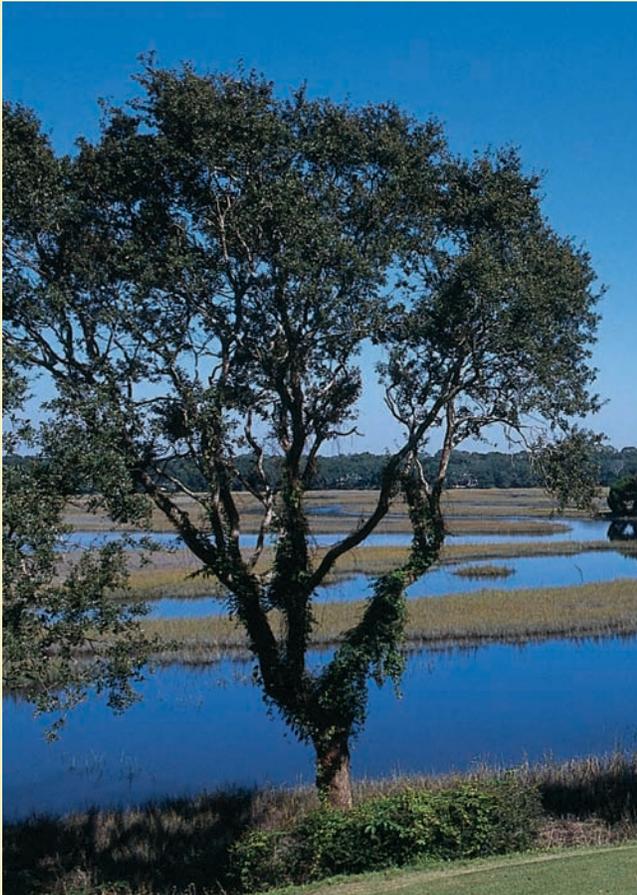


National Association of Estate Planners & Councils & The NAEPC *Foundation*

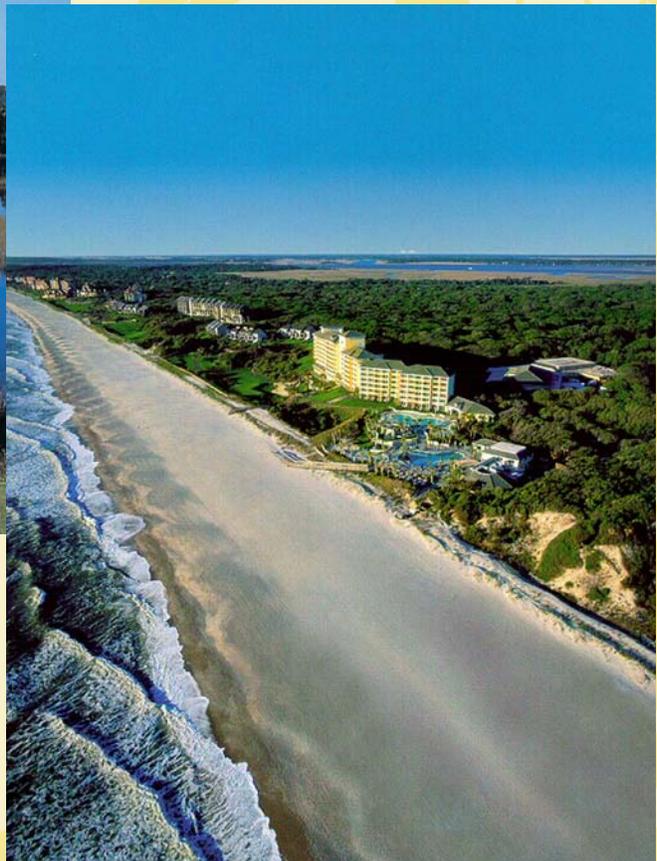
46TH
ANNUAL
CONFERENCE



NOVEMBER 11-
NOVEMBER 13

2009

AMELIA ISLAND, FL



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.NAEP.org - conference@NAEP.org

LAST NAME

FIRST NAME

NICKNAME FOR NAME TAG PURPOSES

COMPANY

PROFESSIONAL DESIGNATIONS

STREET ADDRESS

CITY, STATE, ZIP

PHONE

FAX

EMAIL ADDRESS FOR REGISTRANT

AFFILIATED LOCAL ESTATE PLANNING COUNCIL

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

Registration must be postmarked prior to October 16, 2009 to be included in the roster of attendees and to avoid the \$50 late fee.

COMPANION FULL NAME & NICKNAME

COMPANION STREET ADDRESS

COMPANION CITY, STATE & ZIP

COMPANION PHONE

COMPANION E-MAIL

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

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

- VISA
 MasterCard
 American Express

ACCOUNT NUMBER

EXP. DATE

SIGNATURE

DATE

Please check all that apply.

- Affiliated Local Council Administrator (no charge)
- Affiliated Local Council Board Member
- Affiliated Local Council Member
- NAEP Member At-Large
- NAEP 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.*

	Member	Non-member
Council Leadership Day Package	\$750	N/A
Includes Council Leadership Day sessions, technical education sessions, presentation material, conference breakfasts & luncheons, the Wednesday evening Welcome Reception & the Thursday Social Event.		

Conference Educational Package	\$650	\$700
Includes the Wednesday evening Welcome Reception, technical education sessions, presentation material, conference breakfasts & luncheons & the Thursday Social Event.		

3-day Companion Registration Package	\$375
Includes conference breakfasts, the Wednesday-Friday companion tours, the Wednesday evening Welcome Reception & the Thursday Social Event.	

2-day Companion Registration Package	\$325
Includes conference breakfasts, the Thursday-Friday companion tours, the Wednesday evening Welcome Reception & the Thursday Social Event.	

*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	_____

Technical Education Breakout Session Choices Thursday, November 12, 2009

1:00 pm - 2:00 pm Selection	2:10 pm - 3:10 pm Selection
_____ Business Succession Planning and Exit Strategies	_____ Business Succession Planning and Exit Strategies
_____ Selection of a Trustee, Trust Advisor or Trust Protector	_____ Selection of a Trustee, Trust Advisor or Trust Protector
_____ Life Insurance as a Stabilizing Asset in a Volatile Economy	_____ Life Insurance as a Stabilizing Asset in a Volatile Economy

Friday, November 13, 2009 - 1:00 pm - 2:00 pm Selection

_____ Estate Planning with Disregarded Entities
 _____ Basics of U.S. Tax Planning for Non - U.S. Persons
 _____ Everything You Never Wanted to Learn About the Generation Skipping Transfer Tax But Need to Know!

GENERAL INFORMATION

AMELIA ISLAND, FL – GENERAL INFO

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.aipfl.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. Reservations must be made by October 19, 2009 to guarantee the group rate. To reserve, visit the "conferences" page of www.NAEPc.org or call (888) 261-6161 and reference group code 8B032S.

Additional information about this family-friendly resort, including driving directions to the property, can be found at www.aipfl.com.

Amelia Island Plantation
6800 First Coast Hwy.
Amelia Island, FL 32034
(888) 261-6161

PROGRAM MATERIALS & ROSTER OF ATTENDEES

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)

All registrants are encouraged to bring a laptop computer to the conference to access the materials on the CD.

TRANSPORTATION INFORMATION

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).

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.

CONTINUING EDUCATION CREDIT 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®, CTEA 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.

VOLUNTEER EVENT INFORMATION

NAEPc will team up with Keep Nassau Beautiful (www.keeppnas-saubautiful.org) to participate in a clean up of American Beach, a unique Florida seaside community. Founded in 1935 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.

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 PROGRAM

WEDNESDAY, NOVEMBER 11, 2009

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.

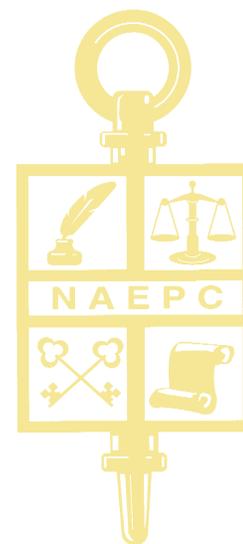
Lunch

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.

PROGRAM

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 - 8:00 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, reversion 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 unnecessary 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 present how life insurance can be used as a planning tool, enabling the client to pass assets to heirs paying little or no transfer taxes, while still retaining planning flexibility in the transfer of actual assets.

12:00 noon - 1:00 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 becoming trained exit planning professionals, complementing their existing core practices. You will learn how The BEI Seven Step Exit Planning Process™ enables advisors to become skilled exit planning professionals for their business owner clients, resulting in lucrative engagements, recurring sources of revenue and a road map for positioning your own practice for sale when you decide to "leave it in style."

"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 coverage, 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 in-force 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.

3:10 pm - 3:40 pm

Break

3:40 pm - 5:00 pm

"Current Developments & Case Studies in Life Insurance, Part 1"

Lawrence Brody, JD, LL.M., AEP® (Distinguished) & 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.

SPEAKERS

Steve R. Akers, JD, AEP® (Distinguished)

Steve R. Akers is an attorney with 32 years of experience in estate planning and probate law matters and is a managing director at Bessemer Trust, where he directs the family estate and legacy planning practice for the southwest region. Akers has lectured on a variety of estate planning, estate administration and family business planning topics at numerous national meetings including the American College of Trust and Estate Counsel; American Bar Association Real Property, Trust & Estate Law Section Annual CLE meetings; the U.S.C. Tax Institute; the Heckerling Institute on Estate Planning; and the ALI-ABA Annual Seminar on Estate Planning for the Family Business Owner (which he has co-chaired since its inception 16 years ago.) Akers currently serves as chair of the American Bar Association Section of Real Property, Trust and Estate Law and previously served as the chair of various committees, as a supervisory council member, and in various officer positions of the section. He is a fellow of the American College of Trust and Estate Counsel and is currently a regent, the associate editor of the *ACTEC Journal* and a member of the ACTEC Long Range Planning Committee. Akers is the past-chairman of the Texas State Bar Real Estate, Probate and Trust Law Section and the Dallas Bar Association Probate, Trusts, and Estates Section. He has served as a member of the board of governors of the Dallas Estate Planning Council and is a fellow of the Texas Bar Foundation. He is a member of the advisory committee to the Heckerling Institute on Estate Planning as well as a member of the ALI-ABA Estate Planning Advisory Panel. Akers received his BS degree in chemical engineering from Oklahoma State University and his JD from the University of Texas Law School.

David E. Altig, PhD

David E. Altig is senior vice president and director of research at the Federal Reserve Bank of Atlanta overseeing the bank's regional executives and research department and while serving as a member of the bank's management and discount committees. He has lectured at The Ohio State University, Brown University, Case Western Reserve University, Cleveland State University, Duke University, John Carroll University, Kent State University, the University of Iowa and the Chinese Executive MBA program sponsored by the University of Minnesota and Lingnan College of Sun Yat-Sen University. Altig's research is primarily focused on monetary and fiscal policy issues. His articles have appeared in a variety of journals and he has served as editor for several conference volumes on a wide range of macroeconomic and monetary-economic topics. Currently Altig is an adjunct professor of economics in the graduate school of business at the University of Chicago. He graduated from the University of Iowa with a bachelor's degree in business administration and earned his master's and doctoral degrees in economics from Brown University.

Jonathan G. Blattmachr, Esq., AEP® (Distinguished)

Jonathan G. Blattmachr is a member of the Alaska, California and New York Bar Associations, and retired partner from the law firm of Milbank, Tweed, Hadley & McCloy LLP. He has served as a lecturer-in-law at the Columbia University School of Law and an adjunct professor of law at New York University Law School. He is a former chairperson of the Trusts & Estates Law Section of the New York State Bar Association and of other committees of the New York State and American Bar Associations. Blattmachr is a fellow and former regent of the American College of Trust & Estate Counsel and past chair of its Estate and Gift Tax Committee. He is author or co-author of over 300 articles and five books on estate and tax planning topics, including a new book published by the Practising Law Institute in Circular 230. Blattmachr is co-developer of Wealth Transfer Planning, a software system published for lawyers which provides specific client advice and automated document assembly for wills, trusts, powers of attorneys and other estate planning documents.

Lawrence Brody, JD, LL.M., AEP® (Distinguished)

Lawrence Brody is a partner of Bryan Cave LLP, an international law firm, resident in the St. Louis office. He is a member of its private client service group and its technology, entrepreneurial and commercial practice client service group. He is an adjunct professor at Washington University School of Law and at the University of Miami Law School and author or co-author of numerous articles and books on the use of life insurance in estate and employee benefit planning, including two BNA tax management portfolios, two books for the National Underwriter Company, and a number of volumes in the ABA Insurance Counselor Series. Brody is a member of both the American College of Trust and Estate Counsel and the American College of Tax Counsel, a frequent participant at ALI-ABA and Society of Financial Service Professionals programs and teleconferences and has spoken at all major life insurance industry programs. He is a member of the advisory committee for the Heckerling Institute on Estate Planning, of the University of Miami School of Law, a member of the editorial boards of *BNA's Estates, Gifts, and Trusts Journal* and the *Society of Financial Service Professionals CLU Journal*.

John H. Brown, JD

John H. Brown is the president of Business Enterprise Institute, Inc., the preeminent exit planning resource for business owner advisors. Brown is the founder of a Denver-based law firm, where he began focusing his efforts on helping owners of closely held businesses exit their companies in style. Over the last 30 years, Brown has led thousands of owners and their advisors through the process of getting top dollar for their businesses. Brown has written three books on exit planning and is the author of the No. 1 book on exit planning, *The Completely Revised How To Run Your Business So You Can Leave It In Style*. For the past 25 years, Brown has spoken to owners, advisors and trade associations across the United States about various business and exit planning strategies. Brown also has led several Boot Camps for Advisors™ that teach advisors how to use BEI's Seven Step Exit Planning Process™ and how to educate owners throughout the process.

Constance J. Fontaine, JD, LL.M., CLU, ChFC, AEP® (Distinguished)

Constance J. Fontaine holds the Larry R. Pike Chair in Insurance and Investments at The American College in Bryn Mawr, Pennsylvania, where she is an associate professor of taxation. Her responsibilities include development of texts and courses in estate planning in both the designation and graduate programs. Fontaine is the author of *The Fundamentals of Estate Planning*, currently in the 11th edition and has authored chapters in other courses at The American College. She has also participated in the examination development of numerous courses at the college. Fontaine was a contributing author to various *Financial Services Guides to The State of the Art, Financial Planning* and conducts numerous web classes for students throughout the country. She has also lectured before various groups as a member of The American College faculty. Fontaine is an adjunct associate professor at St. Joseph's University teaching wills, trusts and estates, corporation law, and tort law in the legal studies program. She has also appeared on segments of *Money Matters*, a financial planning feature of *Nation's Business Today*. She received her BS degree from Beaver College, her JD degree from Widener University School of Law, graduating cum laude, and masters of law in taxation from Villanova University School of Law.

Robert S. Keebler, CPA, MST, AEP® (Distinguished)

Robert S. Keebler is a partner with Virchow, Krause & Company, LLP and chair of its estate and financial planning group. Keebler has been named by *CPA Magazine* as one of the top 100 most influential practitioners in the United States. His practice includes family wealth transfer and preservation planning, charitable giving, retirement distribution planning and estate administration. Keebler frequently represents clients before the IRS national office in the private letter ruling process 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 editor-in-chief of *CCH's Journal of Retirement Planning* and a member of CCH's financial and estate planning advisory board. Keebler is author of over 75 articles and columns and is the editor, author or co-author of many books and treatises on wealth transfer and taxation.

Edward F. Koren, Jr., JD, AEP® (Distinguished)

Edward F. Koren, Jr. leads Holland & Knight's Private Wealth Services Group, practicing principally in its Tampa and Lakeland offices. His practice is heavily involved in wealth planning and protection for entrepreneurs and multi-generational business owners. Koren assists high net worth clients to attain and maintain their financial and estate planning goals through sophisticated wealth transfer arrangements. He handles IRS transfer tax controversies involving succession and income taxes, both as counsel and an expert witness. Koren is past chair of the ABA's Real Property, Probate and Trust Law Section, former ACTEC regent and chair of its estate and gift tax committee, as well as author of *Estate and Personal Financial Planning*, a five-volume treatise that covers planning concepts for asset accumulation and transfer throughout life and through inheritance. He has written numerous other articles and chapters in publications pertaining to trusts, estates, individual taxation and estate planning and administration, and speaks regularly at seminars sponsored by national and regional professional organizations. He is a Florida board certified wills, trusts and estates lawyer and has received the highest rating assigned by Martindale-Hubbell. He served as an adjunct professor of law at the University of Florida, where he taught a graduate course in estate planning in the LL.M. program, and is now serving in that role at the University of Miami.

Stephan R. Leimberg, JD, AEP® (Distinguished)

Stephan R. Leimberg, is 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; CEO of Leimberg and LeClair, Inc., an estate and financial planning software company; and president of Leimberg Associates, Inc., a publishing and marketing consulting company. Leimberg was a 1998 Edward N. Polisher Lecturer of the Dickinson School of Law and was also awarded the Excellence in Writing Award of the American Bar Association's Probate and Property Section. He is editor of *Keeping Current* of the Society of Financial Service Professionals, lecturer-in-law in the masters of taxation program of Villanova University School of Law, and is on the editorial board of *Estate Planning* magazine. Leimberg has addressed the Heckerling Institute on Estate Planning, ALI-ABA's Sophisticated Estate Planning Techniques course, ALI-ABA's Planning for Large Estates, the NYU Tax Institute and the AICPA's National Estate Planning Forum. He has also addressed Notre Dame Law School and Duke University Law School's estate planning conference. He is author or co-author of many books on estate, financial, and employee benefit and retirement planning and creator and principal author of the 13 book *Tools and Techniques* series. He also co-authored *Tax Planning with Life Insurance, The Book of Trusts, and How to Settle an Estate*. Leimberg is co-creator of many software packages for the professional including NumberCruncher, Estate Planning QuickView, and the turnkey client-oriented PowerPoint seminar presentations, *Toward a Zero Estate Tax, Long Term Care, and Gifts that Give, Gifts that Give Back* (charitable planning).

PROGRAM

FRIDAY, NOVEMBER 13, 2009

7:00 am - 8:00 am

Breakfast

8:00 am - 8:30 am

NAEPC / The NAEPC Foundation Annual Awards Ceremony

8:30 am - 9:30 am

"Hot Topics and Current Developments in Estate Planning"

Steve R. Akers, JD, AEP® (Distinguished)

This presentation will include a discussion of current developments from legislative (and the likelihood of legislative restrictions on planning strategies), to regulatory (including possible regulations impacting family limited partnerships and Graegin notes), to important developments regarding planning issues for family limited partnerships, optimal transfer planning strategies in turbulent times, planning in light of state estate taxes and developments regarding life settlements of life insurance policies.

9:30 am - 10:30 am

"The Beneficiary Defective Inheritor's Trust; Finessing the Pipe Dream"

Richard A. Oshins, JD, LL.M, MBA, AEP® (Distinguished)

BDIT, a dynastic trust set up and funded by someone other than a wealthy client, can produce transfer tax savings and creditor protection even though the client is a beneficiary and investment trustee. Because the BDIT is income tax defective, the client can transact with the trust and transfer significant wealth to it without income tax consequences, while still obtaining beneficial enjoyment of the BDIT's assets. Because the wealthy client will be paying income tax on the BDIT assets, the client's estate will be "tax burned" reducing the client's wealth which would otherwise be exposed to estate tax and creditors even though the client is a trustee and a beneficiary.

10:30 am - 10:55 am

Break

10:55 am - 11:55 am

"You Got Me Into This, Now How Do I Get Out? Exit Strategies from Leveraged Gifting Transactions (with Particular Emphasis on GRATs)"

Edward F. Koren, Jr., JD, AEP® (Distinguished)

Planners have spent a lot of time over the years learning the intricacies of the various value shifting techniques, including GRATs, QPRTs, IDITs, CRUTs, CRATs, CLUTs, CLATs, NIMCRUTs and the like. We have spent little time however, considering how to deal with these tools after implementation, when they have either worked too well, or perhaps more frequently, when the asset that was transferred has not performed as well as expected. This presentation focuses on those situations, when the client wants advice on how to handle the unexpected value changes of the transferred asset, within the governing IRS restrictions.

11:55 am - 12:55 pm

Luncheon

12:55 pm - 1:45 pm

"An Economic Outlook"

David E. Altig, PhD

This presentation, given by a senior vice president and director of research at the Federal Reserve Bank of Atlanta, will offer an overview of financial market conditions, general economic conditions, a forecast for the remainder of 2009 and 2010 and will outline policy uncertainties.

1:45 pm - 2:45 pm

(Breakout Sessions, indicate choice on registration form)

"Estate Planning with Disregarded Entities"

Richard A. Oshins, JD, LL.M, MBA, AEP® (Distinguished)

Disregarded entities are often thought of as an income tax concept; however, the use of this tool, particularly when combined with GRATs, BDITs and IDGTs, can result in some unique and powerful wealth shifting opportunities. They also provide a very appealing alternative to QPRTs.

"Basics of U.S. Tax Planning for Non-U.S. Persons"

Dina Kapur Sanna, JD, LL.M. (taxation)

This presentation will cover U.S. taxation of non-U.S. persons with U.S. source income and assets, pre-immigration tax planning, the new expatriation rules, taxation and reporting of U.S. beneficiaries and U.S. grantors of foreign trusts and special issues presented by a non-citizen spouse.

"Everything You Never Wanted to Learn About the Generation Skipping Transfer Tax - But Need to Know!"

Susan R. Schoenfeld, MBA, JD, LL.M. (taxation), CPA

Your high net worth clients look to you to help them optimize their GST tax exemption. In this session, we'll review the GST tax basics, and then discuss more complex issues, traps and planning opportunities, and powerful wealth shifting opportunities.

2:45 pm - 3:00 pm

Break

3:00 pm - 4:00 pm

"Charitable Planning in an Unstable Economic Climate"

Sanford J. Schlesinger, JD, AEP® (Distinguished)

This discussion will entail charitable planning techniques, including proposed estate, gift and income tax legislation which may affect charitable planning as well as a review of recent legislative changes, Internal Revenue Service rulings and how to select a split-interest charitable trust in a low interest rate environment.

4:00 pm - 5:00 pm

"Current Developments & Case Studies in Life Insurance, Part 2"

Lawrence Brody, JD, LL.M., AEP® (Distinguished) & Stephan R. Leimberg, JD, AEP® (Distinguished)

SPEAKERS

Michael J. Mullarney, CLU, ChFC, AEP®, CFP®

Michael J. Mullarney is a wealth management advisor with the Northwestern Mutual Financial Network Estate Strategies Group. The focus of his practice is working with high net worth individuals in their efforts to develop a financial plan based on their unique vision, values and goals. He works with his clients on strategies to enable them to achieve their estate planning objectives, including the tax-efficient transfer of wealth to family members and charities. With over 33 years of experience with Northwestern Mutual, Mullarney has a high level of understanding of the advanced tools available including, but not limited to, wills, revocable trusts, irrevocable trusts, GRATs, QPRTs, ILITs, QDOTs, CRIS, business continuity and buy-sell agreements. Mullarney has extensive experience in the area of premium financing, which helps his clients fund the most effective strategy identified within their estate plan. He is a frequent lecturer on estate and trust topics and has been a speaker at numerous industry events and in-house seminars. He earned a bachelor's degree from Fordham University and is a registered representative with Northwestern Mutual Investment Services, LLC and a member of the Estate Planning Council of New York City and the New York State Societies of Financial Service Professionals and Association of Chartered Life Underwriters.

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. Oshins was also selected by *Worth* magazine as one of the Top 100 Attorneys in the United States. Prior to coming to Nevada, Mr. Oshins served as a law clerk for the United States Court of Claims in Washington, D.C. and as an attorney-advisor in the Office of the Tax Legislative Counsel, U.S. Treasury Department, in Washington, D.C. which reviews and assists in the development of tax regulations, rulings and other tax matters, and takes part in the presentation of the Treasury Department's recommendations for federal tax legislation before congressional tax committees. He is on the advisory board of the New York University Institute on Federal Taxation, the editorial board of *Estate Planning* magazine, advisory board of *Wealth Management Business*, advisory board of CCH and the attorney advisory board for Merrill Lynch Trust Company. Oshins has lectured extensively on innovative tax and estate planning strategies and is the author or co-author of many articles including the *Journal of Taxation*, *Trusts and Estates*, *The Tax Executive* and *Estate Planning* to name a few. He is an author of the "Practitioner's Strategies" column of the CCH Estate Planning Expert Library which provides practice-focused commentary on hot topics, emerging issues and trends pertinent to practitioners in the field of estate planning and related fields.

Dina Kapur Sanna, JD, LL.M. (taxation)

Dina Kapur Sanna, partner in the individual clients department of Day Pitney LLP, practices in the area of U.S. federal tax planning for high net worth individuals with property interests and/or heirs in more than one country. Sanna has considerable experience in the development of wealth management structures for residents and nonresidents of the United States. She has had significant exposure to U.S. federal income and transfer tax issues affecting U.S. residents with non-U.S. assets and income and nonresidents with U.S. assets and income, including U.S. trusts and transfer tax treaty analysis and interpretation; rules applicable to income taxation of complex non-U.S. trusts and their beneficiaries; the anti-deferral regimes relevant to direct and indirect U.S. shareholders of certain non-U.S. corporations; and pre-immigration and expatriation tax planning. Sanna is a frequent speaker at international tax and estate planning seminars and has written or co-written several articles on international estate planning. Sanna received her BA in economics, magna cum laude, from Lehigh University, where she was a member of Omicron Delta Epsilon, the International Economic Honorary Society. She received her JD, with honors, from the George Washington University National Law Center, where she also graduated Order of the Coif. Sanna also holds a master of law (LL.M.) degree in taxation from New York University School of Law. She is a member of the International Estate Planning Committee of the Trusts and Estates Law Section of the New York State Bar Association and a member of the New York branch of the U.K.-based Society of Trusts and Estates Practitioners (STEP).

Sanford J. Schlesinger, JD, AEP® (Distinguished)

Sanford J. Schlesinger is a founding partner of the law firm of Schlesinger Gannon & Lazetera LLP, chair of its wills & estates department and family business group and handles all aspects of contested and litigated estate and trust matters. Schlesinger is a nationally recognized expert in the areas of estate and tax planning; estate administration; family-owned business planning; charitable planning and all related areas. He is a fellow of the American College of Trust and Estate Counsel and its immediate past downstate New York Chair and a former member of its Charitable Planning and Exempt Organizations Committee. He is a former chair of the New York State Bar Associations' Trusts and Estates Law Section, the advisory board of the New York University Institute on Federal Taxation and a member of The American Bar Association's Probate and Trust Committee - Estate Planning and Drafting Charitable Giving. He is a former adjunct professor of law at the University of Miami Law School and former adjunct faculty member at Columbia University School of Law. Schlesinger received a BS (with honors) from Columbia University and a JD from Fordham University School of Law. In addition to being a frequent lecturer, Schlesinger has authored three books and numerous publications on trusts, estates, taxation, closely held business and family succession planning, charitable giving and related matters. He is listed in *Best Lawyers in America*, *Who's Who in America* and *Who's Who in the World*. "The New York Area's Best Lawyers," *New York Magazine* and *New York Times* (through 2009) and "The Top 100 New York Super Lawyers," *New York Times* (July 18, 2006).

Susan R. Schoenfeld, MBA, JD, LL.M. (taxation), CPA

Susan R. Schoenfeld is principal and associate fiduciary counsel in the legacy planning department of Bessemer Trust, where she helps high net worth individuals and families develop and implement generational wealth transfer planning strategies. Schoenfeld is a member of the American Bar Association, New York State Bar Association, Association of the Bar of the City of New York and the Westchester County Bar Association. She regularly speaks on estate planning matters, including recent presentations at Practising Law Institute, New York University Summer Institute in Taxation and the Westchester County Bar Association. She has chaired the Foundation for Accounting Education's Estate Planning Conference and its Annual Tax Conference numerous times. Schoenfeld was extensively quoted in the *Financial Times*, March 25, 2008, *Parents Must Put Children In The Know*, by Ian Driscoll. She has authored numerous tax and estate planning articles published in professional journals and wrote the estate planning column for *Small Business Taxation* magazine. Schoenfeld serves on the estate planning committee of the New York State Society of Certified Public Accountants, also serves on its Tax Division Oversight Committee. Schoenfeld previously served as the Society's Vice-President and on its Strategic Planning Task Force, Committee on Committee Operations and Awards Committee. She chaired the estate planning committee of the Westchester Chapter of the NYS Society of CPAs; subsequently, she served as chapter officer and executive board member, and is past-president of that chapter. In addition to her CPA, Susan was awarded an LL.M. (taxation) from New York University School of Law, a JD from Pace University School of Law, and BBA (*summa cum laude*) and an MBA (with distinction) in accounting from Pace University.

Richard M. Weber, MBA, CLU, AEP® (Distinguished)

Richard M. Weber is president and primary consultant for The Ethical Edge, Inc., providing training and consulting services that help empower advisors and their clients to explore and view life insurance in the broader context of financial planning. For 25 years a successful life insurance agent and 20-year member of the Million Dollar Round Table, he joined Merrill Lynch Insurance Group, and from late 1993 to the end of 1995 was vice president and manager of client education and field development. For his two-year "tour" in upper management with a life insurance carrier, his responsibilities included developing communication programs which enhance client understanding of insurance products and reconciling product performance against product expectations. Following this engagement, he was a co-developer of Dynamic Insurance Solutions and Historic Variability Module - computer-based tools that have begun to revolutionize the way advisors and their clients view life insurance products. Weber holds an MBA from the University of California at Berkeley with a specialty in insurance and finance. He has served as president of both the local Life Underwriter and the local CLU Chapters in the San Francisco Bay area, was for many years a member of the Association for Advanced Life Underwriting and has been a regional vice president of the Society of FSP. Among his various teaching activities, Weber served for 11 years as an instructor of insurance at the University of California at Berkeley's program in personal financial planning and from 1993-1998 served as adjunct professor of ethics at the American College in Bryn Mawr, PA. His book, *Revealing Life Insurance Secrets: How the Pros Pick, Design and Evaluate their Own Policies*, is published by Marketplace Books and is directed at advisors and financial service professionals. His most recent publication, co-written with Christopher House, FSA, MAAA, is *Life Insurance as an Asset Class - A Value-added Component of an Asset Allocation*, was honored with the 2008 Best Paper Award from the Academy of Financial Services. Weber was the Society of Financial Service Professionals' Kenneth Black, Jr. Leadership Award recipient for 2008.

SATURDAY, NOVEMBER 14, 2009

Day-long volunteer experience. See "general information" page for more details.



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