners and financial assistance to assemble a skeleton team of high quality professionals and support staff to

1. Expand and virally grown the venues, exposures, and participations around National Financial Literacy Month and National Estate Planning Awareness Week.
2. Develop and add multi-media and edutainment to our high quality content to our improving financial awareness and literacy life events public portal found at [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org).
3. Expand our content and tools by aggregation and development, and to manage and keep current the content and services for [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org).
4. Add online eLearning elements to our improving financial awareness and financial literacy print and eBooks and tools.
5. Annually produce at least two high quality motivational, educational, estate and financial update TV production broadcasts for viewing on major networks like Comcast, Verizon, and on demand.
6. Develop a quantitative approach to see where and how we are chipping away at getting those 120 million American's to do and keep their estate plans up-to-date.
7. Track the increased donations, planned gifts, bequests, and alternate charitable beneficiary designations on retirement plans and insurance policies to the nonprofit community!
8. And other related projects.

## We Can't Do This Alone & Welcome Your Support In Being Part of the Solution

As a 501(c)(3) nonprofit organization, The NAEPC Education Foundation generates operating resources to implement its programs and support its lean administrative staff through fees from its annual estate planning conference, its publications, and from generous grants, donations, and contributions of time and intellectual property from dedicated NAEPC members, philanthropists, and supporting technology, multimedia production, media, and financial service organizations, and other interested parties.

To make a much needed contribution please click on the following URL or paste it into your browser.

[https://www.naepc.org/foundation\\_contribute.web](https://www.naepc.org/foundation_contribute.web)

To become a strategic partner or learn more about us please contact:

Valentino Sabuco, CFP<sup>®</sup>, AEP<sup>®</sup>, Executive Director & Publisher



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[www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org) ♦ <http://www.naepc.org/foundation.web>



The following is our scrapbook of what occurred during the 2012 National Estate Planning Awareness Week. If we missed your participation and you would like it entered into our digital scrapbook please email me a brief narrative of what you and / or your organization accomplished accompanied by a PDF or jpg to

[V.Sabuco@TheNAEPCEF.org](mailto:V.Sabuco@TheNAEPCEF.org).

Thank you.



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## 2012 National Estate Planning Awareness Week's Scrapbook

<http://www.forbes.com/sites/janetnovack/2012/10/14/the-forbes-guide-to-estate-planning/>

**Forbes** New Posts Most Popular Lists Video Search

**Janet Novack**, Forbes Staff  
I write from D.C. about tax and retirement policy and planning.  
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PERSONAL FINANCE 10/14/2012 @ 1:08PM 955 views

# The Forbes Guide To Estate Planning

+ Comment now

With all the noise these days about [taxing the rich](#) and the future of the federal estate tax, the message that ordinary folks also need to plan, to protect themselves and their families, gets drowned out. Got young kids? You need a will naming guardians for them.



Fact is, in today's rule bound and litigious society, even an 18-year-old college student still covered by his parents' health insurance needs to sign a health care proxy (a.k.a. health care power of attorney) naming someone to make medical decisions for him, if he can't, as well as a living will (a.k.a. advance directive) spelling out his view on extraordinary measures at the end of life. Yet a survey last year found 64% of baby boomers hadn't taken the very basic step of signing a living will. (Free, up-to-date versions of this form can be downloaded at [caringinfo.org](http://caringinfo.org).)

Monday marks the start of National Estate Planning Awareness Week (Oct. 15-21). What's that? As Forbes Senior Editor [Deborah L. Jacobs](#) put it in a [recent post](#): "It's a bit of a contrivance by lawyers in the field to get you to seek out their services. But it's also a good time to take stock of your life and do what's necessary." (I'm quoting Deborah on this because —full disclosure— I'm an honorary co-chairman of the week.) The organizations sponsoring that week offer lots of free advice at [EstatePlanningAnswers.org](http://EstatePlanningAnswers.org).

25  
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181  
T Tweet  
7  
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If you have a \$500,000 portfolio, download the guide by *Forbes* columnist and money manager Ken Fisher's firm. It's called "The 15-Minute Retirement Plan."  
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**Red Bull Stratos LIVE: Watch Felix Baumgartner Break The Speed Of Sound** -506,213 views

**40 Things To Say Before You Die** +30,092 views

**The 10 Worst College Majors** +20,005 views

**Red Bull Stratos On YouTube Live Topped 8 Million Concurrent Views** +18,381 views

**What if Windows Phone 8 Is Not A Surprise?** +10,726 views

+ show more



<http://www.wealthcounsel.com/solutions/community/estate-planning-week/>

The screenshot shows the WealthCounsel website interface. At the top is the WealthCounsel logo with the tagline "Practice Excellence." Below the logo is a navigation menu with links: "Build Your Practice", "Solutions", "Why WealthCounsel", "Blog", "Free Resources", and "Member Directory". The main content area is titled "Community" and includes sub-links: "Overview", "Listservs", "State/Regional Forums", and "Events". A breadcrumb trail reads "Home / Solutions / Community / Estate Planning Week". The main heading is "National Estate Planning Awareness Week". Below this is a sub-heading "Do Your Part to Promote National Estate Planning Awareness Week Oct. 15-21, 2012". The text explains that WealthCounsel is joining colleagues at NAEPC to promote the awareness week. It mentions a sample press announcement and a public relations campaign called "Creating Lasting Legacies - How WealthCounsel Attorneys Make a Difference." A list of ways to help raise awareness is provided, including host client workshops, adding editorial content, referencing articles on EstatePlanning.com, and sending out press releases. On the right side, there is a "Contact a Membership Consultant" button, a "SHARE" section with social media icons, a "WealthDocx" advertisement, and a "Thought Leader Series Webcasts" section featuring a video titled "Nov. 12: Securing Your Clients' Future: Planning Opportunities Not to Miss in 2012" presented by Stephen R. Akers, J.D.



<http://blog.lsrlawyer.com/>



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10/20/2012

## Fun with Forbes: Compilation of Estate Planning Articles

*National Estate Planning Awareness Week (Oct. 15-21).*

*What's that? As Forbes Senior Editor Deborah L. Jacobs put it in a recent post: "It's a bit of a contrivance by lawyers in the field to get you to seek out their services. But it's also a good time to take stock of your life and do what's necessary."*

National Estate Planning Awareness Week has come and gone. Nevertheless, estate planning is a mindset and a rational behavior that is never out of season.

While proper estate planning is no Do-It-Yourself project and competent legal counsel should be retained, there is plenty of literature available to help you learn the basics of estate planning and beyond. Leave it to *Forbes* to compile "[The Forbes Guide To Estate Planning](#)" from its storehouse of past estate planning articles. Of course, these 40 some articles give only the *Forbes* perspective, but it's a quick glimpse at the panoply of topics and worth a read.

*Reference: Forbes (October 14, 2012) "[The Forbes Guide To Estate Planning](#)"*



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<http://www.forbes.com/sites/deborahljacobs/2012/10/12/six-things-to-do-before-you-die/>

The screenshot shows a Forbes article page. At the top, the Forbes logo is on the left, and navigation links for 'New Posts', 'Most Popular', 'Lists', and 'Video' are in the center. A search bar is on the right. Below the navigation, the author's profile for Deborah L. Jacobs is shown, including her photo, name, title 'Forbes Staff', and a bio: 'I cover personal finance for baby boomers.' There are 'Follow' and 'Subscribe' buttons. A Northwestern Mutual logo is also present. The article title is 'Six Things To Do Before You Die' in a large, bold font. Below the title is a '+ Comment now' link. The main text begins with 'Last I heard, no one lives forever. Estate planning, which deals with providing for ourselves as we age and taking care of loved ones after we are gone, is a constant reminder of that fact. So it's easy to understand why many people think this is a morbid topic and put off doing anything about it. Nearly 2.5 million Americans die each year, and many haven't signed the basic documents needed to protect those they love.' A photo of an elderly man with a beard and a cap is shown. Below the photo is the caption: 'Photo: Steve Leimberg, www.UnSeenImages.com'. To the right of the text are social media sharing buttons for Facebook (217 shares), Twitter (441 tweets), LinkedIn (109 shares), and a 'Submit' button. Below these are buttons for '7' (likely a rating), '+1' (stumbleUpon), '0' (Dribbble), and 'reddit'. On the right side of the page, there is a large advertisement for Northwestern Mutual with the text 'WHO'S HELPING YOU BUILD YOUR FINANCIAL FUTURE?' and 'Northwestern Mutual Insurance / Investments / Ideas'. Below the ad is a 'Most Read on Forbes' section with a 'NEWS' tab and sub-tabs for 'People', 'Places', and 'Companies'. It lists several articles with their view counts: 'Romney Family Investment Ties To Voting Machine Company That Could Decide The Election Causing Concern' (+63,405 views), 'Worried about Google? Story Stronger for Long Term' (+35,154 views), '40 Things To Say Before You Die' (+25,346 views), 'Detroit Tops The 2012 List Of America's Most Dangerous Cities' (+17,458 views), and 'So Far, No Life Found In Buried Antarctic Lake' (+14,823 views). A '+ show more' link is at the bottom of this section.





## Charitable Planning in an Uncertain World



**The NAEPC  
EDUCATION FOUNDATION**  
*Improving Financial Awareness  
& Financial Literacy™™*



Dear Valentino,

We're sorry you missed our recent webinar hosted in partnership with The NAEPC Education Foundation.

If you would like to view the recording of the webinar, you may access it along with the PowerPoint handouts on the following Web page:  
<http://www.stelter.com/webinars.html>

Once there, scroll down the page and you will find the webinar listed first under the "Technical" heading.

We hope you enjoy the presentation!

Jen Lennon  
Marketing Coordinator  
The Stelter Company  
[www.stelter.com](http://www.stelter.com)

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### National Estate Planning Awareness Week

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October 15-21 is **National Estate Planning Awareness Week**, promoting awareness to one of the most overlooked areas of personal financial management.

According to a Forbes.com recent article, "Fact is, in today's rule bound and litigious society, even an 18-year-old college student still covered by his parents' health insurance needs to sign a health care proxy (a.k.a. health care power of attorney) naming someone to make medical decisions for him, if he can't, as well as a living will (a.k.a. advance directive) spelling out his view on extraordinary measures at the end of life. Yet a survey last year found **64% of baby boomers hadn't taken the very basic step of signing a living will.**"



There are three main purposes for having a will and each and every person, age 18 or older, needs his or her own will. No exceptions.

1. Appoint Guardians for Minor Children.
2. Appoint a Personal Representative (i.e. Executor)
3. Distribute Assets to selected beneficiaries in the most appropriate manner

One of the biggest misconceptions is, Estate Planning is just for the wealthy. Regardless of the extent of your net worth, **estate planning is for everyone.** Yes, complex strategies may be used by wealthy people to reduce death taxes and costs. But others may only require a simple will and/or trust to pass on property and provide for minor children.

Even if a simple will is all you require, an estate plan is an essential part of your financial planning. Everybody will need it someday and **the time to address or update your estate plan is now.**

Contact our Haddonfield office to schedule a free consultation with Charles Bratton. ☎ 856-857-6000.

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<http://www.sperosmith.com/blog/>

The screenshot shows a blog post from Spero-Smith. The header includes the Spero-Smith logo and the tagline 'WorthReading Spero-Smith's perspective on topics that affect our clients' wealth'. The main article is titled 'A 30,000 Foot View of the Fiscal Cliff' and is dated November 9, 2012, by Matt Olver. The text discusses the 'fiscal cliff' and its potential impact on the economy. A horizontal bar chart titled 'Factors Contributing to the "Fiscal Cliff"' shows the percentage effect on GDP for various factors. The factors and their approximate effects are: Expiration of 2001/2003 Tax Cuts (-1.25%), Expiration of Payroll Tax Cut (-1.00%), Decline in AMT Exemption (-0.75%), Mandatory Spending Cuts (-0.50%), Other Expiring Provisions (-0.25%), Affordable Care Act (-0.125%), Expiration of Extended Unemployment Benefits (-0.125%), and Reduced Stimulus Spending (-0.125%). The chart also shows a dollar effect on GDP for each factor. To the right of the article is a search bar and a sidebar with sections for 'About Spero-Smith', 'Email Subscription', 'Recent Posts', and 'Categories'. The 'Recent Posts' section includes links to 'A 30,000 Foot View of the Fiscal Cliff', 'Were You Aware...', 'A Nightmare on Your Street?', and 'Five-Year Anniversary of Stock Market High'. The 'Categories' section lists various topics like Asset Management, Education Planning, and Estate Planning.

## Were You Aware...

OCTOBER 26, 2012 BY [MATT OLVER](#) [LEAVE A COMMENT](#)



**I was unaware until late last week when I received a flyer from the [American Heart Association](#) that it was National Estate Planning Awareness Week. With this blog, consider yourself aware, even if slightly late.**

In [previous communications](#), I've talked about the importance of establishing estate and legacy plans to not only ensure the efficient transfer of your assets at death, but also about carrying out your wishes and carrying on your values. The cost to prepare the appropriate [documents](#), is relatively minor compared to the costs you could incur at your death, including administration costs and taxes as well as the burden that may be placed on surviving family members.



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<http://www.sperosmith.com/blog/wp-content/uploads/2012/10/National-Estate-Planning-Awareness-Week-20121.pdf>



**October 15-21 is National Estate Planning Awareness Week**  
**It's time to protect your family & your future**

Estate planning is a financial process that can protect you and your family, and is a very important component of your overall financial planning. **If you don't have an up-to-date estate plan and you happen to get hurt or sick and cannot manage your financial affairs, the courts will have to appoint someone to manage them for you. The person they appoint might not be the one you would want to perform those tasks.**

Without an estate plan when you pass away, your affairs will be settled by default through a complex legal system called "probate." The handling of your financial affairs can turn into a costly and frustrating ordeal for your family and heirs.

The crafting of a good estate plan starts with planning, followed by the proper drafting and signing of appropriate legal documents such as **wills, trusts, buy-sell agreements, durable powers of attorney for asset management, and an advanced health-care directive or health-care power of attorney.** Having these documents in place saves you and your family a lot of money and time at a very difficult and emotional time.

Your estate planning should also address the coordination of the way you hold title to your various assets, your beneficiary selections, and the possible transfer of certain assets while you are alive. **You might also want to consider a life saving gift to charity. Making a planned gift to your favorite non-profit can be as easy as adding a codicil to your will or filling out a beneficiary form for your retirement plan.**

**Regardless of the extent of your net worth, estate planning is important for everyone.** Complex strategies may be used by wealthy people to reduce death taxes and costs. Others may only require a simple will and/or trust to pass on property to their heirs and provide for minor children.

Even if a simple will is all you require, an estate plan is an essential part of your financial planning. Everybody will need it someday. **The time to address or update your estate plan is now.**

Our law firm and the American Heart Association have materials to assist you with your estate planning.

**If you would like a FREE Will Planning Kit please contact Pamela Leonard, Charitable Estate Planning Director, American Heart Association, at 204.366.1604 or [pamela.leonard@heart.org](mailto:pamela.leonard@heart.org).**

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This document was provided as a public service by The NAEPC Education Foundation for "free-use" on websites, newspapers, newsletters, magazines, and other media broadcasts during the months of April and October as it relates to National Financial Literacy Month and National Estate Planning Awareness Week.

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## NATIONAL ASSOCIATION OF Estate Planners & Councils

The Association of Choice for Estate Planning Professionals



### AEP® Alert

#### Message from the Chairperson



**M. Eileen Dougherty**, CTFA, CFP®, AEP®,  
ChFC®  
Semper Trust Company  
King of Prussia, PA

September is often a time of reflection and change. As summer vacations end, our clients tend to become a bit more philosophical, and the last quarter of the year is often a busy one for estate planners. I want to remind you that the third week in October is National Estate

Planning Awareness Week. It is an excellent time to engage in public service projects to educate consumers about the need to not only make an estate plan if they lack one, but also to care for their existing plan with regular reviews and updates. This is an excellent opportunity for interaction with your clients. Your proactive call or letter could make a huge impact in somebody's life and generations to come. You can use this link to the NAEPC Education Foundation's Estate Planning Answers portal, [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org), to download information to help you with this annual "do good" mission.

As we honor those who have sacrificed for our country both nationally and locally by having observed Patriot's Day on 9/11 and by observing Veteran's Day on 11/11/12, please be sure to thank these folks and their families for the sacrifices they have made to protect and defend our great country at home and abroad. And show our country's founders that you have not forgotten them by exercising your right to vote on Election Day, 11/6/12.

This month's feature in the "Technical Corner" is "Estate Planning Issues with Intra-Family Loans and Notes" provided by Steve R. Akers, JD, AEP®... read more below.

#### In This Issue **OCT 2012**

Message from the Chairperson

New AEP® Designees

The Technical Corner

49th Annual Conference

AEP® Committee Member List and  
Spotlight

Member Benefits

Subscription Options



[NAEPC National Website](http://www.naepc.org)



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http://estate-planning.wealthcounsel.com/acton/rif/2218/s-03b3-1210/-/1-sf-lead-0078:ab0b/q-007c/showPreparedMessage?utm\_medium=email&utm\_source=Act-On+Software&utm\_content=email&utm\_campaign=Fiscal%20cliff%20looms%20as%20National%20Estate%20Planning%20Awareness%20Week%20begins.&utm\_term=browser&cm\_mmc=Act-On%20Software-\_-email-\_-Fiscal%20cliff%20looms%20as%20National%20Estate%20Planning%20Awareness%20Week%20begins.-\_-browser



**WealthCounsel**  
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## Estate Planning Awareness Week Begins as Fiscal Cliff Looms

Dear Valentino,

With the current \$5.12 million per person estate and gift tax exemption scheduled to drop to \$1 million at the end of 2012 (known as the "fiscal cliff"), National Estate Planning Awareness Week is the perfect time to remind your clients about the importance of year-end planning, and beyond.

**Six Ways You Can Leverage Estate Planning Week:**

1. [Register now](#) for the Special Thought Leader Series Webcast on Nov. 12 where Steve Akers will discuss planning strategies to consider before the year's end.
2. Urge your clients to participate in a complimentary webinar designed for American families and small business owners on November 16: "[Planning Opportunities Not to Miss in 2012.](#)"
3. Share content from [www.estateplanning.com](http://www.estateplanning.com), a valuable resource for your clients and a great way to increase their knowledge regarding the benefits of proper planning.
4. If you haven't already participated, take a few moments to complete the [6th Annual Industry Trends Survey](#). Your participation will help shape the results of this important data gathering event. Hurry! Survey closes Friday.
5. Distribute a [press release](#) to your local news media, offering to provide expert commentary for news stories showcasing the reasoning behind National Estate Planning Awareness Week.
6. Add estate planning editorial content to your website, blogs, newsletters, social media groups, local newspapers, and radio/television/web-based shows from [www.estateplanning.com](http://www.estateplanning.com).


Be proactive. Begin today to engage your clients by leveraging the buzz surrounding National Estate Planning Awareness Week and the political news coverage regarding the impending fiscal cliff.

Sincerely,

Your Friends at WealthCounsel

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**Estate Planning Awareness Week**  
October 15-21, 2012



Learn how you can get your professional profile listed on the nation's #1 consumer website for information on estate planning and wealth management! [Click here](#) to request more information.

*Special*  
**THOUGHT LEADER SERIES**  
A Live Webcast  
Mon., Nov. 12 • 12 - 1 p.m., E.T.

**Securing Your Clients' Future: Planning Opportunities Not to Miss in 2012**



[Register Now!](#)

[Register today](#) for this webcast

A special complimentary webcast opportunity is available for your clients on Friday, [Nov. 16](#).

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**Now Open!**

[Take the survey](#) now and leave your data point!



<https://webcast.adobeconnect.com/eventRegistration/EventLobbyServlet?target=registration.jsp&ventid=520748&sessionid=1&key=8DEBA94633963743709E2F8C24C2B510&sourcepage=register>

**Reminder: Estate Planning Basics is Tomorrow**

MassMutua Financial Group [email@massmutualretirementservices.com]

Follow up

To: v.sabuco@thenaepcef.org



**REMINDER:** You are registered for **tomorrow's** MassMutual RetireSmart online event:

**EVENT: Estate Planning Basics**

Date: **October 17, 2012**

Time: **12:00 p.m. (ET)**

Duration: **30 minute presentation/  
30 minute Q&A**

**ACCESS:** You can access the presentation  
**15 minutes prior to the start of the  
webcast**

using the following link:

**[RetireSmart Seminar Event](#)**

**No phone is required.** This event is solely broadcast on the internet. Speakers or earphones are required for the audio portion of this presentation.

The information within this presentation is solely the opinion of the speaker, an independent orator, who is not an employee of MassMutual Financial Group.



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-----Original Message-----

From: Estate Planning Council of St. Louis <epc-stlouis@sbcglobal.net>  
To: Estate Planning Council of St. Louis <epc-stlouis@sbcglobal.net>  
Sent: Mon, Oct 15, 2012 1:39 pm  
Subject: Estate Planning Awareness Week

Dear Member,

In coordination with the National Estate Planning Awareness Week, your Estate Planning Council has produced the 2nd Annual Estate Planning Supplement, which has been published in the St. Louis Business Journal.

Help get the word out to the public on the importance of estate planning during this week of awareness by posting a message on your social media site. Below is suggested wording for your consideration.

*For insight on current estate planning issues, take a look at the special supplement produced by the Estate Planning Council and published in this week's St. Louis Business Journal. You will find a number of great articles and interesting planning solutions from a variety of St. Louis estate planning professionals.*

Check out the print version, or go to this link and search for the section starting on page 49:  
<http://digital.bizjournals.com/launch.aspx?eid=134251b0-8905-4490-9f3a-a992570049f2&loc=pcmod>

Sincerely,  
Estate Planning Council of St. Louis



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ADVERTISEMENT SUPPLEMENT

# ESTATE PLANNING

## Awareness Week



Make this the week to discover the  
key to your successful estate plan




**What is estate planning?**  
Protecting your family  
and your future

**How to find a planner**  
Meet professionals of the Estate  
Planning Council of St. Louis

**How to get started**  
Timely articles from some of St. Louis'  
best planners and firms

Estate Planning Council of St. Louis



<http://www.floridaestateandtaxblog.com/2012/10/articles/estate-planning/get-the-answers-to-your-estate-planning-questions/>

**Florida Estate & Tax Blog**  
ESTATE PLANNING · WILLS AND TRUSTS · PROBATE · GIFT TAXES · ESTATE TAXES

ABOUT SERVICES CONTACT ARCHIVES

Home > Estate Planning > Get the Answers to Your Estate Planning Questions

Posted on October 16, 2012 by Julie Ann Garber, Esq.

## Get the Answers to Your Estate Planning Questions

 This year *National Estate Planning Awareness Week* (or NEPAW for short) falls on October 15 - 22, and while some may think that it is a week of self-promotion and self-importance for estate planning attorneys (see estate planning attorney and journalist Deborah L. Jacobs for *Forbes* - *Six Things to Do Before You Die*), it was actually started to bring estate planning to the masses, who in general do not know a thing about the importance of getting their personal and financial affairs in order in case they become incapacitated or die.

Now in its fourth year, the backbone of NEPAW is *The NAEPC Education Foundation*, the educational arm of the *National Association of Estate Planners & Councils*, which has an ongoing commitment to promote financial awareness and literacy in estate and financial planning. As part of its educational goals, The NAEPC Education Foundation has an excellent website aptly called *Estate Planning Answers*, where you can find a vast array of articles, videos and newsletters about estate planning, disability planning, elder care, estate and trust litigation, and financial planning.

The foundation has also published two valuable tools. The first, called *The Personal Financial Management System*, is designed to help you get more control over your finances so that you can feel more secure and confident about your economic future. It comes with an appendix of over 50 forms designed to help you record all your essential financial data, assist you with your family financial planning, and track your progress. The second, called *My Estate Planning Organizer*, is designed to assist you through the estate planning process by helping you organize your finances so that you can keep your estate plan up to date over your lifetime. Both publications are available for purchase from the *Estate Planning Answers* website for \$15 and \$10, respectively, which may be the best \$25 you've spent in a long time.

For more about NEPAW, refer to *National Estate Planning Awareness Week Begins on October 15*.

PUBLISHED BY  
**BECKER & POLIAKOFF**  
Legal and Business Strategists

ABOUT US

The Florida Estate and Tax Blog is written by Becker & Poliakoff attorneys Andrew Berger and Julie Ann Garber, who have extensive experience in all aspects of estate planning and estate settlement. [MORE...](#)

TOPICS

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- Disability Planning
- Estate Planning
- Estate Taxes
- Florida Estate Taxes
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- Income Taxes
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- Non Probate Assets
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\*\*\*\*\*

**From:** Jen Lennon  
**Sent:** Tuesday, October 16, 2012 11:36 AM  
**To:** ZZ All Company  
**Subject:** MEDIA ALERT: Stelter Partnership With NAEPC-EF

Good morning,

The Stelter Company has been partnering with the *National Association of Estate Planners & Councils Education Foundation* recently to help them promote **National Estate Planning Awareness Week**. Our webinar yesterday was part of this outreach.

We put out a press release yesterday morning to kick off the week, announcing our partnership and the launch of our new website, “A Smart Plan: A Better World” <http://www.asmartplanabetterworld.com/>.

Read the full release here: <http://www.stelter.com/pressrelease6.html>

The story was picked up by the **Business Record** this morning and included in their morning eNewsletter:

<http://tinyurl.com/stelter-naepc-release>  
(scroll down to the “Ticker” section)

The release as it was sent out is attached.

Thanks,  
Jen

**The Stelter Company** | Getting to the heart of the matter  
Jen Lennon | Marketing Coordinator | Tel: 515-252-7238 | 800-331-6881 | Fax: 515-278-0578 | [jen@stelter.com](mailto:jen@stelter.com) | [www.stelter.com](http://www.stelter.com)

\*\*\*\*\*



<http://wills.about.com/b/2012/10/08/national-estate-planning-awareness-week-begins-on-october-15.htm?nl=1>

**About.com** Money **Wills & Estate Planning**

Wills & Estate Planning | The Basics | Wills & Trusts | Estate & Gift Tax

## National Estate Planning Awareness Week Begins on October 15

By Julie Garber, About.com Guide | October 8, 2012

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In 2008 the [National Association of Estate Planners & Councils](#) (or NAEPC for short), in conjunction with Rep. Mike Thompson (D-CA) and 49 of his colleagues, co-sponsored and helped pass H. Res. 1499, which declared the third week in October *National Estate Planning Awareness Week*. This means that in 2012, National Estate Planning Awareness Week falls on October 15 through 21.

NAEPC works with over 220+ local estate planning councils to educate its 25,000+ members on all areas of estate planning, including emphasizing a multi-disciplinary approach to estate planning involving all members of a client's financial advisory team, including attorneys, accountants, financial advisors, and life insurance agents. In addition, through its foundation known as [The NAEPC Education Foundation](#), NAEPC has an ongoing commitment to promote financial awareness and literacy in estate and financial planning throughout the year, and in particular during the third full week in October.

**As leaders in the financial and estate planning community, members of NAEPC have first-hand experience with the challenges Americans face with regard to saving, investing, and planning for their financial futures. For example:**

- The majority of Americans over 65 are totally dependent on their Social Security checks. **With proper knowledge and planning, future generations can have a more secure retirement.**

**15-Minute Retirement Plan**  
[www.fr.com](#)  
Download Our Free Guide For Investors with \$500k+ Portfolios

**Better Asset Protection**  
[assetprotectionattv.com](#)  
10 reasons I can give you Better Asset Protection

**Living Trust Probate**  
[www.LegalZoom.com](#)  
Make a Living Trust - 3 Easy Steps, Featured by CNN and USA Today.

- It is estimated that over 120 million Americans do not have an up-to-date estate plan to protect themselves and their families, making estate planning one of the most overlooked areas of personal financial management. **With advance planning, issues such as guardianship of children, managing bill paying and assets in the event of sickness or disability, care of a special needs child, long-term care needs, and distribution of retirement assets can all be handled with sensitivity and care, a reasonable cost.**
- The majority of Americans lack the ability to adequately plan for their retirement. **This can be changed immediately with knowledge and the right planning tools.**
- Many people mistakenly believe that since they aren't "rich" they do not need to do any financial and estate planning. **Estate planning is not just for the wealthy and is important for everyone. This attitude can be financially harmful in the long-run and can be avoided with proactive action.**

With these factors in mind, next week is the week that local estate planning councils will be offering programs to educate the public on the importance of initial estate planning as well as updating old estate plans as the years go by. A list of local estate planning councils can be found on the [NAEPC website](#) so that you can check for a program in your area, or if there is not a local estate planning council close to you, then make it a point this week to locate and meet with a qualified estate planning attorney in your area to discuss all of your estate planning needs.

And aside from programs at the local level, NAEPC and The NAEPC Education Foundation are presenting the following free live webinars for the public:

- Monday, October 15, 1 p.m. EDT: *Charitable Planning in an Uncertain World*
- Wednesday, October 17, at 12 p.m. EDT: *Estate Planning Basics*
- Thursday, October 18, 1 p.m. EDT: *Plan Now for 2013: Tax, Gift and Estate Planning Tips - What to Do Before December 31*

You can sign up for these webinars by following this link: [FREE Estate & Financial Planning Public Webinars During National Estate Planning Awareness Week](#)

You can also visit The NAEPC Education Foundation's website called [EstatePlanningAnswers.org](#) for informative articles about estate planning, disability planning, long term care planning, estate and trust administration, and financial planning.

**Ads**

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[Estate-Law.Pearl.com](#)  
31 Lawyers are Online Now! Get a 1-on-1 Answer in Minutes.

**Trusts And Estate Planning**  
[www.WealthPLAN.com](#)  
A law practice dedicated to estate planning & wealth preservation.

**Annuity Rates Compared**  
[www.OnlineAnnuityRates.com](#)  
Not Generating the Income You Need? See All Annuity Rates and Compare.

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**To investors who want to retire comfortably.**  
If you have a \$500,000 portfolio, download the guide by *Forbes* columnist and money manager Ken Fisher's firm. It's called **"The 15-Minute Retirement Plan."**

[Click Here to Download Your Guide!](#)

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- Estate Attorneys
- Trusts Attorney

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[http://www.americanbar.org/groups/real\\_property\\_trust\\_estate.html](http://www.americanbar.org/groups/real_property_trust_estate.html)

The screenshot shows the website for the ABA Section of Real Property, Trust & Estate Law. At the top, the American Bar Association logo and navigation links are visible. Below the navigation bar, there is a header image with silhouettes of people in a meeting. The main content area is divided into several sections:

- Membership:** A vertical menu on the left lists options like Events & CLE, Committees & Task Forces, Policy, Publications, Resources, About Us, and Contact Us.
- About the Section:** A central text block describing the section as a leading national forum for lawyers with nearly 25,000 members.
- Announcements:** A section titled "National Estate Planning Awareness Week" (October 15-21, 2012) listing events in Philadelphia and New Orleans, and the RPTe Fall Leadership Meeting in Palm Beach, FL.
- Membership Benefits:** A list of benefits including committee participation, continuing legal education, and industry information.
- For Law Students:** Information about section benefits for law students and a contest for 2012 winners.
- Advertisement:** A WestlawNext advertisement for Chapter 11 Bankruptcy Explorer.



[http://www.americanbar.org/groups/real\\_property\\_trust\\_estate/events\\_cle/awareness\\_week.html](http://www.americanbar.org/groups/real_property_trust_estate/events_cle/awareness_week.html)

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**REAL PROPERTY | TRUST & ESTATE LAW**

### Estate Planning Awareness Week

American Bar Association > ABA Groups > ABA Section of Real Property, Trust and Estate Law > Events & CLE

Sponsorship Opportunities  
Past Event Materials  
Headering Reports  
Symposia Highlights  
National Conference of Lawyers and CPAs

Print | Feedback | Share This | A A

#### National Estate Planning Awareness Week October 15-21, 2012

Friends:

October 15-21, 2012 has been designated National Estate Planning Awareness Week. The Section of Real Property, Trust & Estate Law is pleased to participate in this event designed to remind all of us of the importance of establishing an estate plan to determine how our assets will be distributed upon our death or used for our care in the case of illness or disability. The assets of individuals who die without an estate plan are likely to be distributed according to state law, without consideration of their intent or wishes. Individuals who do not have a plan should take this opportunity to establish one, and those who have an existing plan should review it to ensure that it is up to date.

The National Association of Elder Law Attorneys has designated the month of October as National Special Needs Law Month as a way to better educate people with disabilities and their families on their legal options.

Resources on both estate and special needs planning are available on our website as a part of our [Estate Planning FAQs](#).

Further information may be found at:  
[National Association of Estate Planners & Councils Estate Planning Answers.org](#)  
[Listen to the RPTE radio spot here](#)

I hope that you will find this information useful as you take some time this month to consider your estate planning needs.

Sincerely,  
Tina Portuondo  
Chair  
ABA Section of Real Property, Trust and Estate Law

#### Helpful Resources for Estate Planning Lawyers

- [National Association of Estate Planners & Councils Estate Planning Answers.org](#)
- [Real Property, Trust and Estate Law Section CLE](#)

To insuring professionals



## MARCUM

ACCOUNTANTS • ADVISORS

### National Estate Planning Awareness Week

October 15 – 21, 2012

Protect yourself and your family by making  
sure your estate plans are up-to-date.



### Family Wealth Services

**The Marcum Family Wealth Service Group is dedicated to helping you manage your wealth, assisting in transferring it to succeeding generations and helping you achieve your philanthropic goals.** As the advocate, counselor and trusted advisor to hundreds of families throughout the United States, Marcum works closely with high-net-worth families to manage their fiscal affairs. Marcum guides individuals through the most complex tax issues to help them meet their financial goals by offering an array of tailored services including:

1. [Private Client Tax Services](#)
2. [Trusts & Estates](#)
3. [Private Foundation & Philanthropy Planning](#)
4. [Your Family Office](#)

Marcum's Family Wealth Service Group works closely with clients to understand their specific needs and objectives. Each member of our highly skilled department - from partner to staff - undergoes rigorous, ongoing training to ensure our department is abreast of the latest developments in tax law and reporting requirements. As a growing firm - it is our goal to give our clients access to the best and most experienced professionals in all areas. We are determined to uphold our culture of customized services and personal attention. Marcum's knowledgeable and respected team is devoted to protecting the financial future of our clients.

#### RELATED NEWS

##### Gift Tax Savings Opportunities May Be Coming to an End on December 31, 2012

At the end of 2012, Congress enacted the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2012 ("2012 Tax Law"). The 2012 Tax Law made substantial and significant changes to the Federal estate, gift and generation-skipping transfer (GST) tax system. These changes are set to expire on December 31, 2012 unless Congress acts soon. [READ MORE](#)

##### IRS Issues Temporary and Proposed Regulations to Provide Guidance on Portability of Estate Tax Exclusion

Portability, a concept in which a surviving spouse is allowed to use a predeceased spouse's unused applicable exclusion amount, was established by the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("The Act"). [READ MORE](#)



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<http://specials.about.com/service/newsletters/wills/1350324000.htm>

## About.com: Wills & Estate Planning

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*From Julie Garber, your Guide to Wills & Estate Planning*

Today is the beginning of *National Estate Planning Awareness Week* ("NEPAW" for short). If you already have an estate plan and its more than a few years old, then now is the time to take it out of the drawer, dust it off, and review it to see if it still makes sense today. If you don't have an estate plan, then now is the time to set up an appointment with an estate planning attorney and get yourself an estate plan.

[National Estate Planning Awareness Week Begins on October 15](#)

In 2008 the National Association of Estate Planners & Councils (or NAEPC for short), in conjunction with Rep. Mike Thompson (D-CA) and 49 of his colleagues, co-sponsored and helped pass... [Read more](#)

See More About: [estate planning](#) [disability planning](#) [long term care planning](#)

[Celebrity Estate Update - Co-Trustees Request Judicial Modification of Whitney Houston's Testamentary Trust](#)

The Co-Trustees of the testamentary trust that was established for the benefit of Whitney Houston's only child after the singer's untimely death have filed a petition that requests... [Read more](#)

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[What is Traditional Estate Planning, and Why Doesn't It Work Anymore?](#)

In 1995 when I started out in the legal practice of estate planning, the traditional approach to planning was mainly to address two grave concerns... [Read more](#)

See More About: [traditional estate planning](#) [modern estate planning](#) [avoid probate](#)

[IRS Releases 2012 Form 706 After First Returns Are Due](#)

From my [Florida Estate & Tax Blog](#): Amazingly, the IRS was late in releasing the final version of 2012 Form 706, United States Estate (and Generation-Skipping Transfer) Tax Return, and its related instructions. Form 706 is due...[Read more](#)

**Must Reads**

- [What Happens Without a Will?](#)
- [4 Reasons to Avoid Probate](#)
- [4 Ways to Avoid Probate](#)
- [Crash Course in Estate Planning](#)
- [Best Estate Planning Advice Ever](#)

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<http://www.fpanet.org/>

The screenshot shows the homepage of the Financial Planning Association (FPA) website. At the top left is the FPA logo with the text "FINANCIAL PLANNING ASSOCIATION". To the right is a search bar with the placeholder text "What are you looking for?". Below the logo is a navigation menu with links for "HOME", "LIFE GOALS", "LIFE CRISES", "FIND A PLANNER", "TOOLS & RESOURCES", "WHAT IS FINANCIAL PLANNING?", and "ABOUT FPA". There are also dropdown menus for "CONSUMERS" and "FINANCIAL PROFESSIONALS".

The main content area features a large banner for "FINANCIAL PLANNING WEEK" with the text "discover the value of financial planning." and the FPA logo. Below the banner is a pagination control showing "Previous" and "Next" buttons, with page numbers 1, 2, 3, 4, and 5.

On the left side, there is a "Welcome to FPA" section with a green background, a "Connect" section with social media icons for Facebook and Twitter, a "Help Desk" section with a "Request a Speaker" button, and a "Blog: All Things Financial Planning" section with a post titled "Year End Tax Planning - Part Two - Business" dated 10.3.12.

The central content area has a grid of four articles:

- Anchoring Bias: The Power of Arbitrary Numbers**: Anchoring can be detrimental in making investments on the basis of old prices, inappropriate assumptions, or unrealistic goals. [Learn more >](#)
- Estate Planning**: It's National Estate Planning Awareness Week. Do you have an estate plan? [Learn more >](#)
- Question of the Week**: What is the best insurance available to cover hospice/medical expenses? [Read answer >](#)
- Tip of the Week**: Why do I need a durable power of attorney? [Read more >](#)

On the right side, there is a "Find a Financial Planner" section with a grid of planner photos and a search bar. Below it are sections for "Ask a Planner", "Financial Planning 101", "Our Standard of Care", "Tools & Resources" (with links to "Retirement Planning App" and "Social Security Predictor"), "FPA in the News" (featuring a quote from TIME: "If you have to dig deeper, search online for planners in your neighborhood through reputable organizations like the ...Financial Planning Association."), and "More FPA in the News".



Here's a listing of our free live webinars for NEPAW week, you might find them interesting.

<http://www.estateplanninganswers.org/free-estate-financial-planning-public-webinars-and-seminars-during-national-estate-planning-awareness-week-3rd-week-in-october/?b1=1768&b2=1774>

## Live Webinars

### **The Stelter Company, The NAEPC Education Foundation, & Jonathan Blattmachr**

**Monday October 15, 2012 at 1:00 pm EDT | Noon CDT | 11:00 am MDT | 10:00 am PDT**

For nonprofits and their advisors

**Presented by The Stelter Company, The NAEPC Education Foundation, & Jonathan Blattmachr**

## » Charitable Planning in an Uncertain World

Monday, Oct. 15, 2012 | 1 p.m. EDT | Noon CDT | 11 a.m. MDT | 10 a.m. PDT

Curious about the uncertainty of taxes and the very low interest rate environment? [The Stelter Company](#) and the National Association of Estate Planners & Councils Education Foundation invite you to attend a free, one-hour webinar with [Jonathan Blattmachr, Esq., AEP \(Distinguished\)](#), one of the country's most creative trusts and estates lawyers, to learn:

- How National Estate Planning Awareness Week (Oct. 15–21) directly benefits nonprofits.
- What's new in estate planning legislation.
- Best practices for talking to clients and donors about the importance of creating an estate plan—and keeping it up to date.
- How to bring nonprofits into the estate planning discussion.
- Practical action steps for you.

**[Space is limited; register now to reserve your spot.](#)**

Have a question? [Click here](#) to view our FAQ.



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\*\*\*\*\*

## Mass Mutual

Wednesday October 17, 2012 at 12:00 pm EDT | 11:00 CDT | 10:00 am MDT | 9:00 am PDT

For the public and their advisors



## MassMutual's RetireSMART<sup>SM</sup> Online Seminar: Estate Planning Basics

Join us for an online presentation featuring Eileen Dougherty, Personal Trust Administrator and Board Member of the National Association of Estate Planners & Councils. She will discuss:

- Who needs an estate plan and why
- Key factors to consider when developing your strategy
- Six steps to help get you started

Directly following this 30-minute presentation, our speaker will answer your questions live.



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**October 17, 2012 12:00 p.m. (ET)**

**About Our Speaker:** Ms. Dougherty, CTFA, CFP®, AEP® CHFC®, is a member of the Board of Directors of the National Association of Estate Planners and Councils and serves as the Chairman of the AEP® Committee. She has been Senior Vice President and Personal Trust Administrative Officer with Semper Trust Company, in King of Prussia, PA, since 1999. Ms. Dougherty is a member of the Women's Initiative Committee and the Member Services Committee of the Philadelphia Estate Planning Council. She is a member and Past President of the Executive Committee of the Corporate Fiduciaries of Philadelphia. In addition, she serves as Vice President of the National Alumni Board of St. Joseph's University.

Sign up by visiting: [www.retiresmartseminars.com](http://www.retiresmartseminars.com).

**Register today! Space is limited.**

The information within this presentation is solely the opinion of the speaker, an independent orator, who is not an employee of MassMutual Financial Group.

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## American Institute of Public Accountants (AICPA) PFP Section

Thursday October 18, 2012 – 1:00 pm ET | 12:00 CDT | 11:00 am MDT | 10:00 am PDT

For the public and their advisors

Presented by the American Institute of Public Accountants (AICPA) PFP Section



### [Plan Now for 2013: Tax, Gift and Estate Planning Tips – What to Do Before December 31](#) Speakers:

Lyle Benson, CPA/PFS

Ted Sarenski, CPA/PFS

Scott Sprinkle, CPA/PFS This year presents an unprecedented opportunity for consumers to turn their focus to their personal financial plan (or lack thereof), including retirement, estate, tax, investment and insurance planning. With so many unknowns in 2013 compounded by an election year, now is the opportune time to advantage of many financial planning avenues now to avoid missing crucial opportunities to protect your nest egg and increase your net worth. In this web seminar, Lyle Benson, CPA/PFS, Ted Sarenski, CPA/PFS and Scott Sprinkle, CPA/PFS will walk you through:

- Looming tax changes scheduled for 2013 (income, estate and gift)
- The impact of the political environment, including the upcoming election and President Obama's & Congressman Ryan's budget proposals
- Planning opportunities to consider including income acceleration strategies, investment strategies and more
- Estate and gift planning, including document drafting considerations
- More planning strategies gleaned from your tax return
- A plan for you and your clients
- The importance and the value of financial planning in achieving your life goals

This is a free, one-hour seminar. Continuing education credit is not being offered for this event.

[REGISTER HERE](#)



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**Web Seminar: Winding to a Close: What Planning Can be Done for the Clients that Didn't Act Earlier**

Oct. 18, 1:00-2:00pm

Speakers: Martin Shenkman

FREE for PFP/PFS without CPE or discounted with CPE.

This web seminar is being held in recognition of National Estate Planning Awareness Week (October 15-19, 2012) and will explore last minute planning options that may be utilized nearer year end for clients that did not heed warnings to act sooner. It may become impractical at some date to set up dynastic trusts in Alaska, Delaware, South Dakota or Nevada because of the time issues near year end. Valuations may be impossible to conclude in time for a transfer. What steps can practitioners take to help last minute clients take advantage of what might be the most significant planning year in the history of the estate tax?

[Register for the free without CPE option.](#)

[Register for the discounted CPE option.](#)

\*\*\*\*\*



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<http://www.bkhamcpa.com/business-blog-BKHM/bid/87662/NATIONAL-ESTATE-PLANNING-AWARENESS-WEEK>



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### NATIONAL ESTATE PLANNING AWARENESS WEEK

Posted by Sheridan Smith on Wed Oct 03, 2012 @ 11:25 PM

0 0 

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National Estate Planning Awareness Week is October 15-21, 2012. It is estimated that over 120,000,000 of Americans do not have up-to-date estate plans to protect themselves and their families in the event of sickness, accidents, or untimely death.

Under the current law, the estate tax exemption is scheduled to drop from \$5,120,000 in 2012 to \$1,000,000 in 2013 and the estate tax rate is scheduled to go from 35% to 55% in 2013. Though it is uncertain that these changes will go into effect, it could mean that over 50% of your life's savings could be sent to the government!

Careful planning not only minimizes estate taxes, but can prevent confusion and chaos among family members after death, avoids assets being tied up in lengthy probate at a time of need, prevents heirs from mismanaging money and may provide for special needs family members after you are gone. You may even want to leave your money to charity, something that needs to be carefully planned with an estate plan.

During this National Estate Planning Awareness Week, you should make it a point to contact your CPA and/or Attorney to discuss your personal situation. It is too important of an issue to ignore.

Contact your BKHM professional today - we can assist you with your estate planning!

Tags: [cra](#), [taxes](#), [estate planning](#)



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<http://www.falkandcornell.com/blog/2012/09/national-estate-planning-awareness-week-2/>

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**National Estate Planning Awareness week**  
Sep 28, 2012 / By: Mary S. Falk, Estate Planning Attorney / Category: Estate Planning

Like 0 +1

In November 2008, Congress designated the third week in October is National Estate Planning Awareness Week! <http://www.govtrack.us/congress/bills/110/hres1499/text>

We want to remind everyone our office offers a complimentary thirty minute consultation to discuss possible estate planning solutions for your situation. Many people often think, I don't have anything I don't need a will or living trust. They are wrong! An estate plan is not just a will or living trust. An estate plan can be as basic as an advance health care directive and a power of attorney for assets.

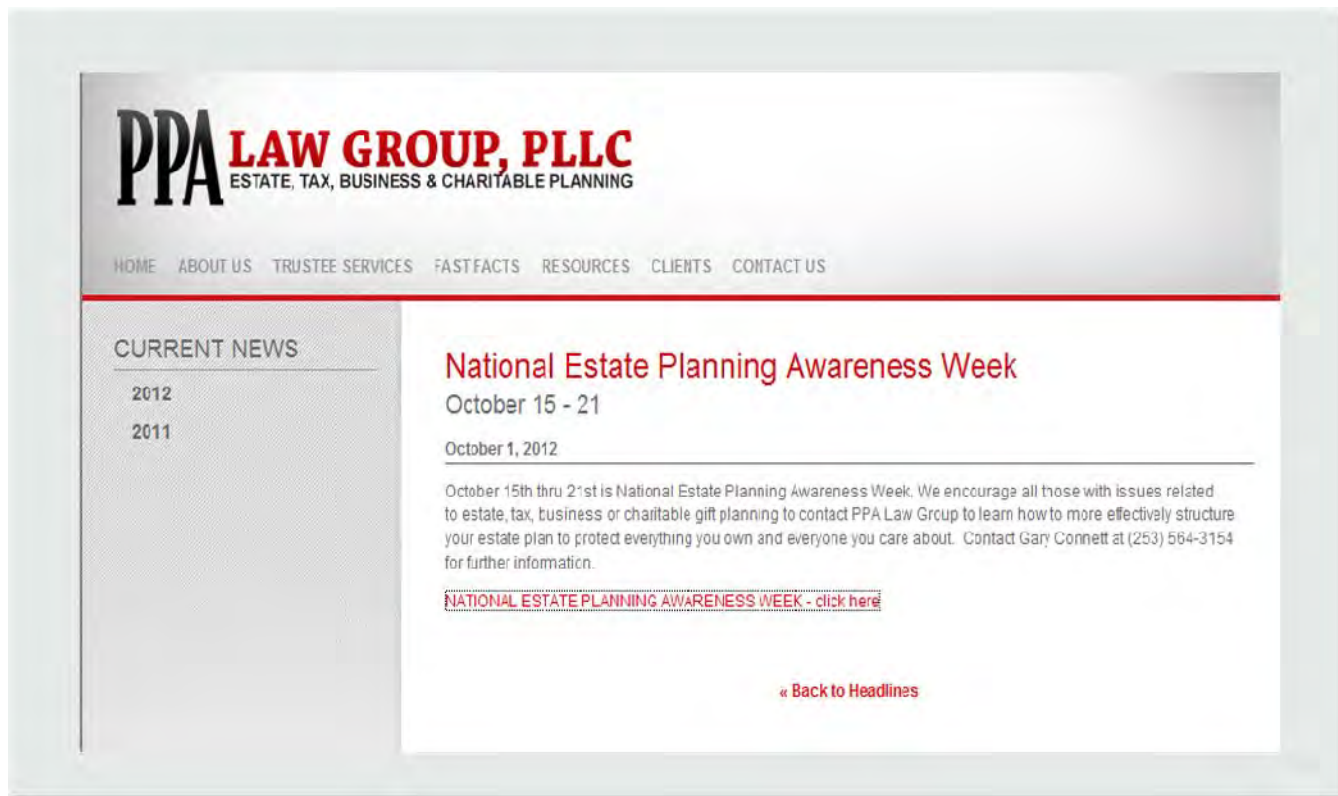
If you do nothing else, you should have an Advance Health Care Directive. Do not leave your loved ones to guess what you would have wanted if you are unable to make your own decisions. Do not leave your loved ones to fight over who will make your health care decisions. Make it clear who will make the decisions and what you would decide if you were able to decide for yourself.

Do yourself and those closest to you a favor, visit Falk, Cornell & Associates, LLP to discuss your estate planning needs.

Falk, Cornell, & Associates, LLP is a member of the American Academy of Estate Planning Attorneys.



/www.ppatpa.com/news.php?c=111&nid=63



The screenshot shows the website for PPA Law Group, PLLC. The header features the logo "PPA LAW GROUP, PLLC" with the tagline "ESTATE, TAX, BUSINESS & CHARITABLE PLANNING". A navigation menu includes links for HOME, ABOUT US, TRUSTEE SERVICES, FASTFACTS, RESOURCES, CLIENTS, and CONTACT US. The main content area is titled "CURRENT NEWS" and lists two years: 2012 and 2011. The 2012 news item is titled "National Estate Planning Awareness Week" and is dated "October 15 - 21". The article text states: "October 15th thru 21st is National Estate Planning Awareness Week. We encourage all those with issues related to estate, tax, business or charitable gift planning to contact PPA Law Group to learn how to more effectively structure your estate plan to protect everything you own and everyone you care about. Contact Gary Connett at (253) 564-3154 for further information." Below the text is a link: "NATIONAL ESTATE PLANNING AWARENESS WEEK - click here". At the bottom right of the article is a link: "« Back to Headlines".



<http://www.ammlaw.com/blog/national-estate-planning-awareness-week-oct.-15-21-2012.html>

The screenshot shows the AMM Blog website. At the top, there is a search bar and the firm name "ANTHEIL MASLOW & MACMINN, LLP ATTORNEYS & COUNSELORS". A navigation menu includes "FIRM OVERVIEW", "PRACTICE AREAS", "ATTORNEY PROFILES", "NEWS & EVENTS", "LEGAL RESOURCES", "BLOG", and "NJ PRACTICE". The main content area features the "AMM BLOG" title and a featured article titled "National Estate Planning Awareness Week Oct. 15-21, 2012" written by Timothy White. The article discusses the importance of estate planning and provides information about the upcoming awareness week. On the left sidebar, there are links to subscribe via RSS, Email, and Feedburner, along with contact information for the firm. On the right sidebar, there is a "Subscribe to Blog" section and a "Tag Cloud" listing various legal topics.

search...

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# AMM BLOG

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Friday, October 12 2012 10:41

## National Estate Planning Awareness Week Oct. 15-21, 2012

Written by [Timothy White](#)

Next Week, October 15-21, is [National Estate Planning Awareness Week!](#)

Antheil Maslow & MacMinn encourages you to use this as an opportunity to discuss estate planning with your family, your attorney, and your other professional advisors. To help get you started, during National Estate Planning Awareness Week we will be posting on a number of important estate planning issues. As a Prologue, I'll talk today about what estate planning is, why it is important, and what it involves.

We spend most of our lives working hard to earn money and accumulate wealth so our needs, and the needs of our families and loved ones, are met. "Estate planning" involves the organization of your financial and legal affairs so that when you die your family and loved ones continue to benefit (in the manner you choose) from the assets and wealth you have accumulated.

Incomplete, or improper, estate planning can have devastating results. The wrong people may inherit your property, family members may be required to go to court to obtain guardianships, and otherwise avoidable taxes may be paid. In addition the costs of dealing with these issues after death can deplete the assets you intended to benefit your loved ones. Of course, poor planning can also increase the likelihood of disputes between beneficiaries, and destroy previously healthy and happy family relationships.

Proper estate planning, on the other hand, ensures that your beneficiaries receive the property you want them to have, in the manner you intend them to have it. It reduces the cost of administration by organizing your property, and its disposition, in advance. It provides protections to avoid unnecessary court intervention, costs, and taxes. And, while estate planning cannot solve long standing family issues, it can provide clear guidance on your intent and goals which can reduce the chances those issues will lead to litigation over your estate.

Proper estate planning requires that you know what property you own, how much it is worth, how you own it, and how it is legally disposed of at death. As a result, there are almost always some financial planning and accounting issues to deal with in the process. Qualified and trusted financial advisors

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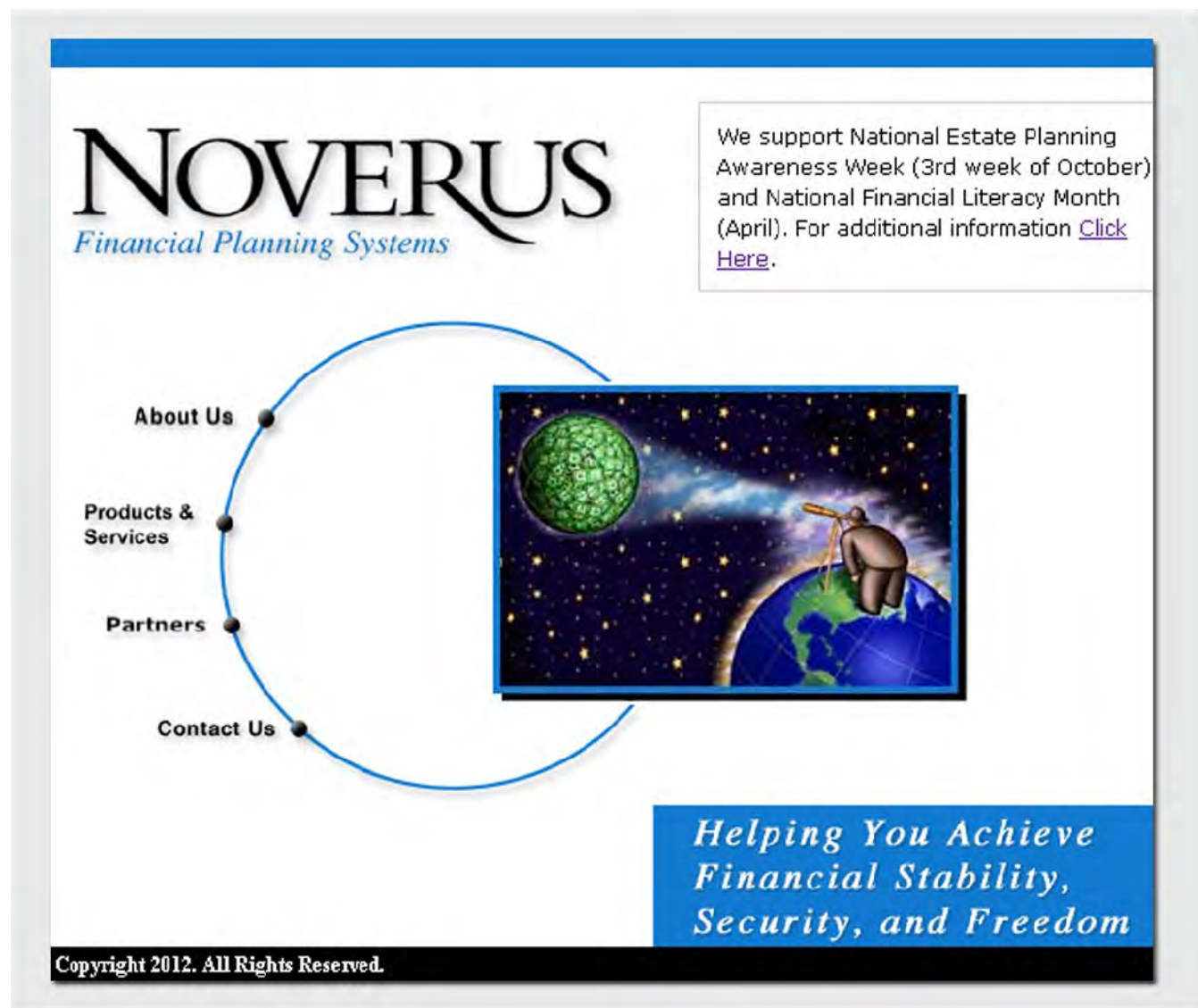
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We support National Estate Planning Awareness Week (3rd week of October) and National Financial Literacy Month (April). For additional information [Click Here](#).

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[http://www.linkedin.com/groups/Announcement-from-NAEPC-Education-Foundation-4377450.S.145704022?goback=.gde\\_4377450\\_member\\_104710470](http://www.linkedin.com/groups/Announcement-from-NAEPC-Education-Foundation-4377450.S.145704022?goback=.gde_4377450_member_104710470)

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**Announcement from The NAEPC Education Foundation - 2012 National Estate Planning Awareness Week Campaign**  
Please join our distinguished 2012 honorary co-chairpersons Jonathan Blattmachr, Esq., AEP® (Distinguished), recognized as one of the country's most creative trusts and estates lawyers, author and speaker; and Janet Novack, leading financial journalist, exceptional communicator, and the Washington D.C. Bureau Chief & Executive Editor for Forbes, and the leading financial service associations and organizations, and the press in a concentrated media campaign by promoting financial awareness during National Estate Planning Week, the third week in October (15-21).

This significant public service was initiated by Congressman Mike Thompson and 49 of his colleagues. A full version of H. Res 1499 along with the names of the co-sponsors can be found at <http://www.estateplanninganswers.org/alert-third-week-in-october-october-18-%E2%80%93-24-2010-is-national-estate-planning-awareness-week/>

Here are ways to participate in and support National Estate Planning Awareness Week:  
1. Alert and encourage associates to become part of the concentrated media blitz by adding new estate and financial planning checklists and/or editorial content to your website, newsletters, social media groups, local newspapers, and radio/television/web-based shows during October. You are welcome to use, at no cost, any of the financial and estate planning feature articles from [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org) as content or research for content on websites, newsletters, and magazines during October.  
2. Encourage organizations to work with local affiliated estate planning councils to host community-wide programs built around estate and financial planning during the months of October.  
• To locate a Estate Planning Council [http://www.naepc.org/search\\_councils.web](http://www.naepc.org/search_councils.web)  
3. Circulate the 2012 Media Kit (see below) to colleagues, associates, and other parties as appropriate.  
• To learn more about these financial awareness programs and be a copy of the media kit <http://www.estateplanninganswers.org/national-financial-awareness-campaigns/>

You can find a copy of the 2012 National Estate Planning Awareness Week Media Kit that can be downloaded at <http://www.estateplanninganswers.org/national-financial-awareness-campaigns/>

You are welcome to circulate the media kit "as is" or place on them on your letterhead, edit, customize, and use it internally as see appropriate.

Thank you for all you do and for your consideration, efforts, supports, and assistance to help us get this important message out.

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Announcement from The NAEPC Education Foundation  
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[http://www.afpnet.org/files/email/ewire\\_2012\\_Oct2\\_mobile.html](http://www.afpnet.org/files/email/ewire_2012_Oct2_mobile.html)



**eWire** Volume 12, Number 40  
October 2, 2012  
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**SPECIAL ANNOUNCEMENT:  
50th International Conference on  
Fundraising in San Diego:  
Register by October 17th to Get Your  
Special Webinar Four-Pack Bonus!**

Registration is **open** for the 50th AFP Annual International Conference on Fundraising in San Diego, presented by Blackbaud. Get ready for three impactful general sessions: Musician/Songwriter **John Legend**, **Bert Jacobs**, Co-founder and Chief Executive Optimist of Life is Good, and Five Young Philanthropists including **Barbara Pierce Bush** and **Jenna Bush Hager**, who will talk about what they are doing and how they see the future of philanthropy.

Act quickly (before October 17th) to take advantage of the **Webinar BONUS!** Register during the discount registration period, and get up to four (4) select archived webinars for **FREE (a \$636 Value AND 6 CFRE points!)**. The webinars are given by top conference speakers! Again, register for the International Conference on Fundraising before October 17th to get the **FOUR BONUS** webinars!

This year, our goal is to engage and re-energize our profession. Join us and be a part of our efforts to create balance, focus on critical priorities, and simplify complexities—we'll explore what it means to be **Doing The Right Things...Right!**

Go to [conference.afpnet.org](http://conference.afpnet.org) for more information and register **TODAY! See you in San Diego in 2013!**

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There's no question that the Obama for America 2008 campaign set a new standard in online fundraising. Of its \$750 million raised, half a billion came in online. Those numbers are staggering. In this article, fundraising experts share 20 key best practices and ideas that they've taken away from their experiences with multichannel fundraising and Obama for America's successful campaign. [Read more.](#)

**Related Resource:** AFP Hot Topic  
Page: [Online Fundraising](#)

**Members:** Discuss this topic with colleagues on AFP2P: Share your own key practices, ideas and experiences regarding multichannel fundraising!

**Special Announcement**

**Ad Deadline Oct. 5 for AFP/Globe and  
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Supplement**

*The Globe and Mail*, which reaches nearly one million readers across Canada, will be publishing in partnership with AFP a special supplement about National Philanthropy Day@. The supplement will highlight donors, volunteers, corporations and foundations across Canada involved in philanthropy, and AFP members can receive special rates on advertising. [Learn more.](#)

**Fundraising News and Tips**

**National Estate Planning Week**

AFP is pleased to support National Estate Planning Week, Oct. 15-21. The National Association of Estate Planners and Councils has developed numerous resources to help charities and donors understand and talk about estate planning. Members can learn more at the campaign website, and resources include press release, sample articles, fact sheets and more. [Read more.](#)

**Donor-Centered Cause Marketing**

Penelope Burke talks about how corporate sponsorships are playing out in businesses and offices everywhere these days, and what charities and fundraisers need to remember. (*Burk's Blog*) [Read more.](#)



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<http://www.wealthcounsel.com/solutions/community/estate-planning-week/>

The screenshot shows the WealthCounsel website interface. At the top left is the WealthCounsel logo with the tagline "Practice Excellence." Below the logo is a navigation menu with links: "Build Your Practice", "Solutions", "Why WealthCounsel", "Blog", "Free Resources", and "Member Directory". The main content area is titled "Community" and has sub-links: "Overview", "Listservs", "State/Regional Forums", and "Events". A breadcrumb trail reads "Home / Solutions / Community / Estate Planning Week". The main heading is "National Estate Planning Awareness Week". Below this is a sub-heading "Do Your Part to Promote National Estate Planning Awareness Week Oct. 15-21, 2012". The text explains that WealthCounsel is joining colleagues at NAEPC to promote National Estate Planning Awareness Week from Oct. 15-21, 2012, and asks for help in reaching out to clients, colleagues, and media. It mentions a sample press announcement and a public relations campaign called "Creating Lasting Legacies - How WealthCounsel Attorneys Make a Difference." It also notes a YouTube video contest for members. A list of ways to help raise awareness is provided, including host client workshops, adding editorial content, referencing articles on EstatePlanning.com, and sending press releases. On the right side, there is a "Contact a Membership Consultant" button, a "SHARE" section with social media icons, a "WealthDocx" advertisement, and a "Thought Leader Series Webcasts" section featuring a video titled "Nov. 12: Securing Your Clients' Future: Planning Opportunities Not to Miss in 2012" presented by Stephen R. Akers, J.D.



<http://thelbagroup.com/2012/10/national-estate-planning-awareness-week-is-october-15-to-october-21-2012/>

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## Latest Headlines

### Upcoming Events

**Susan G. Komen Foundation - Race for the Cure 5k**  
October 20, 2012  
6:30 am - 12:00 pm

**3rd Annual LBA Physician Client Update**  
November 7, 2012  
6:00 pm - 8:00 pm

## National Estate Planning Awareness Week is October 15 to October 21, 2012

OCTOBER 8, 2012

Estate planning is a vital component of every financial plan, regardless of the size of the estate.

Unfortunately, it's also an area that is commonly overlooked. This often results in wasted dollars and emotional hardship that could otherwise be minimized with proper advance planning and action.

Be sure to consult your LBA professional regarding your estate plan so as not to overlook this extremely important aspect of your financial landscape.

PREVIOUS POST: 5 Things You Need to Know About Social Security  
NEXT POST: 904 October Issue

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<http://thisisreno.com/2012/10/national-estate-planning-awareness-week-starts-october-15/>

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## National Estate Planning Awareness Week Starts October 15

© OCTOBER 11, 2012 9:54 AM

Washoe County is assisting the National Association of Estate Planners & Councils (NAEPC) to promote awareness of what is estimated to be one of the most overlooked areas of personal financial management in the U.S.

Over 120 million Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death. NAEPC says this costs the affluent and middle classes millions of wasted dollars and hours of emotional hardship each year, which can be minimized with advanced planning and action.

“Estate planning is one of the most important areas of personal financial management in the country,” said Don Cavallo, Washoe County Public Administrator. “We want everyone to make it an annual part of their lives, much like changing the smoke detectors in your home, as many people mistakenly believe if they’re not wealthy, they do not need a comprehensive financial and estate plan.”

Cavallo also said advance planning is crucial to deal with issues such as guardianship of children, managing bill paying and assets in the event of sickness or disability, care of a special needs child, long-term care needs, and distribution of retirement assets.

NAEPC, formed in 1962 as a non-profit business league, is the leading professional organization for estate planning. It provides its 28,000 plus credentialed members with ongoing education and a forum for professional networking. NAEPC has become a trusted and centralized resource for estate planning professionals by offering current quality financial content and tools through various means, including: its educational foundation; the NAEPC Foundation [formed as a 501(c)(3) in 2005]; and its unique public awareness estate and financial education portal ([www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)).

For additional information about National Estate Planning Awareness Week or National Financial Literacy Month, call ☎ (707) 322-1597 or visit [www.NAEPCE.org](http://www.NAEPCE.org) and [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org).

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Times Herald-Record

Sunday, October 14, 2012  
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### Your finances: It's time to plan your estate

By **Laura Medigovich**  
Published: 2:00 AM - 10/14/12

Text Size: [A](#) | [A](#) | [A](#)  
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October is a big month for financial planning. It began with Financial Planning Week (Oct. 1-7). The week was designated to encourage people to discover the value of financial planning and how it can empower them to make smart decisions and achieve life goals.

The upcoming week, Oct. 15-21, is National Estate Planning Awareness Week. So, to celebrate, we are going to review three basic estate-planning questions for you to ponder and discuss with your spouse.

The majority of married couples desire to leave their personal belongings and assets to each other when they die, and then on to their children when they are both deceased. On the surface, this makes estate planning appear rather simple. But I invite you to take a deeper dive.

Now, I know people are often reluctant to take a deeper dive, because they don't want to think about dying, but it is inevitable. So you have a choice: You can do some planning now and make it easier on your survivors, or you can ignore the issue and leave your survivors to deal with the repercussions.

#### Who will care for your children?

If you have children who are minors, one of the most important questions you and your spouse should ask yourselves is, who would you want as their guardian if both of you were deceased? Think of the individual or individuals you would want to raise your children if you weren't around to do it. Would you also want this person to manage your children's financial inheritance until they were of legal age?

#### A trust fund for your adult kids?

If your children are the age of majority (18 or older in New York state), then you have a different set of circumstances to consider. For parents with children between the ages of 18 and 25, the question often becomes, do you want your financial assets transferred directly to your children, or would prefer a portion to go into a trust until your child is a bit more established?

#### Who else receives your assets?

Who would you leave your assets to if you don't have children, or if your children predecease you and your spouse? Would it be charities or extended family or a combination of the two?

As you can see, the topic of estate planning often raises more questions than it does answers. Hopefully this provides some fodder for you to reflect on your own situation and start some discussions with family members.

Again, the overarching question is, do you want to do some basic planning now or ignore the issue and leave your survivors to deal with the repercussions?

If you have been putting off getting a will and other estate planning documents, then consider National Estate Planning Awareness Week your gentle reminder, to make an appointment to see an estate planning or elder law attorney.

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## Who will get your assets when you die?

By [ROBERT DIGITALE](#)  
THE PRESS DEMOCRAT

Published: Sunday, October 14, 2012 at 4:15 a.m.



JOHN BURGESS/Press Democrat

Santa Rosa wealth management advisor Sharon Zimmerman meets with Dr. Bruce Bragonier about his estate planning.

You can't take it with you, but will you say who's supposed to get it when you're gone?

Americans are slow to spell out their final wishes or instruct their families on how they want to be cared for should they become incapacitated.

An estimated 120 million people in the United States don't have an up-to-date estate plan, according to the National Association of Estate Planners & Councils.

Upon death, that can cause uncertainty about who should act as a guardian for surviving minor children, and it can increase the potential for arguments between grown siblings on how to divide an estate.

The lack of a plan also can force heirs into a potentially lengthy and expensive court process known as probate.

"If you don't have an estate plan, the state of California has a plan for you. And it may not be what you want," said Linda Lampson, an accountant and director with Zanier Rinehart Clarke in Santa Rosa.

Valentino Sabuco, the Rohnert Park-based executive director of the association's education foundation, wants Americans to consider the difference that such planning can make.

"Estate planning is not just for the wealthy. It's for everyone," Sabuco said.

Nonprofits that serve seniors echo the same views on the value of an estate plan.



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“At the end of life, after you’re gone, it’s amazing how the family members can squabble if there’s no direction,” said Barbara Swary, an attorney and the director of legal services for the Council on Aging in Santa Rosa.

The potential for fighting goes beyond the division of houses, bank accounts and equities, experts said. It can include those items that hold sentimental value, including heirloom jewelry and other longtime family items.

Christina Clem, a spokeswoman for the American Association of Retired Persons, recommended that even those who want to write their own wills still take their drafts to a qualified attorney for review.

“It’s something that you definitely want to make sure is done correctly,” she said.

An estate plan should include a will or living trust that specifies the division of your estate and names a guardian for any minor children, experts said.

But it also should provide instructions in case you become unable to make decisions for yourself due to injury or old age. One key document, called a durable power of attorney, authorizes another person to take financial actions on your behalf, such as selling property or making investments. A second, called an advance health care directive, details your wishes for end-of-life treatment.

On the horizon is looming the issue of your digital estate: your email, social network and other cloud-based storage accounts.

“It’s a totally new phenomenon that people should actually have a conversation on,” Clem said.

Dr. Bruce Bragonier, a Sebastopol orthopaedic surgeon, met this week to update his own estate plan with his financial advisor, Sharon Zimmerman of Northwestern Mutual in Santa Rosa.

“Estate planning is essential to the financial foundation of the future success of my family after I’m gone,” he said.

His two sons, ages 11 and 15, are part of “the future generation that I at least want to give a financial start to.”

People may resist estate planning because it means thinking about death and because it requires making major decisions and finding the right professionals, experts said.

“People are starved for time,” said Zimmerman. As such, estate planning is an easy task to delay. But taking the time to do it can offer peace of mind and can provide the chance to enjoy “a few moments of clarity” about what really matters.

Joni Fritsche, an accountant with Burr Pilger Mayer in Santa Rosa, said the planning process also can provide the chance for valuable communication within a family and improve the chances that there won’t be a battle over the estate after your death.

By explaining your decisions ahead of time to your heirs, Fritsche said, “the children and grandchildren know what to expect and they’ve all worked through that together.”

The plan can be especially important in blended families, where a surviving spouse otherwise can end up with the entire estate and later pass it on to his or her children or to a new spouse.

For those without a will, “property could end up with people they never intended,” said Frank R. Bailey III, a Santa Rosa attorney who specializes in estate planning. The deceased person’s natural children might receive nothing.



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A will or trust doesn't affect certain accounts, including 401(k) and individual retirement accounts. Experts said people at death often pass on proceeds from those accounts to ex-spouses because they never designated a new beneficiary.

And creating a will won't prevent your heirs from going through probate if you have qualified assets of more than \$150,000, the experts said.

Probate fees are set by the state and based on a sliding scale. As an example, combined fees for the executor and attorney could amount to \$46,000 for an estate valued at \$1 million. Completing the probate process takes a minimum of seven months but often upwards of a year or more. During that time the estate's assets can't be distributed to the decedent's heirs.

One way to avoid probate is to have enough property and financial accounts held jointly with a spouse or other relative. Nonetheless, many people choose to set up a living trust in order to stay clear of the court process.

Costs for an estate plan can vary widely. Sabuco said the cost can range from a few hundred dollars to upwards of \$4,000 to provide a will or living trust, plus the durable power of attorney and advanced health care directive.

For those ready to get started, one way to get educated and to prepare your financial records is to visit such online sites as the AARP and the National Association of Estate Planners & Councils. People can gather recommendations on qualified attorneys, either from their current financial professionals or through friends who have gone through the process.

Those aged 60 and older can attend a free estate planning seminar from the Council on Aging. The nonprofit on Nov. 8 will begin the first of two workshops to help attendees create a will, a durable power of attorney for finance and an advance health care directive. Reserve a space by calling 525-0143, ext. 142.

Another resource is the local chapter of the national estate planning group, the Redwood Empire Estate Planning Council, [www.redwoodempireepc.org](http://www.redwoodempireepc.org). All the professionals interviewed for this article are either current officers or past presidents of the group.

Be leery of opportunities to buy financial products, such as annuities or reverse mortgages, and as a reward receive a living trust at a bargain price, said James Lamping, president of the 100-member Redwood Empire council.

Lamping, an attorney whose offices include Santa Rosa and San Francisco, said a good estate plan can remove a major opportunity for grown children to battle after a parent has died.

"When people are fighting, it's never about the money," he said. "What they're really fighting about is the emotion ... It's 'Mom loved me more than you.'"

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**EIN PRESSWIRE**

**Paul Mason, Monument Trust and Estates Lawyer Celebrates National Estate Planning Awareness Week**

EINPresswire.com/ October 15-21 marks National Estate Planning Awareness Week, which seeks to educate the public about the importance of having an estate plan in the event of death or incapacity occur. Monument estate planning attorney, Paul Mason, celebrates the observance.

October 15-21 marks National Estate Planning Awareness Week in the United States. This observance seeks to educate Americans about the importance of having proper estate planning documents in place in the event of death or incapacity should occur.

Estate planning is one of the most overlooked areas of personal financial management. According to the National Association of Estate Planners and Councils, it is estimated over 100,000,000 Americans do not have up-to-date estate plans to protect themselves or their families in the event of illness, accident, or untimely death. For more, according to a 2009 survey by Lawyers.com:

- 69% of adult Americans do not have a Living Will or Advance Medical Directive;
- 66% of adult Americans do not have a backup Last Will and Testament;
- Only 21% of adult Americans have established a trust for estate planning purposes.

Paul Mason, a **best estate planning attorney** in Monument Colorado Springs, says many people overlook these simple protections because they take for granted they are on top of the estate plan for their family.

"Whether you are a 20-something new parent starting out, a wealthy entrepreneur or a senior citizen relying on others for long-term care, estate planning provides a solid legal foundation for protecting your family, your financial security, your wishes and your independence through all of life's transitions," says **attorney Paul Mason**.

Protecting these four areas is absolutely vital to preserve wealth, says Mason, for the following reasons:

**Your Family:** If you have minor children, estate planning allows you to appoint the people you want to raise them in the event of your unexpected death or incapacity. Using trusts, you can protect minor children, and even adult children, who may not be prepared to receive a large sum of money or property. Took a look at health care directives and powers of attorney can make it easier for your family to oversee your medical and financial affairs during a health care crisis. Not to mention, estate planning can help to ease your loved ones' more unnecessary court battles, fees, stress and family tensions during an emotional time of crisis or loss.

**Your Finances:** If you have a multi-million-dollar estate or a simple home and a modest savings account, estate planning can be passed on more of your money goes to your family and not the government after your passing. Proper estate planning can also be used to protect your family from Medicaid and additional VA Pension Benefits for health care with the coming "spouse impoverishment" spreading down" everything they own. Many professionals such as physicians and contractors also look to estate planning to shield their personal assets from lawsuits, creditors and other risks associated with their occupations.

**Your Wishes:** Do you have assets you wish to leave to certain people? Are you in a non-traditional relationship or blended family and want to be sure your loved ones are taken care of and share in your life's fruits after you are gone? Is there someone you trust to make important medical or financial decisions on your behalf that you are unable to do so? Without the estate planning documents in place, all of these personal decisions will fall to the courts and state law if the unthinkable happens.

**Your Independence:** With a solid estate plan in place, you no longer have to fear aging and whether or not you will become a burden to your kids during the golden years. Instead, look to set up living trusts, powers of attorney, insurance policies and health care directives can help you proactively manage your care needs and care fully design the life and independence you wish to enjoy during your lifetime.

"Everyone needs an estate plan—some are just more complex than others. This is why National Estate Planning Awareness Week is a great time to review your personal and financial situation and learn how to safeguard the wife and kids can be your protect your assets and the people you love. Don't think you're not old enough or don't have enough money to get started either—If you own a home, have minor children, special needs children, retirement accounts, insurance policies, a business, or you are in a non-traditional relationship, you need to take legal steps to protect your family and make your wishes known," says Paul Mason.

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<http://www.aicpa.org/interestareas/personalfinancialplanning/newsandpublications/pfpcommunitynews/2012/pages/pfpnews20121010.aspx>

The screenshot shows the AICPA website's PFP News section. At the top, the AICPA logo and navigation menu are visible. The main heading is "PFP News - October 10, 2012" with a sub-heading "Personal Financial Planning Section". The page is titled "PFP News and Communications".

**October 15 Begins National Estate Planning Awareness Week**  
Did you know National Estate Planning Awareness Week is October 15-19, 2012? The PFP Division and the National Association of Estate Planners & Councils have teamed up once again to help increase awareness of the need for estate planning.

Estate planning is one of the most overlooked areas of personal financial planning. Rep. Mike Thompson (D-CA) and 49 other members of the House of Representatives co-sponsored and helped pass H. Res. 1499 on September 27, 2008, creating a Congressional Proclamation for National Estate Planning Awareness Week in order to bring attention to the estimated 120,000,000 Americans who do not have up-to-date estate plans to protect themselves and their families in the event of sickness, accidents, or untimely death. This costs the affluent and middle classes wasted dollars and hours of emotional hardship each year that can be minimized with proper advanced planning and action. Further, the Senate passed a resolution (S. Res. 288) declaring the third week of October as National Save for Retirement Week.

In recognition of National Estate Planning Awareness Week, a consumer web seminar will be held next Thursday. See registration information below and invite your clients to *Plan Now for 2013: Tax, Gift and Estate Planning Tips - What to Do Before December 31*.

An adviser-focused web seminar addressing what steps practitioners can take to help last minute clients take advantage of what might be the most significant planning year in the history of the estate tax will also be held next Thursday. See registration information below for *Winding to a Close: What Planning Can be Done for the Clients that Didn't Act Earlier*.

In addition to these 2 web seminars, the 2012 edition of *The CPA's Guide to Financial and Estate Planning* is now available exclusively to PFP/PFS members, as well as several *Forefield* articles to help you motivate clients to create or review their estate plans, including:

- The New Estate Tax Rules and Your Estate Plan
- Key Estate Planning Documents You Need
- Introduction to Estate Planning
- Recaps of four professional magazines, including article relevancy ratings and succinct summaries from *Bob Veles* that will save you hours of reading each week.
- Upside and Downside of Using the Applicable Exclusion Amount Now
- Federal Estate Tax Estimator
- Federal Gift Tax Estimator

Get involved in helping your community to understand the importance of estate planning.

**Web Seminar: Plan Now for 2013: Tax, Gift and Estate Planning Tips - What to Do Before December 31**  
Oct. 18, 1:00-2:00pm ET  
Speakers: Lyle Benson, Ted Sarenski and Scott Sprinkle  
FREE to all! Invite your clients to this consumer-focused webinar! No CPE.

This free web seminar is being held in recognition of National Estate Planning Awareness Week (October 15-19, 2012). We encourage you to invite your clients and use the materials above to get out and educate your communities!

This year presents an unprecedented opportunity for consumers to turn their focus to their personal financial plan (or lack thereof) including retirement, estate, tax, investment and insurance planning. With so many unknowns in 2013 compounded by an election year, now is the opportune time to advantage of many financial planning avenues now to avoid missing crucial opportunities to protect your nest egg and increase your net worth. In this web seminar, our speakers will walk you through:

- Looming tax changes scheduled for 2013 (income, estate and gift)
- The impact of the political environment, including the upcoming election related proposals
- Planning opportunities to consider including income acceleration strategies, investment strategies and more
- Estate and gift planning, including document drafting considerations
- More planning strategies gleaned from your tax return
- A plan for you and your clients
- The importance and the value of financial planning in achieving your life goals

[Click here to register](#)

**Web Seminar: Winding to a Close: What Planning Can be Done for the Clients that Didn't Act Earlier**  
Oct. 18, 1:00-2:00pm  
Speakers: Martin Shenkman  
FREE for PFP/PFS without CPE or discounted with CPE.

This web seminar is being held in recognition of National Estate Planning Awareness Week (October 15-19, 2012) and will explore last minute planning options that may be utilized nearer year end for clients that did not heed warnings to act sooner. It may become impractical at some date to set up dynastic trusts in Alaska, Delaware, South Dakota or Nevada because of the time issues near year end. Valuations may be impossible to conclude in time for a transfer. What steps can practitioners take to help last minute clients take advantage of what might be the most significant planning year in the history of the estate tax?



<http://www.veralytic.com/>

The screenshot shows the Veralytic website homepage. At the top left is the Veralytic logo with the tagline "Research. Rankings. Results." Below the logo is a navigation menu with links for Home, Company, Solutions, Library, Events, FAQs, and Contact. The main content area is divided into several sections. On the left, a dark blue sidebar titled "Solutions for:" lists various professional roles: Brokers and Agents, Large Brokerages, CPA/Law Firms, Trust Companies, Trustees, Accountants, Bankers, Attorneys, and Risk Advisors. The central banner features a calculator, a pen, and a line graph, with the text "Proven analytics for measuring policy performance." and "Build more prospect confidence, more agent credibility, and sell policies faster with Veralytic Reports." To the right, there are sections for "About Veralytic" (describing the company as a leading innovator in life insurance analytics), "News" (announcing National Estate Planning Awareness Week starting on Oct. 15th 2012), and "The Veralytic Report" (with a "Download A Sample Report" button and a small image of a report). At the bottom, the Veralytic contact information is provided, including the address (PO Box 272358, Tampa FL 33688), phone number (813-908-8242), and fax number (813-908-8901). Social media icons for RSS, Facebook, Twitter, and LinkedIn are also present.



http://campaign.r20.constantcontact.com/render?llr=bzgmbkcb&v=001OuIQBzTwSHkjZ19NcbMmcCMrJCLXOg-hFFomrUg6t7OtEviDpNOtETDjBN13WptCuRKDDfkN9X88l\_Hc2NVR3Taot4bTYGkzSoqvGxO9aLQTJOdInwXCDO LGBRiRa7sYHeSvXMcXFNbkwrILP9g\_EWAZdhjo3mbFcEK\_aOLVBGYBIjuaH2KaaeF9ot3SxljwKFfvNMnCaKSpwZjRMqRg%3D%3D

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**October 10, 2012 "Time Saver & Helpful Hint" ENewsletter**

---

*Headline*  
**NEWS**

Feature Article: [Decision Time for Estate Planners As Tax Exemption Is Set to Expire](#)

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► **National Estate Planning Awareness Week**  
The NAEPC Foundation has an ongoing commitment to promote financial awareness and literacy in estate and financial planning throughout the year, and in particular the third full week in October, known as **National Estate Planning Awareness Week**.

Estate planning is one of the most overlooked areas of personal financial management. It is estimated that over 120,000,000 Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death. This costs the affluent and middle classes wasted dollars and hours of emotional hardship each year that that can be materially minimize with advanced planning and action.

**Quick Links**  
[IRS Regulations](#)  
[IRS Newsroom](#)  
[IRS Estate & Gift Tax Section](#)  
[Form 8939](#)  
[2011 IRS Data Book](#)  
[Financial Glossary](#)  
[CUSIP & Ticker Help](#)  
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<http://wills.about.com/b/2012/10/08/national-estate-planning-awareness-week-begins-on-october-15.htm>

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## National Estate Planning Awareness Week Begins on October 15

By **Julie Garber**, About.com Guide | October 8, 2012  
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In 2008 the [National Association of Estate Planners & Councils](#) (or NAEPC for short), in conjunction with Rep. Mike Thompson (D-CA) and 49 of his colleagues, co-sponsored and helped pass H. Res. 1499, which declared the third week in October *National Estate Planning Awareness Week*. This means that in 2012, National Estate Planning Awareness Week falls on October 15 through 21.

NAEPC works with over 220+ local estate planning councils to educate its 25,000+ members on all areas of estate planning, including emphasizing a multi-disciplinary approach to estate planning involving all members of a client's financial advisory team, including attorneys, accountants, financial advisors, and life insurance agents. In addition, through its foundation known as [The NAEPC Education Foundation](#), NAEPC has an ongoing commitment to promote financial awareness and literacy in estate and financial planning throughout the year, and in particular during the third full week in October.

As leaders in the financial and estate planning community, members of NAEPC have first-hand experience with the challenges Americans face with regard to saving, investing, and planning for their financial futures. For example:

- The majority of Americans over 65 are totally dependent on their Social Security checks. **With proper knowledge and planning, future generations can have a more secure retirement.**
- It is estimated that over 120 million Americans do not have an up-to-date estate plan to protect themselves and their families, making estate planning one of the most overlooked areas of personal financial management. **With advance planning, issues such as guardianship of children, managing bill paying and assets in the event of sickness or disability, care of a special needs child, long-term care needs, and distribution of retirement assets can all be handled with sensitivity and care, a reasonable cost.**
- The majority of Americans lack the ability to adequately plan for their retirement. **This can be changed immediately with knowledge and the right planning tools.**
- Many people mistakenly believe that since they aren't "rich" they do not need to do any financial and estate planning. **Estate planning is not just for the wealthy and is important for everyone. This attitude can be financially harmful in the long-run and can be avoided with proactive action.**

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[V.Sabuco@TheNAEPC.org](mailto:V.Sabuco@TheNAEPC.org) • [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)

10/08/12 – Client Newsletter



**Broadridge**  
FOREFIELD

# ADVISOR ALERT

**National Estate Planning Awareness Week is October 15 to October 21, 2012**

Estate planning is a vital component of every financial plan, regardless of the size of the estate. Unfortunately, it's also an area that is commonly overlooked. This often results in wasted dollars and emotional hardship that could otherwise be minimized with proper advance planning and action.

Here are some articles that can help you motivate clients to create or review their estate plans:

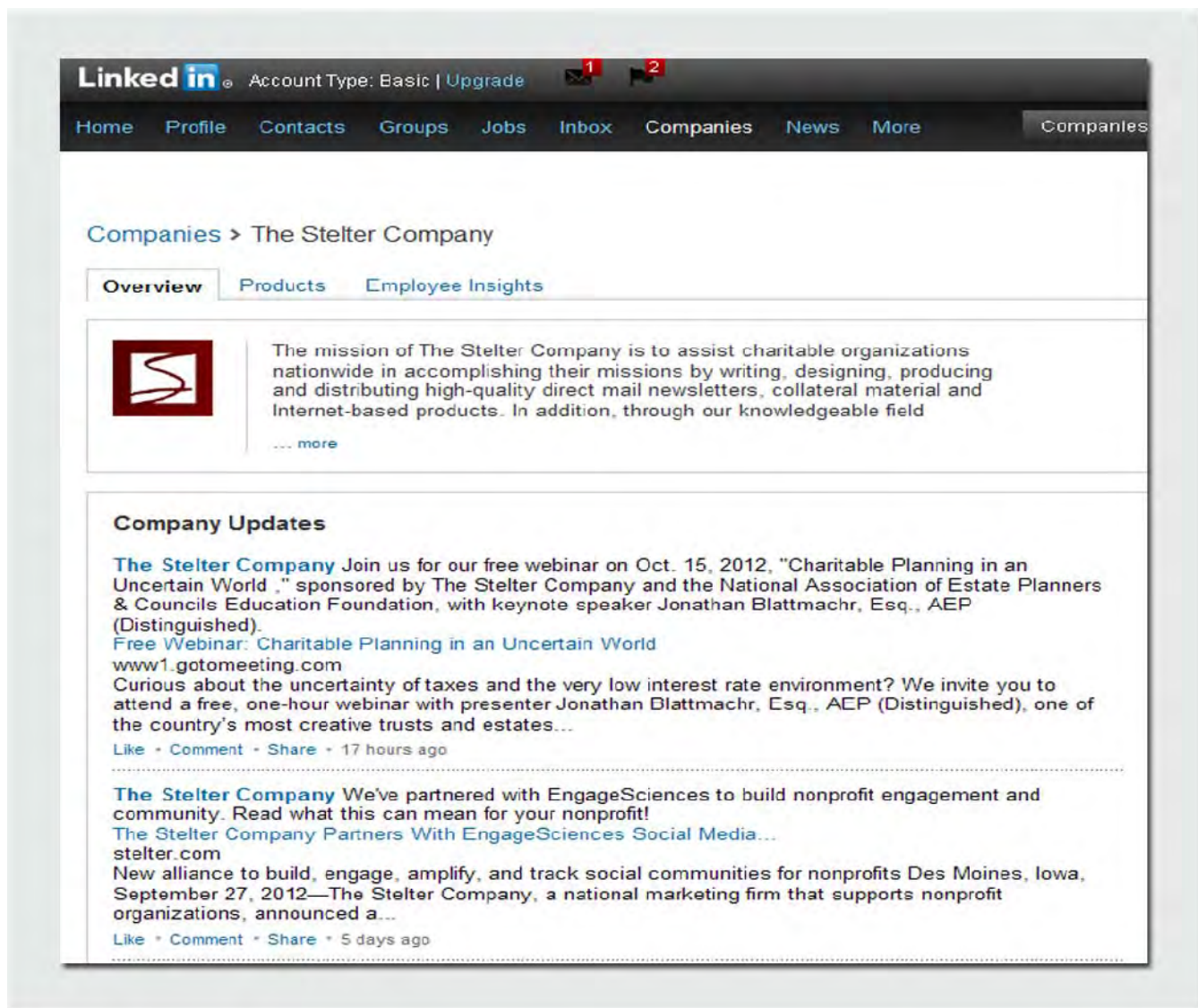
-  [The New Estate Tax Rules and Your Estate Plan](#)
-  [Key Estate Planning Documents You Need](#)
-  [Introduction to Estate Planning](#)
-  [Upside and Downside of Using the Applicable Exclusion Amount Now](#)
-  [Federal Estate Tax Estimator](#)
-  [Federal Gift Tax Estimator](#)



We'll continue to pass along timely, relevant information—providing fresh and interesting ways for you to engage and motivate your clients.



<http://www.linkedin.com/company/the-stelter-company>



The screenshot shows the LinkedIn profile page for The Stelter Company. At the top, the LinkedIn logo is visible along with the user's account type (Basic) and an upgrade option. Navigation tabs include Home, Profile, Contacts, Groups, Jobs, Inbox, Companies, News, and More. The main content area is titled "Companies > The Stelter Company" and has tabs for Overview, Products, and Employee Insights. The Overview tab is active, displaying the company's logo (a red square with a white stylized 'S') and a mission statement: "The mission of The Stelter Company is to assist charitable organizations nationwide in accomplishing their missions by writing, designing, producing and distributing high-quality direct mail newsletters, collateral material and Internet-based products. In addition, through our knowledgeable field ... more". Below this is a "Company Updates" section with two posts. The first post, dated 17 hours ago, is about a free webinar on "Charitable Planning in an Uncertain World" sponsored by The Stelter Company and the National Association of Estate Planners & Councils Education Foundation, with keynote speaker Jonathan Blattmachr, Esq., AEP (Distinguished). The second post, dated 5 days ago, is about a partnership with EngageSciences to build nonprofit engagement and community, with a link to "The Stelter Company Partners With EngageSciences Social Media... stelter.com".



http://campaign.r20.constantcontact.com/render?llr=bzgmbkcb&v=001HyWuGvOOR8gLvvSLMwTl4LxXuHbSGna2jQX46szpvtLAlk0Orv8ujMwUzTaHisbL-E0ocBJf-hcfwg4CfGn-VzDED0sdOAIgmgDPS2Pgh2Z1EOgFHqH4LslNxObEyYOsTW21xnnRMm6QRmPUlhZ1w\_BROfGCBvkCAVo40qtrnGXn7\_I701d8feS3R1fqF5zHU8IFHuy9ch2b\_SB5zdEtQ%3D%3D

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**October 3, 2012 "Time Saver & Helpful Hint" ENewsletter**

*Headline*  
**NEWS**

Feature Article: [Estate tax debate re-emerges as fiscal cliff looms](#)




► **September Poll Results and Monthly System Maintenance**

**September Poll Results:** The topic for our September poll was:  
**When you prepare an estate tax return, do you include an itemized list of securities in the schedule or provide a total and say "see attached valuation?"**  
Here are the results:  
**35% include a list of itemized securities**

**Quick Links**

- IRS Regulations
- IRS Newsroom
- IRS Estate & Gift Tax Section
- Form 8939
- 2011 IRS Data Book
- Financial Glossary
- CUSIP & Ticker Help
- MBS Factor Calendar
- Why should I use a professional service?
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► **Featured Partner:**

The NAEPC Education Foundation is taking an active leadership role to recognize the lead financial and estate planning organizations/associations that are championing improving financial awareness and financial literacy and uniting them with other organizations, companies, firms, members, associates and employees to actively focus their vast community resources into a concentrated media campaign twice a year (October & April).

To learn more about The NAEPC Education Foundation's efforts on improving financial awareness and financial literacy and to get a download of our Foundation Report please visit

<http://www.estateplanninganswers.org/about/>

<http://www.naepc.org/foundation.web>

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<http://view.email-pln.org/?j=fec515787462037e&m=fe9c13707564077574&ls=fe261577706c037c751276&l=fed115737467017c&s=fe54177972620c747515&jb=ffcf14&ju=fea216727465077975&r=0>

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**Upcoming Webinar:**  
**Charitable Planning in an Uncertain World: Oct. 15**  
Join us for our free webinar on Oct. 15, 2012, "Charitable Planning in an Uncertain World," sponsored by The Stelter Company and the National Association of Estate Planners & Councils Education Foundation. In this webinar, presented by Jonathan Blattmachr, Esq., AEP (Distinguished), one of the country's most creative trusts and estates lawyers, you'll learn:

- +How National Estate Planning Awareness Week (Oct. 15–21) directly benefits nonprofits.
- +Best practices for talking to clients and donors about the importance of creating an estate plan—and keeping it up to date.
- +How to bring nonprofits into the estate planning discussion.

For more information and to register, click [here](#).

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<p><b>Research-Driven Innovation</b> Changing the Face of Planned Giving (30 minutes)</p>	<p><b>8 Ways to Drive Traffic to Your Planned Giving Website</b> (60 minutes)</p>	<p><b>Maximize Your Message With Multichannel Marketing</b> (60 minutes)</p>	<p><b>How to Send Successful E-Newsletters</b> (60 minutes)</p>
<a href="#">+ Watch Webinar</a>	<a href="#">+ Watch Webinar</a>	<a href="#">+ Watch Webinar</a>	<a href="#">+ Watch Webinar</a>
+ Webinar Slides (PDF)	+ Webinar Slides (PDF) + Website Redirect Instructions (PDF) + Gift Planning Marketing Analysis Spreadsheet (XLS)	+ Webinar Slides (PDF)	+ Webinar Slides (PDF) + Your Successful E-Newsletter Checklist (PDF)



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<https://webcast.adobeconnect.com/eventRegistration/EventLobbyServlet?target=registration.jsp&ventid=287892&sessionid=1&key=2441F27777F7BF7E8226EB7FCAB24CF8B&sourcepage=register>

A screenshot of the MassMutual RetireSMART Online Seminar Series webpage. The page features the MassMutual logo at the top left, followed by the text "HELPING YOU MAKE RetireSMART MOVES" and "Online Seminar Series" with a computer mouse icon. Below this is a section titled "MassMutual's RetireSmart Program" with a description of the program and a list of upcoming and previous events. A login section is also present for previously registered users.

**MassMutual's RetireSmart Program**

MassMutual's RetireSmart Program is all about helping you make smarter retirement decisions. We have assembled the following group of industry professionals who will present a series of online seminars to help you better understand and plan for your retirement.

Each seminar includes a 30-minute presentation followed by a 30-minute live Q&A with the speaker. If you can't attend one of our live scheduled broadcasts, register anyway and you will receive a link to the recorded replay via email.

*To register for one event, click the register button next to the event that interests you the most and complete the registration form. You will receive an email confirmation for each webinar you register to attend. Please keep the email confirmation(s) on file, as it provides the details for attending the event.*

**If you have previously registered for this event, please login below:**

Email

**Upcoming Events**

**Estate Planning Basics** - October 17, 12:00PM Eastern click [HERE](#) to register.

**Budgeting Your Way to Financial Success** - December 12, 12:00PM Eastern click [HERE](#) to register.

**Previous Events**

**Retirement Goal: It's More Than a Number** - March 30, 2011, 12:00PM Eastern click [HERE](#) to register.

**Good Credit May Lead to More Savings** - June 22, 2011, 12:00PM Eastern click [HERE](#) to register.

**Managing & Maximizing Your 401(k) Today . . . And Tomorrow** - September 21, 2011, 12:00PM Eastern click [HERE](#) to register.

**Ready or Not, Retirement Is Coming.** - October 19, 2011, 12:00PM Eastern click [HERE](#) to register.

**Finding Ways to Pay for College** - November 9, 2011, 12:00PM Eastern click [HERE](#) to register.

**Raising financially savvy kids** - February 29, 2012, 12:00PM Eastern click [HERE](#) to register.

**Understanding Target Date & Target Risk Investments** - April 11, 2012, 12:00PM Eastern Click [HERE](#) to register.

**Social Security and Your Retirement** - June 27, 2012, 12:00PM Eastern click [HERE](#) to register.

**Money & Marriage: Strategies for Couples** - August 15, 2012, 12:00PM Eastern click [HERE](#) to register.





## MassMutual's RetireSMART<sup>SM</sup> Online Seminar: **Estate Planning Basics**

Join us for an online presentation featuring Eileen Dougherty, Personal Trust Administrator and Board Member of the National Association of Estate Planners & Councils. She will discuss:

- Who needs an estate plan and why
- Key factors to consider when developing your strategy
- Six steps to help get you started

Directly following this 30-minute presentation, our speaker will answer your questions live.

**October 17, 2012**

**12:00 p.m. (ET)**

**About Our Speaker:** Ms. Dougherty, CTFA, CFP®, AEP® CHFC®, is a member of the Board of Directors of the National Association of Estate Planners and Councils and serves as the Chairman of the AEP® Committee. She has been Senior Vice President and Personal Trust Administrative Officer with Semper Trust Company, in King of Prussia, PA, since 1999. Ms. Dougherty is a member of the Women's Initiative Committee and the Member Services Committee of the Philadelphia Estate Planning Council. She is a member and Past President of the Executive Committee of the Corporate Fiduciaries of Philadelphia. In addition, she serves as Vice President of the National Alumni Board of St. Joseph's University.



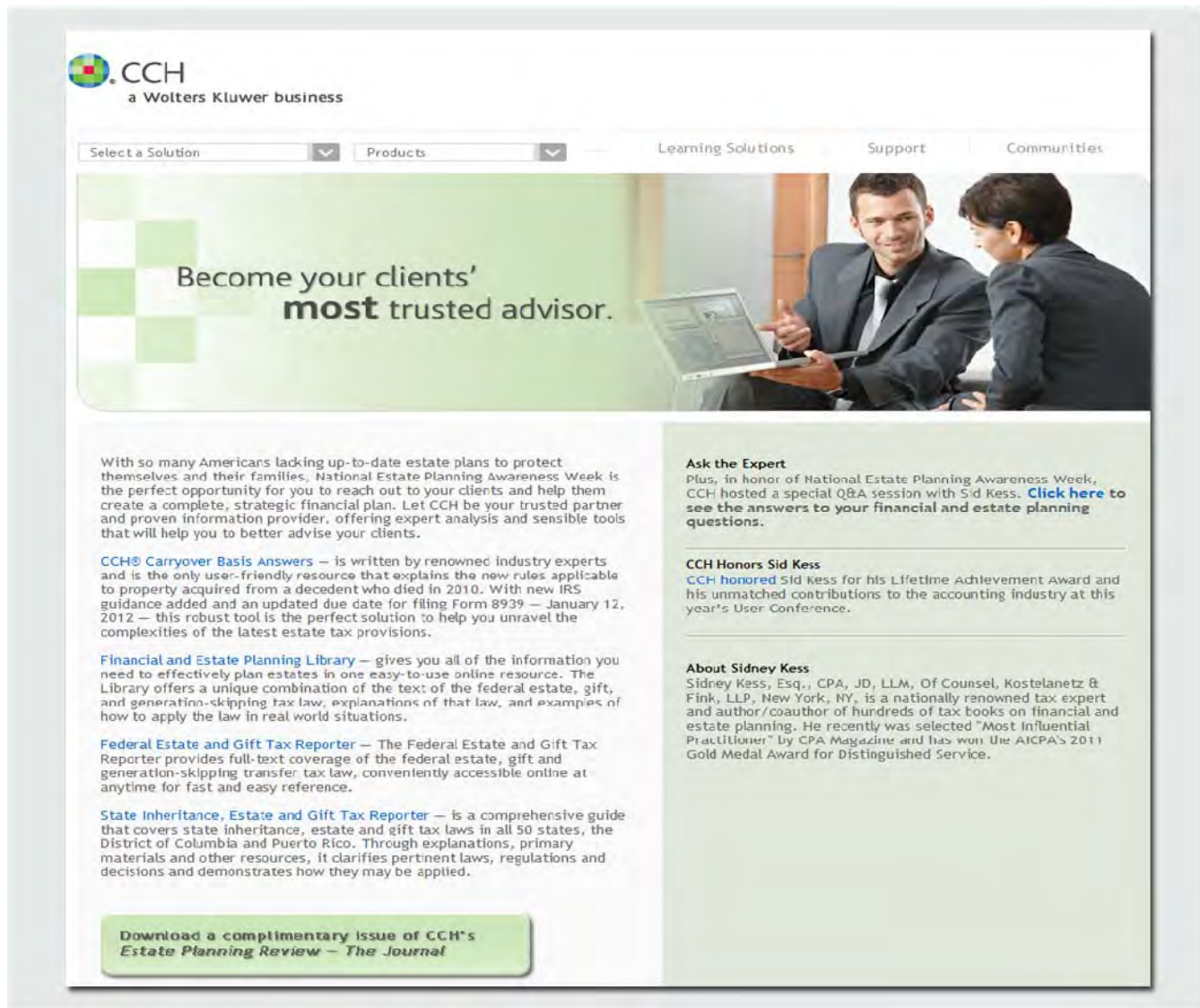
Sign up by visiting: [www.retiresmartseminars.com](http://www.retiresmartseminars.com).  
**Register today! Space is limited.**

This information within this presentation is solely the opinion of the speaker, an independent contractor, who is not an employee of The National Financial Group.



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## Become your clients' most trusted advisor.

With so many Americans lacking up-to-date estate plans to protect themselves and their families, National Estate Planning Awareness Week is the perfect opportunity for you to reach out to your clients and help them create a complete, strategic financial plan. Let CCH be your trusted partner and proven information provider, offering expert analysis and sensible tools that will help you to better advise your clients.

**CCH® Carryover Basis Answers** — is written by renowned industry experts and is the only user-friendly resource that explains the new rules applicable to property acquired from a decedent who died in 2010. With new IRS guidance added and an updated due date for filing Form 8939 — January 12, 2012 — this robust tool is the perfect solution to help you unravel the complexities of the latest estate tax provisions.

**Financial and Estate Planning Library** — gives you all of the information you need to effectively plan estates in one easy-to-use online resource. The Library offers a unique combination of the text of the federal estate, gift, and generation-skipping tax law, explanations of that law, and examples of how to apply the law in real world situations.

**Federal Estate and Gift Tax Reporter** — The Federal Estate and Gift Tax Reporter provides full-text coverage of the federal estate, gift and generation-skipping transfer tax law, conveniently accessible online at anytime for fast and easy reference.

**State Inheritance, Estate and Gift Tax Reporter** — is a comprehensive guide that covers state inheritance, estate and gift tax laws in all 50 states, the District of Columbia and Puerto Rico. Through explanations, primary materials and other resources, it clarifies pertinent laws, regulations and decisions and demonstrates how they may be applied.

**Ask the Expert**  
Plus, in honor of National Estate Planning Awareness Week, CCH hosted a special Q&A session with Sid Kess. [Click here to see the answers to your financial and estate planning questions.](#)

**CCH Honors Sid Kess**  
CCH honored Sid Kess for his Lifetime Achievement Award and his unmatched contributions to the accounting industry at this year's User Conference.

**About Sidney Kess**  
Sidney Kess, Esq., CPA, JD, LL.M., Of Counsel, Kostelanetz & Fink, LLP, New York, NY, is a nationally renowned tax expert and author/coauthor of hundreds of tax books on financial and estate planning. He recently was selected "Most Influential Practitioner" by CPA Magazine and has won the AICPA's 2011 Gold Medal Award for Distinguished Service.

Download a complimentary issue of CCH's *Estate Planning Review – The Journal*



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<http://www.wealthcounsel.com/solutions/community/estate-planning-week/>



Community

Overview Listservs State/Regional Forums Events

Home / Solutions / Community / Estate Planning Week

## National Estate Planning Awareness Week

Do Your Part to Promote National Estate Planning Awareness Week  
Oct. 17-23, 2011

WealthCounsel is pleased to join our colleagues at NAEPC in promoting National Estate Planning Awareness week Oct. 17-23. Please help observe this special week by reaching out to clients, colleagues, and the media in your community.

To facilitate awareness building, we've developed a [sample press announcement](#) for attorneys to use when reaching out to the local media, clients, and referral sources in their respective communities. In addition, we've launched a public relations campaign called "Creating Lasting Legacies - How WealthCounsel Attorneys Make a Difference." This awareness-building campaign involves a YouTube video contest for members only. [Click here](#) for details.

According to WealthCounsel's 2010 [Industry Trends Survey](#), nearly 70% of respondents indicated that Americans fail to plan because they lack awareness as to why they should. Let's reduce that alarming statistic and help create more lasting legacies!


Our annual trends surveys have also found that consumers plan for a variety of reasons, but the most common are:

- Prevent familial chaos after death
- Avoid lengthy and expensive probate
- Minimize estate taxes
- Prevent heirs from mismanaging their money
- Provide for a special needs child

### History of National Estate Planning Awareness Week

In 2008, the NAEPC Education Foundation worked with a number of Congressional leaders to pass [House Resolution 1499](#) which proclaimed the third week in October as **National Estate Planning Awareness Week**. According to the resolution passed by Congress, "Many Americans are unaware that lack of estate planning and financial illiteracy may cause their assets to be disposed of to unintended parties by default through the complex process of probate." The resolution goes on to state that "careful planning can greatly assist Americans in preserving assets built over a lifetime for the benefit of family, heirs, or charities." It is estimated that over 120 million Americans do not have proper estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death. This costs many families wasted dollars and hours of hardship each year that can be minimized with proper planning.

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[View Demo for New Practitioners ▶](#)  
[Schedule a WealthDocx Demo ▶](#)


### Thought Leader Series Webcasts

You are invited to the complementary WealthCounsel and Advisors Forum quarterly **Thought Leader Series** webcasts. Join us as industry leaders give thought-provoking presentations on leading-edge estate planning solutions.

**Next webcast: The Five Secrets to Successful Business and Estate Counseling: How to Avoid Ethical Conflicts.**  
Presented by: Louis A. Mezzullo, J.D.  
October 10, 2012



<http://view.email-pln.org/?j=fec21577756c0d79&m=fe9c13707564077574&ls=fe2e15767c660d7c751071&l=fec21577756c0d79&s=fe5f15767663047c731c&jb=ffcf14&ju=fe9516707160027f7d&r=0>




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### Trend Report: Keep It Simple


Overwhelmed by a world flooded with choice, it's no wonder we yearn for that big red "easy" button. How do you keep it simple for your donors when it comes to gift planning?  
[Keep Reading »](#)

More:

-  [Is Your Website This Good? \(pod\)](#)
-  [Giving Through the Ages \(pod\)](#)
-  [Register Now: Free Webinar](#)


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#### This month's featured articles:



#### Client Spotlight: CGA, CRT, CLT, FMV? No More Alphabet Soup for This Nonprofit

Recognizing the anxiety donors face when presented with a jumble of acronyms and complex gift planning terms, Texas Health Resources changed course.  
[Watch How They Did It »](#)



#### PGFinder: Are You Overlooking Your Best Prospects?

Are your marketing efforts reaching your best planned giving prospects? What if they aren't even on your radar?  
[Find Them »](#)

#### Legislative Watch

On Aug. 2, the Senate Committee on Finance approved legislation known as the Family and Business Tax Cut Certainty Act of 2012. The legislation includes the charitable IRA rollover along with a few other charitable provisions. It is unclear at this time whether the House of Representatives will agree with its provisions. The Stelter Company will monitor the progress of the bill and keep you informed.  
[Learn More »](#)

#### National Estate Planning Awareness Week: Oct. 15-21

Did you know an estimated 120 million+ Americans do not have the necessary estate plan in place to protect themselves, their families and loved ones? The Stelter Company and The National Association of Estate Planners & Councils Education Foundation is committed to change this statistic through promoting financial awareness and literacy. You can help by getting the word out about National Estate Planning Awareness Week, Oct. 15-21. [Learn More »](#)


#### Welcome and Thanks

We're honored to be chosen as a partner by the following organizations, and we thank those who have recently renewed their business with us. [See More »](#)



#### Upcoming Events

- [National Conference on Philanthropic Planning](#)  
Oct. 3-5 | New Orleans, La.
- [20th Annual MIPGC Fall Conference](#)  
Oct. 23 | Des Moines, Iowa
- [2012 Planned Giving Day Conference](#)  
Oct. 24 | Philadelphia, Pa.
- [46th AHP International Conference](#)  
Oct. 24-27 | Atlanta, Ga.
- [MPGC 36th Annual Conference](#)  
Nov. 7-8 | St. Paul, Minn.

[View all events »](#)



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**From:** Grimsley, Barbara [mailto:Barbara.Grimley@53.com]  
**Sent:** Friday, September 14, 2012 9:53 AM  
**To:** Valentino Sabuco  
**Subject:** RE: Introduction to Valentino Sabuco, ED NAEPC Foundation  
**Sensitivity:** Confidential

Valentino,

Thank you so much for all of the information. Fifth Third Bank will be utilizing the materials provided and creating internal communications materials for our Employee Center for National Estate Planning Week, which will reach 21,000 employees. Please stay in contact for when you have materials for Financial Literacy Month in April. Thanks!



**The NAEPC EDUCATION FOUNDATION**

West Coast Address: 979 Golf Course Drive, #273 • Rohnert Park • CA 94928  
Cleveland Office: 1120 Chester Avenue, Suite 470 • Cleveland, OH 44114  
Executive Director: Valentino Sabuco • 707.322.1597  
V.Sabuco@TheNAEPCEF.org • www.EstatePlanningAnswers.org



## NATIONAL ASSOCIATION OF Estate Planners & Councils

The Association of Choice for Estate Planning Professionals



### NAEPC News

#### This Just In...

Just released!

[NAEPC Journal of Estate & Tax Planning - Third Quarter Update](#)

Early bird discount for [49th Annual Conference](#) expires September 14th—don't delay!

[National Estate Planning Awareness Week](#), October 15-21, 2012

#### Message from the President



**Clark B. McCleary, CLU®, ChFC®, MSFS, AEP®**  
McCleary & Associates  
Houston, Texas

Dear Colleagues,

I sometimes get a bit long-winded in writing these letters, so will try to stay brief as I stress three matters of importance:

1. NAEPC and The NAEPC Education Foundation will present our 49th Annual Conference on November 7-9 at the Buena Vista Palace in Orlando. The educational programs on Thursday and Friday feature a star-studded cast of speakers addressing timely and interesting topics; Council Leadership Day on Wednesday is **guaranteed** to provide local council leaders with ideas that will help make your councils even more effective and successful; the Companion Program will be the best ever; and the Welcome Reception on Wednesday evening and the Exhibit Hall visits on Thursday and Friday will afford opportunities to meet with old friends and make new ones. Please click the National Conference icon for full details and registration information. I look forward to seeing you there!

#### Who Are We?

##### Reflections on the Values of NAEPC...

A violent debate, if not an open conflict, exists in the insurance world to day over the meaning and application of the term "insurable interest" which is the foundation of all insurance. Overlooked by most, is the US Supreme Court case of Grigsby v. Russell, 222 U.S. 149 (1911) in whose opinion, none other than Chief Justice Oliver Wendell Holmes, stated: "The very meaning of an insurable interest is an interest in having the life continue and so one that is opposed to crime." He went on to say... [read more](#)

#### In This Issue **AUG 2012**

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<http://www.jsonline.com/sponsoredarticles/easyliving/making-the-most-of-your-money-when-it-comes-to-estate-planning8065980202-167188575.html>

The screenshot shows a web browser displaying an article on the JSOnline website. At the top, there is a navigation bar with links for Home, News, Watchdog, Opinion, Sports, Business, Food, Entertainment, Lifestyle, Photo/Video, and Moms. A secondary bar includes Marketplace, Jobs, Cars, Homes, Rentals, and MO's. Below this is a search bar and a 'Hot Topics' section listing 'LeBron's shoe', 'Mayor's Challenge', 'Hurricane Isaac', and 'Bishop Roger White'. The article is categorized under 'Family Living' and is dated August 23, 2012. The author is identified as '(ARA)'. Social media sharing options for Twitter, Facebook, and Google+ are visible. The article text discusses the importance of estate planning, particularly during National Estate Planning Awareness Week in October. It provides practical advice, such as gathering financial information, writing out personal goals, and seeking professional help. A sidebar on the right features an advertisement for UBS, stating 'Advice you can trust starts with a conversation' and providing a link to 'The Burish Group'. The UBS logo and a disclaimer are also present.

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2011, 2010, 2008 Pulitzer Prize Winner

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**Kickapoo BRAVE Ride**  
September 15, 2012  
Gays Mills, WI  
*Bicycle the back roads of Driftless Wisconsin*

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Hot Topics: LeBron's shoe | Mayor's Challenge | Hurricane Isaac | Bishop Roger White

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## Making the most of your money when it comes to estate planning

By (ARA) Aug. 23, 2012

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(ARA) – Setting up an estate plan is a good investment for the future. But you can also be a careful steward of your financial assets now, with careful and organized planning as you go through the estate planning process. Furthermore, the third week in October (Oct. 15-21) is National Estate Planning Awareness Week and the perfect time to put your estate planning house in order.

Estate planning is an important component of your overall financial plan, regardless of your age, income or size of your estate. If you own property and have heirs, you need to think about estate planning. To do the job well, you'll need the help of a team of professional accredited estate planners such as a certified public accountant, a lawyer, insurance professionals and financial planners, and trust officers.

Professional fees can add up if you don't manage time well, so it's important to prepare for every meeting with your estate planning team members. It's a great time to think about how you can maximize the value of the time you spend with your estate planning team.

The NAEPC offers this advice on how to have productive working relationships with your planners:

- \* Before meeting with a professional, gather all your personal and financial information, make lists of your current financial advisers, assets and liabilities, collect financial documents such as retirement plans, life insurance policies, property deeds, partnership and business agreements and your income tax returns for the past two years.
- \* Write out your own personal goals, concerns and ideas. Identify people whom you would like to have inherit your property when you die, and specify what you would like to leave each. Make note of any special needs or situations, such as a dependent child or a spouse whose disability will prevent him or her from working. Identify people you would like to name as guardian for minor children, as well as an executor for your will.
- \* Seek out the right professionals. You'll find any number of people who profess to be estate planners, but NAEPC designees complete rigorous educational requirements for estate planning and adhere to a strict code of ethics. To [find an accredited estate planner](#), visit the association's website, [www.estateplanninganswers.org](http://www.estateplanninganswers.org).
- \* Bring your notes and all the information you've gathered with you to your meeting. Being prepared can save you hours of billable time. Discuss your overall goals and find out how each professional can help you meet them. Ask for a list of the specific documents he or she will prepare for you.

Advice you can trust starts with a conversation.  
[Click here for the The Burish Group](#)

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## Google Alert - national estate planning awareness week

Google Alerts [googlealerts-noreply@google.com]

To: vsabuco@noverus.com

### News

1 new result for national estate planning awareness week

### [WealthCounsel® Announces the Winners of the Creating Lasting ...](#)

MarketWatch

The 2012 campaign officially kicked off with a WealthCounsel announcement in fall 2011 commemorating **National Estate Planning Awareness Week** held each year ...

This as-it-happens Google Alert is brought to you by Google.

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<http://www.marketwatch.com/story/wealthcounsel-announces-the-winners-of-the-creating-lasting-legacies-video-competition-at-the-2012-planning-for-the-generations-symposium-2012-07-18>

The screenshot shows a MarketWatch news article. The main headline is "WealthCounsel® Announces the Winners of the Creating Lasting Legacies Video Competition at the 2012 Planning for the Generations Symposium". The article is dated July 18, 2012, at 12:45 p.m. EDT. It reports that WealthCounsel, a nationwide collaborative organization for attorneys and wealth planning professionals, announced the winners of the video competition during the opening ceremonies of the 2012 Planning for the Generations Symposium. The winners are: M. Merrell Bailey, Esq., Maitland, Florida (first place); Louis V. Pavone, Esq., Lombard, Illinois (second place); and Michael G. Stuart, Esq., Rolling Meadows, Illinois (third place). The article also includes a quote from CEO Matthew I. McClintock, J.D. and a description of the campaign's goal to educate the public on estate planning.

On the right side of the screenshot, there is a "Most Popular" section with five items:

- JON FRIEDMAN'S MEDIA WEB: Wall Street to Yahoo's Mayer: Why bother? (13 likes, 19 tweets)
- PAUL B. FARRELL: How Bernanke will cause the next crash before 2014 (426 likes, 7 tweets)
- OUTSIDE THE BOX: 4 reasons the hedge fund industry is dead (16 likes, 2 tweets)
- INDICATIONS: U.S. stock futures drop as Intel cuts outlook (3 likes, 14 tweets)
- MATTHEW LYNN'S LONDON EYE: Record dividends great for investors? Think again (3 likes, 0 tweets)



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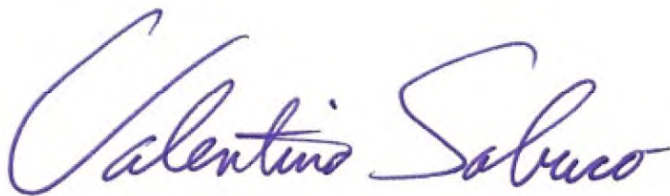
Please calendar National Financial Literacy Month (April) and National Estate Planning Awareness Week (3<sup>rd</sup> Week in October) to annually participate in these concentrated financial awareness media blitz.

Please feel circulate this report to your colleagues, associates and friends within the financial services, media, technology, and nonprofits communities and ask them to participate.

Thank you for your assistance and support on this important endeavor.

With best wishes and highest regards,

Respectfully submitted,



**Valentino Sabuco, CFP<sup>®</sup>, AEP<sup>®</sup>**  
**Executive Director & Publisher**



# The NAEPC Education Foundation

## 2012 Donor Contribution Form

### Have You Ever Heard Someone Say...

**“I’m too young to do estate planning.”**

**“Doesn’t the government provide for that?”**

**“All my property is titled in joint tenancy with my spouse so I don’t need a will.”**

**“Estate planning is only for the rich.”**

**“Estate planning is too complicated and expensive.”**

### THE NAEPC FOUNDATION MISSION

- ◆ Provide the public with financial awareness programs and improve financial literacy
- ◆ Educate the public regarding the benefits of the multi-disciplinary team concept of estate and financial planning as espoused by the National Association of Estate Planners & Councils
- ◆ Develop educational programs for estate and financial planning professionals
- ◆ Develop and promote a community outreach program for the general public
- ◆ Hold educational conferences, seminars, forums, and meetings regarding estate and financial planning

Our objectives for public outreach are to educate Mary & John Q. Public about these issues: What is estate planning? Why is estate planning so important? What are the reasons to do estate planning? and Who are the professional team of estate planners available to assist individuals with their estate plans? In the process we want to correct common misconceptions about estate planning and to emphasize the team approach to estate planning. NAEPC and the NAEPC Education Foundation represent the entire community of professional estate planners. Through our over 230 affiliated local councils and their 27,000 members. The NAEPC Education Foundation is the logical organization to provide the national leadership necessary to educate the public about estate and financial planning. Please join us with your financial and in-kind support.

### WE CAN’T DO THIS ALONE – WE NEED YOUR HELP!

Please consider making a contribution to The NAEPC Education Foundation by completing and returning this page. Unless you request otherwise, your contribution will be given recognition on The NAEPC Education Foundation webpage at [www.naepc.org/foundation\\_contributors.web](http://www.naepc.org/foundation_contributors.web) and in next year’s Foundation Report. Thank you for your consideration.

To learn more about us link to <http://www.estateplanninganswers.org/about/> and <http://www.naepc.org/foundation.web>

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Click or visit [www.naepc.org/foundation\\_contributors.web](http://www.naepc.org/foundation_contributors.web) to make your online contribution or enclosed a check payable to “The NAEPC Education Foundation” or complete the following credit card form.

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Use of my donation for:  Unrestricted  Improving Financial Awareness  Professional Education  Scholarships

Call, email, fax, or mail your generous contribution to us at:

The NAEPC Education Foundation ♦ 1120 Chester Avenue, Suite 470 ♦ Cleveland, OH 44114  
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