46th Annual Conference

November 11 - November 13
2009
Amelia Island, FL

National Association of Estate Planners & Councils
& The NAEPC Foundation

New! Continuing education credit requested for attorneys, insurance professionals, accountants, CFP®, CTFA and PACE designees. 16 hours of Accredited Estate Planner® designation credits are available!
National Association of Estate Planners & Councils 46th Annual Conference
November 11-13, 2009 – Amelia Island, FL – Phone: 866-226-2224 – Fax: 216-696-2582 – www.NAEPC.org – conference@NAEPC.org

Please check all that apply.

- Affiliated Local Council Administrator (no charge)
- Affiliated Local Council Board Member
- Affiliated Local Council Member
- NAEPC Member At-Large
- NAEPC Past President
- Honoree

REGISTRATION DISCOUNTS
50 early bird discount applies to registrations received prior to September 30, 2009 (see fee computation below). An additional $50 discount is available to AEP® designees approved after 11/15/2008 or any AEP® that has not previously attended an annual conference.

<table>
<thead>
<tr>
<th>Member</th>
<th>Non-member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Council Leadership Day Package</td>
<td>$750</td>
</tr>
<tr>
<td>Conference Educational Package</td>
<td>$650</td>
</tr>
<tr>
<td>3-day Companion Registration Package</td>
<td>$375</td>
</tr>
<tr>
<td>2-day Companion Registration Package</td>
<td>$325</td>
</tr>
</tbody>
</table>

A $50 late fee will be applied to ALL registrations postmarked on or after October 16, 2009.

- I am a Council Leadership Day Package Registrant
  - I will attend the Welcome Reception on Wednesday, November 11, 2009
  - I will attend the Social Event on Thursday, November 12, 2009
  - I have chosen Technical Education Breakout Sessions from the shaded box below
  - I will attend the Volunteer Event on Saturday, November 14, 2009

- I am a Conference Educational Package Registrant
  - I will attend the Welcome Reception on Wednesday, November 11, 2009
  - I will attend the Social Event on Thursday, November 12, 2009
  - I have chosen Technical Education Breakout Sessions from the shaded box below
  - I will attend the Volunteer Event on Saturday, November 14, 2009

- I am a 3-day Companion Registrant
  - I will attend the tour on Wednesday, November 11, 2009
  - I will attend the Welcome Reception on Wednesday, November 11, 2009
  - I will attend the tour on Thursday, November 12, 2009
  - I will attend the Social Event on Thursday, November 12, 2009
  - I will attend the tour on Friday, November 13, 2009
  - I will attend the Volunteer Event on Saturday, November 14, 2009

- I am a 2-day Companion Registrant
  - I will attend the Welcome Reception on Wednesday, November 11, 2009
  - I will attend the tour on Thursday, November 12, 2009
  - I will attend the Social Event on Thursday, November 12, 2009
  - I will attend the tour on Friday, November 13, 2009
  - I will attend the Volunteer Event on Saturday, November 14, 2009

Fee Computation
Primary Registrant Fee
Less $50 discount if postmarked by 9/30/09
AEP® Less $50 Discount
Companion Registrant Fee
Subtotal
$50 late fee if postmarked later than 10/15/09

TOTAL ENCLOSED

Make check payable to:
The NAEPC Foundation
1120 Chester Ave., Suite 470
Cleveland, OH 44114-3514

Or register online at www.NAEPC.org
Or fax registration with credit card information to: 216-696-2582

- VISA
- MasterCard
- American Express

ACCOUNT NUMBER EXP. DATE

SIGNATURE DATE
Resting just off the coast of northeast Florida, Amelia Island welcomes you to experience its rich, colorful history and breath-taking natural beauty. With 13 miles of beautiful beaches, abundant native wildlife, and pristine waters, this barrier island has long been a beloved destination for visitors and residents alike. In fact, Amelia was recently voted #6 among Top 10 North American Islands by Conde Nast Traveler’s 2008 Reader’s Choice Awards, making it the highest-ranked island destination in Florida for two consecutive years. Amelia Island is located just 45 minutes north of Jacksonville, Florida. Attendees can visit www.ameliaisland.com for information about Amelia Island and the surrounding areas.

WEATHER & ATTIRE

The average daily high temperature in the area in November is 72 degrees and the average daily low temperature is 56 degrees. The Thursday evening social event is scheduled outdoors and attendees are encouraged to prepare appropriately.

Recommended conference attire is business casual.

LODGING INFORMATION

The conference is headquartered at the Amelia Island Plantation (www.aiipl.com). The resort is a AAA-Four Diamond, 1350-acre property with four 18-hole championship golf courses & 23 clay tennis courts. The Amelia Island Plantation features a health and fitness center, award-winning youth programs, fine shops, a full service spa and excellent dining options.

A block of rooms has been reserved for conference attendees with a special rate of $189/night plus a $10.00 resort fee and applicable taxes. A block of rooms has been reserved for conference attendees with a special rate of $189/night plus a $10.00 resort fee and applicable taxes. NAEPC will team up with Keep Nassau Beautiful (www.keepnassaubeautiful.org) to participate in a clean up of American Beach, a unique Florida seaside community. Founded in 1938 by Abraham Lincoln Lewis, American Beach was created as a vacation haven on Amelia Island for African-Americans, for whom access to other resorts was denied in the days before desegregation. American Beach is listed on the National Register of Historic Places and is now home to a variety of people, from federal judges and corporate executives to custodians. This event will allow participants to spend the day enjoying northeast Florida while giving back to the island that hosted our 46th annual event. The project will complete no later than 3:00 pm on Saturday, November 14, 2009. Questions can be directed to conference@naepc.org.

All Council Leadership Day and Educational Registrants will receive the technical materials in three formats:

- A CD that contains a long outline for each presentation (advance access will also be available online and communicated to all registered attendees via e-mail)
- A short outline in the conference registration binder
- MP3 version of the program (post-conference)

Volunteer Event Information

Transportation Information

NAEPC will team up with Keep Nassau Beautiful (www.keepnassaubeautiful.org) to participate in a clean up of American Beach, a unique Florida seaside community. Founded in 1938 by Abraham Lincoln Lewis, American Beach was created as a vacation haven on Amelia Island for African-Americans, for whom access to other resorts was denied in the days before desegregation. American Beach is listed on the National Register of Historic Places and is now home to a variety of people, from federal judges and corporate executives to custodians. This event will allow participants to spend the day enjoying northeast Florida while giving back to the island that hosted our 46th annual event. The project will complete no later than 3:00 pm on Saturday, November 14, 2009. Questions can be directed to conference@naepc.org.

Continuing Education Information

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

Continuing education credit is administered by the Society of FSP.

The following credit has been requested in all states: insurance, legal, accounting, CFP®, CTFA and PACE for Thursday, November 12, 2009 and Friday, November 13, 2009. Insurance professionals must attend the entire two days of technical education to receive credit. Partial credit in NOT available. Insurance, legal and CFP® license numbers are required in order to receive credit.

The conference offers up to 16 hours of continuing education credit (more legal credit may be available from the state bar associations). Individual states determine the total number of credits awarded. To check your state’s credit approvals go to www.financialpro.org/coce/login.cfm and use “NAEPC” as the log in.

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 16 Specialized Knowledge & Applications credit hours. The 46th 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 the professionalism and personal service to their clients.

Cancellation Policy

Any cancellation must be received in writing or via e-mail to conference@naepc.org. A full refund will be granted if notice is received on or before September 29, 2009. Registrants who cancel between September 30, 2009 and October 31, 2009 will forfeit a $100 administrative fee. No refunds will be granted on or after November 1, 2009.

Rental Car — NAEPC has arranged for special discounts with Hertz for car rentals from November 2 – 22, 2009. Call (800) 654-2240 and reference #03WB0004 to obtain the special group rate. A link is also available on the “conferences” page of www.naepc.org.

Shuttle Service — NAEPC has secured a 10% reduction in the one-way or round trip hourly airport transfer service offered by the Amelia Island Plantation. Reservations must be made at least 48 hours in advance by calling (888) 261-6161, selecting option #7 and informing the reservationist that you are with NAEPC.

Airline – Attendees traveling via airline are encouraged to utilize Jacksonville International Airport (JAX).
COMPANION PROGRAM

COMPANION REGISTRANT INFORMATION – Companion conference registration fee includes all breakfasts, the Wednesday evening Welcome Reception, the companion tours and the Thursday evening Social Event. Educational sessions are not available to companions.

WEDNESDAY, NOVEMBER 11, 2009
SHIP TOUR AT NAVAL STATION MAYPORT WITH A STOP AT JAX BEACH
8:30 am - 4:00 pm

Since its commissioning in December 1942, Naval Station Mayport has grown to become the third largest fleet concentration area in the United States. Mayport’s operational composition is unique, with a busy harbor capable of accommodating 34 ships and an 8,000-foot runway capable of handling any aircraft in the Department of Defense inventory. With more than 3,400 acres, NS Mayport is host to more than 70 tenant commands, 20 other naval ships and six Light Airborne Multi-purpose System (LAMPS) Mark III helicopter squadrons. Registered guests will have an opportunity to tour one of the ships at Naval Station Mayport. We’ll then visit Jacksonville Beach for free time and lunch (on own) and will also make a stop at the local Anheuser-Busch brewery for a brief tour and time in their hospitality suite before returning to the resort.

THURSDAY, NOVEMBER 12, 2009
KAYAK AMELIA WITH A NATURALIST
TIMING DETERMINED BASED ON NUMBER OF ATTENDEES

Participants will join a naturalist and fellow conference attendees on a leisurely paddle through the marsh. The group will search for birds, fish and other unique animals that flourish throughout this dynamic ecosystem. The tour is geared towards all skill levels and the two-hour paddle includes an introductory lesson. Participants must be 8 years old to participate and 14 years old to paddle alone; tandem kayaks are available. Please be sure to bring sunscreen and bug repellent (and plan on dressing to get wet)!

FRIDAY, NOVEMBER 13, 2009
AMELIA ISLAND & FERNANDINA BEACH AUTHORS & ARTISTS TOUR
9:30 am - 2:30 pm

Registered attendees will depart the Amelia Island Plantation for historic Fernandina Beach and participate in an hour-long talk by a local author followed by an additional hour-long discussion with a local artist. Attendees will have ample time to experience historic Fernandina Beach while enjoying lunch on their own with additional time to explore the local retail establishments.

Thursday evening Social Event
Amelia Island Plantation Pool & Beach Party!
THURSDAY, NOVEMBER 12, 2009 – 5:30 pm - 8:00 pm

Our group will remain on-property at The Plantation for this family-friendly social event! The evening will begin with cocktails and heavy hors d’oeuvres poolside and will conclude with a bonfire and a variety of outdoor beachfront activities.

All guests must be registered for this event! Adult guests can be registered for this event only at a fee of $100. Children under 12 must be registered in advance, but will be admitted at no charge.

Casual beach/pool attire is recommended. This event is outdoors – please dress accordingly!
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 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. Over 40% 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 overcome the struggles and deliver valuable benefits to your members.

It is the NAEPC’s belief that an important part of leadership development and knowledge lies within council staff. As such, administrators (paid council staff) are encouraged to attend the Council Leadership Day activities at no charge.

**COUNCIL LEADERSHIP DAY SCHEDULE**

* 7:30 am - 8:30 am
  Breakfast

* 8:30 am - 12:00 noon
  NAEPC & The NAEPC Foundation Annual Meetings
  Informational Updates - Review of Benefits, Programs & Services Available to Councils and Council Members

* 12:00 noon - 1:00 p.m.
  Lunch

* 1:00 pm - 5:00 pm
  Council Leadership Sharing Sessions
  Administrator Development Sessions
  General Recap

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

*A detailed final schedule will be distributed to Council Leadership Day package attendees at the conference.*
WEDNESDAY, NOVEMBER 11, 2009

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

Thursday, NOVEMBER 12, 2009

7:00 am – 8:15 am
Breakfast

8:00 am – 8:15 am
Opening Remarks

8:15 am – 9:30 am
“Where Estate Planning and Asset Protection Intersect”
Jonathan G. Blattmachr, Esq., AEP® (Distinguished)
Mr. Blattmachr’s presentation will focus on current political uncertainties, reversions to one million dollar exemptions, ways to increase estate tax revenue, economic factors, specific courses of action and overcoming client resistance.

9:30 am – 10:30 am
“Current Developments Regarding Distributions from Tax Qualified Plans and IRAs”
Robert S. Keebler, CPA, MST, AEP®, (Distinguished)
Significant changes in the U.S. tax policy propose an opportunity for the prudent advisor to work with clients to mitigate potential negative future tax ramifications. During this session attendees will address several tax planning opportunities and strategies which may allow advisors to take advantage of the current lower rates and avoid increased taxation.

10:30 am – 11:00 am
Break

11:00 am – 12:00 noon
“Life Insurance Premium Finance Sources and Exit Strategies”
Michael J. Mullarney, CLU, ChFC, AEP®, CFP®
Mullarney will illustrate how popular wealth transfer strategies today can be enhanced when leveraged with appropriate life insurance plan design. He will also show how life insurance can be used as a planning tool, increasing the client’s net worth and leaving more assets to family and heirs.

12:00 noon – 1:10 pm
Luncheon

1:00 pm – 2:00 pm / 2:10 pm – 3:10 pm
(The following sessions will be repeated. Please indicate choices for both sessions on the registration form.)

“Business Succession Planning and Exit Strategies”
John H. Brown, JD
The presenter describes what exit planning is in today’s world and how the demand for skilled advisors is unmet in the marketplace. Business owner advisors are positioned to fill this demand by leveraging their training and experience. The goal will be to introduce the client to the entire planning process, including asset valuation, structuring the business sale, and structuring the financial aspects of a sale.

“Selection of a Trustee, Trust Advisor or Trust Protector”
Constance J. Fontaine, JD, LL.M., CLU, ChFC, AEP®, (Distinguished)
One of the most important decisions a settlor makes involves the selection of an appropriate trustee. Providing for a trust advisor may alleviate a grantor’s concerns about future unknowns that may affect trust beneficiaries and the grantor’s original intentions.

“Life Insurance as a Stabilizing Asset in a Volatile Economy”
Richard M. Weber, MBA, CLU, AEP® (Distinguished)
When used for lifetime purposes, the characteristics of a policy’s living and death benefits make it a unique and stabilizing asset class in a portfolio. Using investment concepts such as modern portfolio theory, efficient frontier asset allocation and portfolio management, this session will review how to evaluate new and existing life insurance policies as assets. Client risk tolerance and timeframes are taken into consideration in the insurance planning process. Practical tools will be available to facilitate evaluation and review.

5:10 am – 5:40 am
“Current Developments & Case Studies in Life Insurance, Part 1”
Lawrence Brody, JD, LL.M., AEP® (Distinguished) and Stephan R. Leimberg, JD, AEP® (Distinguished)
This two-part program will focus on recent cases, rulings and regulations involving life insurance in business, estate, retirement, employee benefits and charitable planning.

5:30 pm – 8:00 pm
Amelia Island Plantation Pool & Beach Party, see “Companion Program” page for details.
Day-long volunteer experience. See “general information” page for more details.
New! Continuing education credit requested for attorneys, insurance professionals, accountants, AEP®, CFP®, CTFA and PACE designees.