

The NAEPC Education Foundation

 National Association of  
Estate Planners & Councils

*"What You Learn in Vegas  
Won't Stay in Vegas"*



NOVEMBER 20-  
NOVEMBER 22  
**2013**  
Las Vegas, NV



**50<sup>th</sup>** ANNUAL CONFERENCE

# The NAEPC Education Foundation & National Association of Estate Planners & Councils 50<sup>TH</sup> Annual Conference

November 20-22, 2013 – Las Vegas, NV — Phone: 866-226-2224 — Fax: 216-696-2582 — www.NAEPC.org — conference@NAEPC.org

*This conference is paper-lite!*  
Please review "General Information" tab for details.

LAST NAME \_\_\_\_\_

FIRST NAME \_\_\_\_\_

NICKNAME FOR NAMETAG PURPOSES \_\_\_\_\_

COMPANY \_\_\_\_\_

PROFESSIONAL DESIGNATIONS \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

CITY, STATE & ZIP \_\_\_\_\_

PHONE \_\_\_\_\_

FAX \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

AFFILIATED LOCAL ESTATE PLANNING COUNCIL(S) \_\_\_\_\_

Please check all that apply:

- Affiliated Local Council Administrator (no charge)     NAEPC Past President (no charge)  
 Affiliated Local Council Board Member     Honoree (no charge)  
 NAEPC Past Board Member / Conference Chair     NAEPC Volunteer

I have read and understand the continuing education credit and refund policies.

COMPANION FULL NAME & NICKNAME \_\_\_\_\_

COMPANION STREET ADDRESS \_\_\_\_\_

COMPANION CITY, STATE & ZIP \_\_\_\_\_

COMPANION PHONE \_\_\_\_\_

COMPANION EMAIL ADDRESS \_\_\_\_\_

**Make check payable and mail to:**

**The NAEPC Education Foundation**  
1120 Chester Ave., Suite 470  
Cleveland, OH 44114

Or register online at [www.NAEPC.org](http://www.NAEPC.org)  
Or fax registration with credit card information to: 216-696-2582

- VISA  
 MasterCard  
 American Express

ACCOUNT NUMBER \_\_\_\_\_ EXP. DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_

## REGISTRATION DISCOUNTS

- \$50 early bird discount applies to registrations received on or before 9/30/13.
- \$50 active Accredited Estate Planner® or Estate Planning Law Specialist designee discount
- \$50 hosting EPC discount (available to members of Southern Nevada Estate Planning Council)
- \$100 NAEPC volunteer discount (available to non-board volunteers of any committee of NAEPC)
- \$350 NAEPC past service discount (Available to past NAEPC board members and/or local and national conference chairs. \*Discount cannot be combined with other discounts.)

	Member	Non-member
<b>Council Leadership Day Package</b>	\$850	N/A
Includes Council Leadership Day sessions, technical education sessions, presentation material, conference breakfasts & luncheons, and the Wednesday evening welcome reception.		
<b>Conference Educational Package</b>	\$750	\$850
Includes the Wednesday evening welcome reception, technical education sessions, presentation material, and conference breakfasts & luncheons.		
<b>3-day Companion Registration Package</b>	\$450	
Includes conference breakfasts, the Wednesday-Friday companion tours, and the Wednesday evening welcome reception.		
<b>2-day Companion Registration Package</b>	\$400	
Includes conference breakfasts, the Thursday-Friday companion tours, and the Wednesday evening welcome reception.		

**\*A \$50 late fee will be applied to all registrations postmarked on or after 10/18/13.**

- I am a **Council Leadership Day Package** Registrant
- I will attend the welcome reception on Wednesday, November 20, 2013
  - I will participate in the fun run on Thursday, November 21, 2013
  - I am an active AEP® designee and will attend the private session on Thursday, November 21, 2013 at 5:00 pm
  - I have chosen breakout sessions from the shaded box below
- I am a **Conference Educational Package** Registrant
- I will attend the welcome reception on Wednesday, November 20, 2013
  - I will participate in the fun run on Thursday, November 21, 2013
  - I am an active AEP® designee and will attend the private session on Thursday, November 21, 2013 at 5:00 pm
  - I have chosen breakout sessions from the shaded box below
- I am a **3-day Companion Registrant**
- I will attend the tour on Wednesday, November 20, 2013
  - I will attend the welcome reception on Wednesday, November 20, 2013
  - I will participate in the fun run on Thursday, November 21, 2013
  - I will attend the tour on Thursday, November 21, 2013
  - I will attend the tour on Friday, November 22, 2013
    - I will ride the roller coaster!
- I am a **2-day Companion Registrant**
- I will attend the welcome reception on Wednesday, November 20, 2013
  - I will participate in the fun run on Thursday, November 21, 2013
  - I will attend the tour on Thursday, November 21, 2013
  - I will attend the tour on Friday, November 22, 2013
    - I will ride the roller coaster!

## Fee Computation

Primary Registrant Fee	_____
Early bird discount if rec'd by 09/30/13	_____
Additional discount(s)	_____
Companion Registrant Fee	_____
Subtotal	_____
Late fee if postmarked on or after 10/18/13	_____

**TOTAL ENCLOSED** \_\_\_\_\_



## Breakout Sessions

### THURSDAY

- 4:00 pm - 5:00 pm **How to Get Your Clients to Proceed with Their Planning So You Want to Be a Philanthropist?** \_\_\_\_\_
- Special Needs Trusts: What Every Estate Planning Professional Needs to Know** \_\_\_\_\_

### FRIDAY

- 4:05 pm - 5:05 pm **Choice of Wealth Shifting Strategies** \_\_\_\_\_
- Estate Planning for Divorces** \_\_\_\_\_
- Let's Get Ready to Rumble: Fundamentals of Life Insurance** \_\_\_\_\_

## LAS VEGAS, NV – GENERAL INFORMATION



Las Vegas continues to build upon its reputation as a vibrant showcase for the extraordinary. The city attracts more than 39 million visitors a year by offering the grandest hotels, the biggest stars in entertainment, the highest caliber of award-winning chefs and master sommeliers, and, of course, the brightest lights.

While planning an evening of entertainment, look to the growing roster of gourmet restaurants and unparalleled wine and food adventures in Las Vegas. A host of fine dining and lifestyle magazines - including *Bon Appetit*, *Wine Spectator*, *Gourmet*, *Robb Report* and *Esquire* - have honored the city for its fantastic fare and hailed individual restaurants for their exquisite cuisine, created by the likes of Bradley Ogden, Hubert Keller, Alain Ducasse, Emeril Lagasse, and Wolfgang Puck.

There are many reasons Las Vegas commands the title “The Entertainment Capital of the World.” Some of the world’s most exciting and versatile entertainers have performed here, including Celine Dion, Elton John, Jerry Seinfeld, Jay Leno, Garth Brooks, and so many more. Also, hot selling tickets include Broadway hits such as “Jersey Boys” and “Tony & Tina’s Wedding.” Other entertainment options include several resident Cirque du Soleil productions, comedy clubs, magicians, classic Las Vegas showgirl revues, and more.

## WEATHER & ATTIRE

The average daily high temperature in the area in November is 70 degrees and the average daily low temperature is 50 degrees.

Recommended conference attire is business casual.

## PRESENTATION MATERIALS & ROSTER OF ATTENDEES

All Council Leadership Day and Educational registrants will receive the technical materials in two formats:

- A flash drive that contains a full outline for each presentation (advance access will also be available online and communicated to all registered attendees via email)
- An abbreviated outline in the conference registration binder

Power outlets will be available for those attendees that choose to bring an electronic device to access previously downloaded materials. An internet connection will not be available in the general sessions space.

## LODGING INFORMATION

The Cosmopolitan of Las Vegas is a unique luxury resort & casino unlike anything else in Las Vegas. This original destination features residential-styled living spaces with exclusive private terraces and breathtaking views. Dining is reinvented with a one-of-a-kind restaurant collection. Stylish design and art engage cultural sensibilities, while a vibrant nightlife scene captivates perceptions. Combine it all with an eclectic mix of hand-selected boutiques, an unrivaled Pool District, a 100,000 square-foot casino and the relaxing serenity of Sahra Spa & Hammam to redefine your Las Vegas experience.

A special block of rooms has been reserved for 50th Annual Conference attendees at The Cosmopolitan of Las Vegas. The NAEPC room rate is \$179 (single/double occupancy, exclusive of applicable state and local taxes) and includes in-room internet service at no additional charge. Additional room options are available. Reservations must be made by Friday, October 25, 2013 to guarantee the group rate.

To reserve, visit <http://www.naepc.org/conference> or phone (855) 435-0005 and reference group code “SNAEP3.”

## TRANSPORTATION DISCOUNTS

**RENTAL CAR** — NAEPC has arranged for special discounts with Hertz for rentals in Las Vegas. To reserve, visit the “conferences” page of [www.naepc.org](http://www.naepc.org) and click on the Hertz logo to make an online reservation. You may also call (800) 654-2240 and reference CV code 03WB0010 to obtain the discounted rate.

## CANCELLATION POLICY

Any cancellation must be received in writing or via email to [conference@naepc.org](mailto:conference@naepc.org). A full refund will be granted if notice is received on or before September 30, 2013. Registrants who cancel between October 1, 2013 and October 31, 2013 will forfeit a \$100 administrative fee. No refunds will be granted after October 31, 2013.

## CONTINUING EDUCATION CREDIT INFORMATION

16.5 hours of Accredited Estate Planner® designation credit have been awarded for this program.

The following credit will be requested in all states: insurance, legal, accounting, CFP®, CTFA and PACE for Thursday, November 21, 2013 and Friday, November 22, 2013. **Insurance professionals must attend the entire two days of technical education to receive credit.** Partial credit is NOT available. Insurance, legal, and CFP® license numbers are required in order to receive credit. Credit will also be available for Enrolled Agents.

The conference offers up to 15 hours of continuing education credit. Individual states determine the total number of credits awarded. Participants are able to monitor the status of credit approval by state by visiting <http://www.naepc.org/conference>. Approvals are updated as they are received beginning approximately two months prior to the conference.

The Society of Financial Service Professionals is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417. This program is recommended for a total of 15 specialized knowledge & applications credit hours. The 50th Annual Conference is an advanced educational program. A CPA that devotes at least 35% of their practice to estate planning meets the prerequisite level of knowledge to attend the program. After attending, participants will be able to identify and implement advanced estate planning techniques that will improve professionalism and personal service to their clients.

*Continuing education credit is administered by the Society of FSP.*



# COMPANION PROGRAM

**COMPANION REGISTRANT INFORMATION** – Companion conference registration fee includes all breakfasts, the Wednesday evening welcome reception, and the companion tours. **Please note, educational sessions are not available to companions.**



## WEDNESDAY, NOVEMBER 20, 2013

### THE COSMOPOLITAN OF LAS VEGAS FOOD TOUR & COOKING DEMONSTRATION – 12:30 PM – 3:30 PM

Come “taste” a true behind the scenes look at the fabulous food and beverage operation at The Cosmopolitan of Las Vegas! Attendees will experience the award-winning Wicked Spoon Buffet, the 24-hour / 3,000 suite room service operation, and The Cosmopolitan’s \$40 million dollar revenue-producing banquet kitchens, experiencing a taste at each stop along the way. Next stop, a cooking extravaganza at Jaleo!

Attendees will roll up their sleeves for an interactive cooking demonstration with Jaleo’s chef. This on-property restaurant showcases the tradition of cooking paella, Spain’s native dish, over a wood fire - its unique paella kitchen is the first of its kind in America! This truly is the best show in town!

## THURSDAY, NOVEMBER 21, 2013

### DAY TRIP TO HOOVER DAM & BOULDER CITY – 8:30 AM – 3:30 PM

Built during the Great Depression, the Hoover Dam provided jobs for 21,000 men and answered a great need. Citizens wanted to irrigate low desert areas without the risk of flooding, and the United States government determined the Colorado River was the solution to the battle over water rights. The Hoover Dam was named after Herbert Hoover for his vital role in its construction, first as the United States Secretary of Commerce and then as the President of the United States of America.

A knowledgeable guide will prepare guests with a history-filled dialogue as they travel from the Las Vegas Strip to Boulder City, the location of the Hoover Dam. Upon arrival at the Dam, guests will begin the self-guided tour. Several stops are along the way, including a brief video introduction followed by a trip down 530-feet through the rock wall of the Black Canyon to view eight of the 17 generators. A stroll on the observation deck is essential, as it offers up the perfect panoramic views of the Hoover Dam, Colorado River, and Lake Mead. Guests can also see the Mike O’Callaghan/Pat Tillman Memorial Bridge, built to alleviate the traffic caused by 15,000 people passing through each day. Additional stops on the tour include the Winged Figures of the Republic, the spillways, and the intake towers. Participants will have approximately two hours at the Hoover Dam to leisurely tour and learn about this masterful site.

Guests will then be transported to Boulder City for lunch and time to explore on their own before heading back to The Cosmopolitan of Las Vegas.



## FRIDAY, NOVEMBER 22, 2013

### HISTORIC LAS VEGAS – 9:30 AM – 4:00 PM

This tour offers a small taste of the rich history that Las Vegas has to share!

The first stop on this tour is the Neon Boneyard. The Neon Museum was established as a nonprofit organization in 1996 to collect and exhibit neon signs, the classic Las Vegas art form. Its collection boasts over 150 donated and rescued signs with the core of the collection contained in the Neon Museum Boneyard, a rambling park approximately two acres in size. Featured signs date from the late 1930s through the early 90s and represent motels, local businesses, and celebrated casinos from throughout the Las Vegas Valley. While the Boneyard is not electrified, the photogenic collection offers a glimpse into the storied past of Las Vegas.

Next stop, the Mob Museum, the stage for the biggest mob hearing in history! The Mob Museum rests inside the historic former federal courthouse and U.S. Post Office, one of the few remaining historically significant buildings in Las Vegas, included on both the Nevada and National Registers of Historic Places. From 1950 to 1951, the Kefauver Committee hearings on organized crime were held in 14 cities around the United States. In Las Vegas, the hearings were conducted in the courtroom in this very building on November 15, 1950. The courtroom has been recreated to appear as it did back then, a true portal to a time when the Mob “ran the town.”

Guests will then be transferred to the world-famous Fremont Street in Downtown Las Vegas to learn about the early history of hotels and casinos in Las Vegas, as well as the growth and revitalization of Fremont Street over the years. Attendees will have time on their own to explore Fremont Street, grab a bite to eat, or gamble at the downtown tables.

The day will end with an optional ride on the New York, New York Roller Coaster! The roller coaster will lift you up 203 feet, drop you down 144 feet, and leave you coasting at 67 MPH. (Please indicate whether you will participate on the registration form.)

*\*Companion tours and timing subject to change.*

# COUNCIL LEADERSHIP DAY PROGRAM

WEDNESDAY, NOVEMBER 20, 2013

COUNCIL LEADERSHIP DAY is designed to be a sharing session among leaders of NAEPC-affiliated local councils. The morning is dedicated to the National Association of Estate Planners & Councils and The NAEPC Education Foundation annual business meetings and committee updates, while afternoon sessions are committed to leadership development. The attendee can expect to interact with fellow volunteer leaders, attend breakout sessions designed for idea sharing and growth, and learn about ongoing NAEPC programs and services. Nearly 50% of affiliated local councils are represented by officers, administrators, and/or board members each year. Don't miss the opportunity to share your council's successes, learn how to conquer the struggles, and deliver valuable benefits to your members.

**The National Association of Estate Planners & Councils and The NAEPC Education Foundation Annual Meetings take place the morning of Wednesday, November 20, 2013 and are an excellent opportunity to learn about all of the exciting things happening at the national level of benefit to the affiliated local council and its membership. ALL ATTENDEES for Council Leadership Day should attend as these sessions are a part of the program for local council leaders.**

## COUNCIL LEADERSHIP DAY SCHEDULE

**7:30 am - 8:30 am**

**Breakfast**

**8:30 am - 12:00 pm**

**NAEPC & The NAEPC Education Foundation Annual Meetings  
(Council leaders should plan to attend this portion of the program.)  
Informational Updates - Review of Benefits, Programs & Services  
Available to Councils and Council Members**

**12:00 pm - 1:00 pm**

**Lunch**

**1:00 pm - 5:00 pm**

**Council Leadership Sharing Sessions  
Administrator/Paid Staff Included\***

**5:00 pm - 7:00 pm**

**Welcome Reception for All Attendees and Registered Companions**

*\* Council Administrators / Paid Staff are encouraged to attend the sessions, both the Annual Meeting and Council Leadership Sharing Sessions as noted above, on Wednesday, November 20, 2013. The annual Administrator's Dinner will take place on Wednesday, November 20, 2013 at a date, time, and location to be determined.*

*Special private sessions have been added to the program on Thursday, November 21, 2013 from 8:00 am – 12:00 pm just for council Administrators / Paid Staff. Please make travel plans accordingly!*





# EDUCATIONAL PROGRAM

WEDNESDAY, NOVEMBER 20, 2013

5:00 pm - 7:00 pm Welcome Reception for all attendees and registered companions

THURSDAY, NOVEMBER 21, 2013

- 5:45 am** **4th Annual Fun Run & Walk**  
This 2-mile run/walk is sure to start your day on a healthy foot and provides a great start to the conference's technical program. (All fitness levels are welcome to participate.)
- 6:30 am - 8:00 am** **Breakfast**
- 7:00 am - 7:50 am** **Sponsor Bonus Sessions, choose one**  
**Option 1: The Secondary Market for Life Insurance, the Market Today**  
*Offered by Coventry*  
**MICHAEL COBEN**  
The secondary market for life insurance has transformed the wealth management industry, providing advisors with new tools for managing clients' assets. This presentation provides advisors with a historical overview of the market, its transactions and how to capitalize on new opportunities to create greater value for clients and to grow their business. This presentation covers market fundamentals, from the origins of the market to how it is currently changing the business of wealth management. Specific topics include: policy valuation, life settlement transactions, identifying appropriate candidates, fiduciary responsibility, current state regulations, and due diligence. The presentation also outlines proven strategies for incorporating secondary market opportunities into existing advisor practices. Throughout, several real-world case examples will illustrate the concepts presented.
- Option 2: Searching for Missing Heirs of Beneficiaries: What You Need to Know about the Heir-Tracing Industry to Protect the Heir's Interests and Your Fiduciary Duty**  
*Offered by International Genealogical Search Inc.*  
**SUZANNE SIMPSON**  
In the course of administering an estate or trust, a critical duty is to ascertain the whereabouts of missing heirs or beneficiaries. The services of a professional genealogical heir search firm may be required, provided the fees are reasonable. Determining the search firm's fee methodology, and the implications of that fee to the heirs and to yourself, is crucial in order to establish a fair and reasonable approach.
- 8:00 am** **50th Annual Conference Welcome & Opening Remarks**
- 8:15 am - 9:15 am** **Current Developments**  
**JEFFREY N. PENNELL, JD**  
This session will consider marital deduction, credit shelter, and portability planning for married couples after 2010, mindful of the sunset that may occur in 2013, with special consideration of ethics issues and legitimate methods to minimize the disruption caused by a surviving spouse claiming the elective share.
- 9:20 am - 10:20 am** **A Portable Guide to the Portability Election**  
**SAMUEL A. DONALDSON, JD, LL.M., AEP® (Distinguished)**  
When the portability election debuted in 2011, practitioners assumed it was a safety net for those who didn't get professional planning advice. Now that the election is permanent, planners realize there are many common situations where the portability election will be the preferred tax-planning vehicle for married couples. This session will look at the situations where the election beats traditional credit shelter trust planning, the practical mechanics for making the election, and issues that still lack definitive answers.
- 10:20 am - 10:50 am** **Break**
- 10:50 am - 11:50 am** **Family Investment Partnerships: Structure, Design, Issues & Problems (Beyond the Valuation Discount)**  
**PAUL S. LEE, JD, LL.M.**  
FLPs holding liquid investments are used for more than the valuation discount (which may become a thing of the past). This presentation will address alternative ways to structure the FLP from single class share to more exotic designs (series, qualified & non-qualified preferred, guaranteed payments, etc.), the transfer tax (specifically, Section 2701), partnership and income issues that arise with each type of design, the unresolved partnership accounting and income tax issues, how different structures might be applied in different estate planning techniques, and the securities law issues that may arise, especially in light of the Dodd-Frank Wall Street Reform Act.
- 11:50 am - 1:15 pm** **Lunch**
- 1:15 pm - 2:15 pm** **Social Science, Human Error & Behavior**  
**NANCY B. RAPOPORT, JD**  
This session explores why very smart people find themselves in situations in which they ask themselves why they went so wrong. The presenter will address social science explanations for dumb behavior.
- 2:20 pm - 3:20 pm** **Structuring Trusts or Trust Design Strategies**  
**DAVID A. HANDLER, JD, AEP® (Distinguished)**  
The presenter will address how to build flexibility into trusts (trustee appointment provisions, powers of appointment), important but overlooked clauses to include in trusts, approaches to structuring trust terms and the interplay with trustees (distribution provisions, trustee/fiduciary structures), and trustee guidance (guidelines and whether to consider or ignore other income/resources).
- 3:20 pm - 4:00 pm** **Break**
- 4:00 pm - 5:00 pm** **Breakout Sessions, choose one**  
**How to Get Your Clients to Proceed with Their Planning**  
**DAVID A. HANDLER, JD, AEP® (Distinguished), STEPHAN R. LEIMBERG, JD, AEP® (Distinguished), and RICHARD A. OSHINS, JD, LL.M., MBA, AEP® (Distinguished)**  
All too frequently clients do not proceed with sensible estate planning because of many misconceptions, such as "it's too complex," "it imposes too many controls," or "it is too expensive," without adequate recognition of the enormous harm that their family will encounter. During this session attendees will learn how to significantly improve the probability that clients will proceed and implement planning. Your clients will do what you advise them if you address and eliminate their fears!
- So You Want to Be a Philanthropist?**  
**CHRISTOPHER R. HOYT, JD, AEP® (Distinguished)**  
Hoyt will address cost-benefit choices for the philanthropist when choosing between a private foundation, a supporting organization, or a donor advised fund, and will offer a summary of various legal, tax, and administrative advantages and disadvantages of each type of philanthropic vehicle to help a donor make the best decision during this session.
- Special Needs Trusts: What Every Estate Planning Professional Needs to Know**  
**BERNARD A. KROOKS, JD, CPA, LL.M., CELA, AEP®**  
This course offers a primer on special needs trusts and what you need to know to incorporate this important planning opportunity into your practice. It is estimated that one in seven Americans has a disability and this number is expected to continue to rise as the baby boomers age and more children are diagnosed with autism and other developmental disabilities. In this environment, planning for individuals with disabilities takes on increased importance in the estate planning practice. Utilizing various types of special needs trusts, Krooks will discuss how to access government-financed health care while preserving the family nest egg. Moreover, the quality of life of the family member with disabilities will be improved. Pertinent tax considerations will be discussed; including how to balance special needs planning with traditional tax planning for the high-net worth client.

Thursday, November 21, 2013 sessions continued on next page...

# PRESENTERS

**BERNARD A. KROOKS, JD, CPA, LL.M., CELA, AEP®**

Bernard A. Krooks is a founding partner of the law firm Littman Krooks LLP, chair of its elder law and special needs department, and is a nationally-recognized expert in all aspects of elder law and special needs planning. He is past president of the Special Needs Alliance, a national, invitation-only, not-for-profit organization dedicated to assisting families with special needs planning. Mr. Krooks is past president and fellow of the National Academy of Elder Law Attorneys, past chair of its tax section and past editor-in-chief of *NAELA News*, as well as a founding member and past president of its New York chapter and in 2008 received the chapter's Outstanding Achievement Award for his lifelong work on behalf of seniors and those with disabilities. Krooks is past chair of the elder law section of the New York State Bar Association and past editor-in-chief of its newsletter, the *Elder Law Attorney*. He is also a member of the trusts and estates law and tax sections of the New York State Bar Association and co-authored the chapter entitled "Creative Advocacy in Guardianship Settings: Medicaid and Estate Planning, Including Transfer of Assets, Supplemental Needs Trusts & Protection of Disabled Family Members" of its publication *Guardianship Practice in New York State* and its publication *Elder Law, Special Needs Planning and Will Drafting*. He serves on the editorial boards of *Exceptional Parent Magazine*, *Trusts & Estates* magazine, and Leimberg Information Services. Krooks, a sought-after expert on elder law, special needs planning and estate planning matters, has been quoted in many national publications, has presented at national educational conferences, has testified before the United States House of Representatives and the New York City Council on long-term care issues, and has appeared on many radio and national television programs. Krooks is past president of the Estate Planning Council of Westchester, serves on the advisory board of The NAEPCC Education Foundation, and is a member of the New York City and Hudson Valley Estate Planning Councils.

**PAUL S. LEE, JD, LL.M.**

Paul S. Lee is a national managing director of Bernstein Global Wealth Management and is a member of the firm's wealth management group. Lee received a BA, cum laude, in English and a BA in chemistry from Cornell University, and a JD, with honors, from Emory University School of Law, where he was notes and comments editor of the *Emory Law Journal*. He also received an LL.M. in taxation from Emory University. A frequent lecturer and panelist on investment planning and tax and estate planning, Lee has spoken at many national conferences and his articles have been published by the *American College of Trust and Estates Law Journal*, *BNA Tax Management Estates, Gifts and Trusts Journal*, *BNA Tax Management Memorandum*, *The Practical Tax Lawyer*, *Major Tax Planning, Trusts & Estates*, and the *Emory Law Journal*.

**STEPHAN R. LEIMBERG, JD, AEP® (DISTINGUISHED)**

Stephan R. Leimberg is publisher and CEO of Leimberg Information Services, Inc., an email and database service providing information and commentary on tax cases, rulings, and legislation for financial services professionals. Steve is also CEO of Leimberg and LeClair, Inc., an estate and financial planning software company. Leimberg is co-author with Howard Zaritsky of *Tax Planning With Life Insurance* and creator and lead author of the *Tools and Techniques* series including the *Tools and Techniques of Estate Planning and Tools and Techniques of Life Insurance Planning*. LISI, Leimberg's unique email newsletter/database (www.leimbergservices.com) and estate and financial planning software, NumberCruncher (www.leimberg.com), are used daily by thousands of estate, financial, employee benefit, and retirement, and charitable planning practitioners, as well as by the IRS.

**CARLYN MCCAFFREY, LL.B., LL.M., AEP® (DISTINGUISHED)**

Carlyn S. McCaffrey is a partner in the law firm of McDermott Will & Emery LLP and is co-head of the private client practice in the firm's New York office. She focuses her practice on domestic and international tax and estate planning for high-net worth individuals and advises individuals and institutions on charitable planning matters. Since 2006, Chambers USA has ranked her a "Star" lawyer for business and wealth management, with the most recent edition stating that she "is regarded by the market as being at the cutting edge of trusts and estate law." McCaffrey frequently lectures on subjects relating to tax law, trusts and estates, foreign trusts, and matrimonial law and writes extensively on these topics, is the co-author of *Structuring the Tax Consequences of Marriage and Divorce*. She is an adjunct professor of law at New York University School of Law and the Miami Law School. She is a fellow and past president of the American College of Trust & Estate Counsel, a fellow of the American College of Tax Counsel, a member of the International Academy of Trust & Estate Counsel, and a member of the joint editorial board for Uniform Trust and Estate Act of the National Conference of Commissioners on Uniform Laws. In addition, she is a past member of the council of the real property probate and trust section of the American Bar Association, former chair of the section's generation-skipping transfer tax committee, member of the tax section of the New York State Bar Association and former co-chair of the section's estates and trusts committees, a member of the advisory committee of the Heckerling Institute on Estate Planning, member and the secretary of the board of directors of the Catholic Communal Fund, member of the board of directors of the Breast Cancer Research Fund, and member of the board of directors of the ACTEC Foundation.

**RICHARD A. OSHINS, JD, LL.M., MBA, AEP® (DISTINGUISHED)**

Richard A. Oshins is a member of the Las Vegas law firm of Oshins & Associates, LLC where he concentrates in tax and estate planning with a substantial emphasis on multi-generational wealth planning particularly with regard to closely held businesses. Oshins has been an advisor and consultant to many of the largest financial institutions in the United States. He has been listed in both *The Best Lawyers in America* and Martindale-Hubbell's list of *Preminent Lawyers* from their inception and was selected by *Worth* magazine as one of the Top 100 Attorneys in the United States. Oshins has lectured extensively on innovative tax and estate planning strategies and is the author or co-author of many articles on estate planning. He is on the advisory board of the NYU Institute on Federal Taxation, the editorial board of *Estate Planning* magazine, advisory board of Wealth Management Business, and the advisory board of CCH.

**STEVEN J. OSHINS, JD, AEP® (DISTINGUISHED)**

Steven J. Oshins is a member of the law offices of Oshins & Associates, LLC in Las Vegas, Nevada. He is rated AV by the Martindale-Hubbell Law Directory, is listed in *The Best Lawyers in America* and was named the Las Vegas Trusts and Estates Lawyer of the Year by *The Best Lawyers in America*. He has been named one of the 24 "Elite Estate Planning Attorneys" in America by *The Trust Advisor*, one of the Top 100 Attorneys in *Worth*, one of Southern Nevada's Best Lawyers in *In Business Las Vegas*, one of the Best Lawyers in America in the trusts & estates category in *The American Lawyer*, one of the Best Lawyers in America in the Tax Law category in *Corporate Counsel*, named Nevada Super Lawyer in the wills, trusts & estate planning category in Nevada Business Journal, named Nevada Super Lawyer in the estate planning & probate category in *Las Vegas Life* and named Mountain States Super Lawyer in the estate planning & probate category.

**JEFFREY N. PENNELL, JD**

Professor Pennell is the Richard H. Clark Professor of Law at Emory University School of Law in Atlanta. He is a member of the American Law Institute and an adviser for the restatements of wills and other donative transfers, of trusts, and a former member of the Council of the Real Property, Trust & Estate Section of the American Bar Association, an academic fellow and former regent of ACTEC, and an Academician of The International Academy of Estate and Trust Law. His various publications include student and practitioner texts, tax management portfolios, articles, institute chapters, and he is the successor author of *Casner & Pennell on Estate Planning* (7th ed.).

**JOHN W. PORTER, B.B.A., JD, AEP® (DISTINGUISHED)**

John W. Porter, a senior partner in the Houston office of the law firm of Baker Botts L.L.P., is nationally recognized for his expertise in representing taxpayers before and against the IRS in estate and gift tax controversies involving hard-to-value assets. Porter has served as lead counsel for taxpayers in numerous cases in the United States Tax Court, the Court of Federal Claims, and Federal District Court and represented taxpayers in many other federal tax audits and appeals.

**NANCY B. RAPOPORT, JD**

Nancy B. Rapoport is the Gordon Silver Professor and Interim Dean at the William S. Boyd School of Law, University of Nevada, Las Vegas. After receiving her BA, summa cum laude, from Rice University and her JD from Stanford Law School, she clerked for the Honorable Joseph T. Sneed on the United States Court of Appeals for the Ninth Circuit and then practiced law (primarily bankruptcy law) with Morrison & Foerster in San Francisco. She started her academic career at The Ohio State University College of Law in 1991, and moved from Assistant Professor to Associate Professor, with tenure, to Associate Dean for Student Affairs and Professor. She served as Dean of the University of Nebraska College of Law and then served as Dean and Professor of Law at the University of Houston Law Center when she left to join the faculty at Boyd. Her specialties are bankruptcy ethics, ethics in governance, and the depiction of lawyers in popular culture. In 2001, she was elected to membership in the American Law Institute, and in 2002 received a Distinguished Alumna Award from Rice University. She is a Fellow of the American Bar Foundation and a Fellow of the American College of Bankruptcy.

**ROBERT C. SLANE, CLU®, AEP®**

Robert C. Slane is president of The Wealth Transfer Group where he works with high-net worth clients and their advisors throughout the country in developing estate and wealth transfer plans. He has spoken at numerous tax and educational conferences, including the NYU Institute on Federal Taxation, the American College of Trust and Estate Counsel Summer Meeting 2007, and the National Automobile Dealers Association conference. He has appeared on CNBC's Power Lunch and NPR's Marketplace. He is a past president of the Forum400, an invitation only organization of the top insurance professionals in the marketplace in advanced planning concepts for business owners and wealth families. He serves on the board of the Central Florida Estate Planning Council and on the High Point University Board of Visitors. Slane received his BA from Rollins College.

## THURSDAY & FRIDAY, NOVEMBER 21-22, 2013

... Thursday, November 21, 2013 sessions continued from previous page

### THURSDAY

5:15 pm - 6:45 pm

**PRIVATE SESSION FOR ACTIVE ACCREDITED ESTATE PLANNER® DESIGNEES ONLY**

**Six Magic Steps to Power Marketing**  
**STEPHAN R. LEIMBERG, JD, AEP® (Distinguished)**

Marketing estate planning services in these changing times means you must learn how to build your name, and your firm's name, into a recognized brand name, how to bring more clients, and higher net-worth quality clients into your office, and how to keep them there in a continuous lifelong stream. Leimberg will share dozens of creative, innovative, mind-stretching, and easily-implemented practical ideas such as the "Positive Differentiation" theorem, "Leimberg Leveraging", the "Firestorm Technique", the "Silence of the Lambs" principal, the "Lexus" technique, the "Nikon" concept, and the "Pepperoni Bread Principle." Marketing your name and your practice is the key to move your professional life to your personal next level. Leimberg's "Marketing Systems Approach" will help you effectively & efficiently structure a stronger and even more successful estate, financial, business, or employee benefit planning practice.

### FRIDAY

6:30 am - 8:00 am

**Breakfast**

7:00 am - 7:50 am

**Sponsor Bonus Session**  
**How to Give Your Clients a Seamless Solution for Finding and Managing an Employee**  
*Offered by: CARE.COM*  
**TOM BREEDLOVE**

Through our domestic payroll, tax, and labor law specialists at Breedlove & Associates, HomePay provides what every family with an in-home care situation needs – a no-work, no-worry solution to paydays, tax time, and all points in between. Tom Breedlove will share two decades of expertise about the financial and legal aspects of being a household employer.

8:00 am - 8:45 am

**NAEPC Annual Awards Ceremony**  
 2013 Hartman Axley Lifetime Service Award Presentation  
 2013 Induction into Estate Planning Hall of Fame®

8:45 am - 9:45 am

**Section 1411 - The Tax Version of the Twilight Zone**  
**DAVID H. KIRK, JD, LL.M., (taxation), CPA, CFP®**  
 This presentation will offer a topical discussion of Code Section 1411 (net investment income tax), with a particular focus on the applicability of the tax to estates and trusts. The principal author of the regulations will cover the guidance issued by the IRS (to date) and a general discussion on what to expect during the 2014 tax compliance season.

9:45 am - 10:45 am

**Using Defined Value Clauses to Reduce Gift Tax Valuation Risk**  
**CARLYN MCCAFFREY, LL.B., LL.M., AEP® (Distinguished)**  
 When a client wants to give or sell hard-to-value assets to a family member or trust for family members, she will often run the risk of gift tax exposure if the IRS successfully challenges that value. Using a defined value clause is one technique that may reduce that risk. The IRS opposes the use of such clauses on the grounds that they violate public policy. The tax court's 2012 decision in the Wandry case is the latest in a series of decisions in which a court has rejected the government's public policy argument. This session will discuss the use of these clauses with a focus on how to draft them in a manner that is less likely to be vulnerable to an IRS attack.

10:45 am - 11:15 am

**Break**

11:15 am - 12:15 pm

**Hybrid DAPT**  
**STEVEN J. OSHINS, JD, AEP® (Distinguished)**  
 The Domestic Asset Protection Trust has become one of the most widely-used asset protection techniques among asset protection professionals. The speaker will talk about a twist on the Domestic Asset Protection Trust that significantly increases the probability of successfully protecting the trust assets.

12:15 pm - 1:45 pm

**Lunch**

1:45 pm - 2:45 pm

**Current Issues Involving FLPs, LLCs, and Other Closely Held Entities**  
**JOHN W. PORTER, B.B.A., JD, AEP® (Distinguished)**  
 Porter will lead a discussion of current transfer tax issues involving the valuation of interests in closely held entities, including family limited partnerships, limited liability companies, and formula transfers. The presentation will include an analysis of current IRS positions, defenses to those positions, recent case law, and practical pointers to avoid IRS challenges to the use of these business and estate planning techniques.

2:50 pm - 3:50 pm

**Advanced Tax Strategies for High-Net Worth Individuals**  
**ROBERT S. KEEBLER, CPA, MST, AEP® (Distinguished)**  
 This presentation covers advanced tax and estate planning strategies for high-net worth clients, paying special attention to changes in the tax law effective in 2013. Topics include the 3.8% surtax on net investment income, Roth conversions, charitable lead trust and donor advised funds, and charitable remainder trusts.

3:50 pm - 4:05 pm

**Break**

4:05 pm - 5:05 pm

**Breakout Sessions, choose one**  
**Choice of Wealth Shifting Strategies**  
**VINCENT M. D'ADDONA, CLU®, ChFC®, AEP®, ROBERT S. KEEBLER, CPA, MST, AEP® (Distinguished), and STEVEN J. OSHINS, JD, AEP® (Distinguished)**  
 There are a number of different wealth shifting strategies available to the estate planner. The speakers will talk about some of the different strategies, and combinations of strategies, with an emphasis on maximizing the wealth transfer while at the same time managing the gift tax exposure.

**Estate Planning for Divorces**  
**JEREMIAH W. DOYLE IV, JD, LL.M. (taxation), LL.M. (banking law), AEP® (Distinguished)**

This presentation discusses the review of an estate plan upon divorce, sale of a personal residence, income and gift tax issues of property settlements, dividing a charitable remainder trust, liability for joint income tax returns, tax consequences of dividing stock options, deferred compensation and retirement benefits, and naming beneficiaries after the divorce. It will also address how assets held in an irrevocable trust for the benefit of one of the spouses is affected by the divorce.

**Let's Get Ready to Rumble: Fundamentals of Life Insurance**  
**ALBERT E. GIBBONS, CLU®, ChFC®, AEP® (Distinguished) NOMINEE, MICHAEL W. HALLORAN, CLU®, ChFC®, AEP®, CFP®, REBC, RHU, LUTCF, MSFS, MSM, and ROBERT C. SLANE, CLU®, AEP®**

Life insurance is the only tool available in estate planning that can provide a guaranteed financial outcome in the form of liquidity at the exact point and time it is needed. This session will review the advantages and disadvantages of different types of insurance, how large insurance premiums can be creatively funded, and mistakes that would create professional liabilities.

5:05 pm - 5:15 pm

**Closing Remarks**

### VINCENT M. D'ADDONA, CLU®, ChFC®, AEP®

Vincent M. D'Addona is a senior associate with Strategies for Wealth with 34 years of experience providing financial planning, charitable planning, estate planning, retirement planning, and investment services to a variety of clients and organizations. He is a nationally known practitioner with The Living Balance Sheet, serves on its design team, and is a Living Balance Sheet faculty member. He served as a sub-committee chair for the AALU 2010 annual meeting, in addition to being a featured speaker in 2005. D'Addona is a life and qualifying member of MDRT, Court of the Table for 25 years and Top of the Table for 11 years, and has spoken at the organization's national meeting. He has 27 consecutive President's Council qualifications. Vince is an active member in a number of other industry organizations and has served as president of the New York City Chapter of the Society of FSP, and on the boards of the New York City Association of Insurance and Financial Advisors and the New York City Estate Planning Council.

### SAMUEL A. DONALDSON, JD, LL.M., AEP® (DISTINGUISHED)

Samuel A. Donaldson is a Professor of Law at Georgia State University in Atlanta, Georgia. Prior to joining the Georgia State faculty in 2012, he was on the faculty at the University of Washington School of Law for 13 years. During his tenure at the University of Washington, he was a five-time recipient of the Philip A. Trautman Professor of the Year award from the School of Law's Student Bar Association, most recently in 2011. Professor Donaldson served for two years as Associate Dean for Academic Administration and for six years as the director of the law school's Graduate Program in Taxation. He teaches a number of tax and estate planning courses, as well as courses in the areas of property, commercial law and professional responsibility. Professor Donaldson is an academic fellow of the American College of Trust and Estate Counsel and a member of the Bar in Washington, Oregon, and Arizona. Among his scholarly works, he is a co-author of the West casebook, *Federal Income Tax: A Contemporary Approach*, and a co-author of the *Price on Contemporary Estate Planning* treatise published by CCH. Professor Donaldson has served as the Harry R. Horrow Visiting Professor of International Law at Northwestern University and a Visiting Assistant Professor at the University of Florida Levin College of Law. An amateur crossword constructor, his puzzles have been published in *The New York Times*, *The Los Angeles Times*, *The Chronicle of Higher Education*, *USA Today*, and other outlets. A perennial contender for *People Magazine's* "Sexiest Man Alive" honor, Professor Donaldson was recently notified by email of his selection to receive substantial sums of money from high-level Nigerian business officials in exchange for his bank account information. Donaldson received a JD from the University of Arizona and an LL.M. from the University of Florida.

### JEREMIAH W. DOYLE, IV, JD, LL.M. (taxation), LL.M. (banking law), AEP® (DISTINGUISHED)

Jeremiah W. Doyle, IV is an estate planning strategist for BNY Mellon's Private Wealth Management group and a senior vice president of Bank of New York Mellon. He provides high-net worth individuals and families throughout the country with integrated wealth management advice on how to hold, manage, and transfer their wealth in a tax efficient manner. Doyle is the editor and co-author of *Preparing Fiduciary Income Tax Returns*, a contributing author of *Preparing Estate Tax Returns*, a contributing author of *Understanding and Using Trusts*, a contributing author of *Drafting Irrevocable Trusts in Massachusetts*, all published by Massachusetts Continuing Legal Education, a reviewing editor of the *1041 Deskbook* published by Practitioner's Publishing Company and a contributing columnist for *Estate Planning Review - The Journal* published by Commerce Clearing House. Doyle is a lecturer in law in the Graduate Tax Program at Boston University School of Law. He received an LL.M. in banking law and taxation from Boston University Law School, a JD from Hamline University Law School and a BS in accounting from Providence College. Doyle served as president of the Boston Estate Planning Council, was named "Estate Planner of the Year" by the council in 2009 and currently serves as a member of its executive committee, and was a 20-year member of the executive committee of the Essex County Bar Association. He has spoken at professional education programs throughout the country on various topics, been quoted in numerous business publications, and has appeared on CNBC, MSNBC and CNN.

### ALBERT E. GIBBONS, CLU®, ChFC®, AEP® (DISTINGUISHED) NOMINEE

Albert E. Gibbons specializes in estate planning and life insurance planning for high-net worth individuals, high-level corporate executives, and successful entrepreneurs. He works closely with professional tax advisors designing and implementing sophisticated life insurance strategies to help solve their clients' unique estate protection needs. Creator of The 80/20 Estate Plan™, his expertise emphasizes an effective estate planning process that results in clients' taking action and achieving the desired results. A talented thinker, speaker, and writer, he has achieved a national reputation and is sought after to explain what he does and why it is so effective. He is a life member of the Million Dollar Round Table and the prestigious Top of the Table. Gibbons is an active member of the Forum 400, the Association for Advanced Life Underwriting, and Philadelphia Estate Planning Council.

### MICHAEL W. HALLORAN, CLU®, ChFC®, AEP®, CFP®, REBC, RHU, LUTCF, MSFS, MSM

Michael W. Halloran is a wealth management advisor, an estate strategies group advisor, and member of the estate business planning specialist study group with Northwestern Mutual and has been in the financial services industry for over 40 years. Halloran guides clients in reaching financial security from every aspect through long-term relationships based on value and integrity. He is committed to providing comprehensive, integrated financial plans that reflect the clients' values and support their lifelong goals. In recognition of his skills and expertise, he has received several industry awards and has been featured in publications including *National Underwriter*, *Capital Executive*, *New York University Review*, *Money*, *Life Association News*, *Life Insurance Selling*, and has spoken in numerous states on various topics. Halloran is past president of NAEPC, past national director of the Society of FSP, past board of directors member of Florida Association of Insurance and Financial Advisors, past president of Jacksonville Association of Insurance and Financial Advisors, past president of the Estate Planning Council of Northeast Florida, is the executive director of Physicians Nationwide, and is involved on other community organization boards.

### DAVID A. HANDLER, JD, AEP® (DISTINGUISHED)

David A. Handler is a partner in the trusts and estates practice group of Kirkland & Ellis LLP. He concentrates his practice on trust and estate planning and administration, representing owners of closely-held businesses, principals of private equity/venture capital/LBO funds, executives and families of significant wealth, and establishing and administering private foundations, public charities and other tax-exempt entities. Handler is a fellow of the American College of Trust and Estate Counsel and a member of the professional advisory committees of several non-profit organizations. He is among a handful of trust & estate attorneys listed in the top tier in *Chambers USA: America's Leading Lawyers for Business* in the Wealth Management category, is listed in *The Best Lawyers in America*, and was identified as one of the top 100 Illinois lawyers in the 2006 list of "Illinois Super Lawyers." The October 2011 edition of *Leading Lawyers Magazine* lists Handler as one of the "Top Ten Trust, Will & Estate" lawyers and a "Top 100 Consumer" lawyer in Illinois. He is a member of the Tax Management Estates, Gifts and Trusts advisory board, and an editorial advisory board member of *Trusts & Estates* magazine for which he currently writes the monthly "Tax Update" column. He is a co-author of *Drafting the Estate Plan: Law and Forms*, is a frequent lecturer at professional education seminars, and has authored many articles.

### CHRISTOPHER R. HOYT, JD, AEP® (DISTINGUISHED)

Christopher R. Hoyt is a professor of law at the University of Missouri-Kansas City School of Law where he teaches courses in federal income taxation, retirement plans, charitable organizations, and business organizations. Professor Hoyt has served as the chair of the American Bar Association's Committee on Charitable Organizations (section of trusts and estates) and he serves on the editorial board of *Trusts & Estates* magazine. He is an American College of Trusts and Estates fellow and has been designated by his peers as a "Best Lawyer". Hoyt is a frequent speaker at legal and educational programs and has been quoted in numerous publications, including *The Wall Street Journal*, *Forbes*, *MONEY* magazine, *The New York Times* and *The Washington Post*.

### ROBERT S. KEEBLER, CPA, MST, AEP® (DISTINGUISHED)

Robert S. Keebler is a partner with Keebler & Associates, LLP. His practice includes family wealth transfer and preservation planning, charitable giving, retirement distribution planning, and estate administration. Keebler has been named by *CPA Magazine* as one of the Top 100 Most Influential Practitioners in the United States and one of the Top 40 Tax Advisors to Know During a Recession. He frequently represents clients before the national office of the Internal Revenue Service in the private letter ruling process and in estate, gift and income tax examinations and appeals, and he has received more than 150 favorable private letter rulings including several key rulings of "first impression". He is the author of over 100 articles and columns and is the editor, author or co-author of many books and treatises on wealth transfer and taxation. The latest book Keebler has co-authored, *2012 Estate Planning - Tax Planning Steps to Take Now*, is now available in both electronic and paper back format. He has recently been quoted in *The New York Times* in an article titled: "The 1040 Blues" where he provided insight on the capital gains tax.

### DAVID H. KIRK, JD, LL.M. (taxation), CPA, CFP®

David H. Kirk is an attorney in the Passthroughs and Special Industries division of the Office of Chief Counsel, Internal Revenue Service. Throughout his career, he has focused primarily on the taxation of individuals, trusts, S corporations, and partnerships and financial planning for high-net worth family groups. Within Chief Counsel, David specializes in federal income taxation of estates & trusts, S corporations, and partnerships (subchapters J, K, and S of the Internal Revenue Code), and certain other tax matters of general applicability to individuals and estates & trusts. David is the principal author of the income tax regulations under Section 1411 of the Internal Revenue Code (Net Investment Income Tax). Before joining Chief Counsel, Kirk was an associate in the tax practice of Arnold & Porter LLP in Washington, D.C., and, prior to that, spent eight years in the private client advisors group of Deloitte Tax LLP. Kirk is an adjunct professor of law at Georgetown University Law Center. He has a BS from Syracuse University, a JD from the University of Pittsburgh School of Law, and an LL.M. (taxation) from the Georgetown University Law Center.





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