Spokane Estate Planning Council

PRESENTS

- 6.5 CLEs approved for WA, ID, OR, MT attorneys.
- 8.0 CEs approved for Certified Financial Planners™ and WA, ID, OR insurance agents.
- 8.0 CPEs available for Certified Public Accountants.

Estate & Distribution Planning for Retirement Benefits

The Intensive All-Day Workshop

Spend the day with Natalie Choate!

Nationally-recognized speaker and author of ***Life and Death Planning for Retirement Benefits*** and ***The QPRT Manual***

Tuesday, May 8, 2012 • 7:30 AM to 5 PM

Spokane Convention Center
334 W. Spokane Falls Boulevard
Spokane, WA 99201

Sponsors

Gold Sponsors

Asset Planning & Management, Inc.

Viren and Associates, Inc.

Silver Sponsors

U.S. Trust, Bank of America Private Wealth Management

Douglas, Eden, Phillips, DeRuyter & Stanyer, P.S.

Washington Trust Bank, Wealth Management & Advisory Services

Northwest Trustee & Management Services

McDirmid, Mikkelsen & Secrest, P.S., Certified Public Accountants

Bronze Sponsors

anastasi & moore, Certified Public Accountants and Consultants

Heiskell MacGillivray & Associates, PS

David Green CPA PLLC

FPA Financial Planning Association of Spokane, The Heart of Financial Planning™

Northwest Christian Schools, Inc.

The Campaign for Washington State University

Seminar Agenda

This intensive all-day workshop is designed for professionals with experience in general estate planning who would like to add to their expertise by acquiring in-depth knowledge about "how to" integrate retirement benefits into their clients' estate plans.

7:30 AM - Registration • Sponsor Exhibits • Continental Breakfast

8:00 AM - Welcome - Opening Remarks

8:20 AM - Understanding the Minimum Distribution Rules
• What are the minimum distribution rules • When must distributions begin • Why the lifetime rules are good for clients and their estate planners • The post-death options for spouse, children, trust or estate named as beneficiary

9:20 AM - Case Studies in Estate Planning for Retirement Benefits
• The credit shelter trust problem • Reduce estate taxes while deferring income taxes • The QTIP trust problem • Leave benefits to multiple children with each using his or her own life expectancy • Leave benefits to minor children

10:20 AM - Break • Sponsor Exhibits • Beverage Service

10:40 AM - Charitable Giving with Retirement Benefits
• Three reasons to fund charitable gifts with retirement benefits • Eight ways to leave retirement benefits to charity • Seven types of charitable entities–which are/are not suitable as beneficiaries • Four situations in which charitable giving helps solve benefit planning problems • Five scenarios for lifetime giving with benefits

12:00 Noon - Lunch • Program • Sponsor Exhibits

1:10 PM - Death and Taxes: The Inherited Retirement Plan
• Are estate tax valuations discounts available • When and how a beneficiary should disclaim inherited retirement benefits • Minimum distribution requirements • How multiple beneficiaries can establish separate accounts • Rollovers and plan-to-plan transfers • The IRD deduction • Advising a surviving spouse • Clean-up strategies when the decedent named the wrong beneficiary

2:15 PM - Making Retirement Benefits Payable to Trusts
• How the IRS minimum distribution rules apply to retirement benefits payable to trusts • The five trust rules you must not ignore • How to be sure the trust you draft or review is "safe" under IRS rules • How trust accounting rules apply to retirement benefits under the new Uniform Principal & Income Act

3:30 PM - Break • Sponsor Exhibits • Beverage Service

3:50 PM - Lifetime Distribution Strategies for Retirement Benefits
• Three decisions at retirement (taking LSD, life insurance roll out, and defined benefit options) • Grandfather rules for pre-1987 403(b) balances or a TEFRA 242(b) election • Ten things to consider when a client is rolling money from one plan to another • What to do the year a client turns 70½--and the year before • The best way to take required and non-required distributions • Reasons to take out money before you have to • The Roth IRA conversion decision

4:50 PM - Thank you • Evaluation • Adjourn

Speaker Biography

Natalie B. Choate is Of Counsel with the law firm of Nutter, McClennen & Fish LLP (Boston, MA) where her practice is limited to consulting on estate planning and retirement benefit matters. Her books *Life and Death Planning for Retirement Benefits* and *The QPRT Manual* are leading resources for estate planning professionals.

She is a former chairman of the Boston Bar Association's Estate Planning, and ERISA and Employee Benefits Law Committees. Also, she is a former regent of the American College of Trust and Estate Counsel (ACTEC) and former chairman of its Employee Benefits Committee. She is a member and former officer of the Boston Probate and Estate Planning Forum. Miss Choate was named "Estate Planner of the Year" by the Boston Estate Planning Council and was one of the first 10 attorneys to receive the "Distinguished Accredited Estate Planner" award from the National Association of Estate Planners and Councils (NAEPC). She is listed in *The Best Lawyers in America.*

Miss Choate serves as an editorial advisor for several professional publications, including *Trusts and Estates, Ed Slott's IRA Advisor, The Leimberg Information Service Employee Benefits Newsletter, and Keeping Current.* She is a contributing author and former co-editor of the book *Drafting Wills and Trusts in Massachusetts*, and her articles have been published in *ACTEC Notes, Trusts and Estates, and Estate Planning Magazine*. Currently, she authors a monthly column and podcast on retirement benefits for MorningstarAdvisor.com.

Miss Choate has taught professional-level courses in estate planning for the American Law Institute-American Bar Association (ALI-ABA), ACTEC, International Association of Financial Planners, Massachusetts Continuing Legal Education, the Boston and Massachusetts Bar Associations, and other organizations, and has spoken at numerous tax institutes, including Heckerling, Notre Dame, Heart of America, New England, Southern California, Mississippi, and Southern Federal. Miss Choate has lectured in 49 states, the District of Columbia, and Puerto Rico. Her comments on estate planning and retirement planning have been quoted in periodicals, including *The Wall Street Journal, Newsweek, Kiplinger's Personal Finance, Forbes, Financial Planning, USA Today, and Financial World.* A Boston native, Miss Choate is a graduate of Radcliffe College and Harvard Law School.

6.5 CLEs approved for WA, ID, OR, MT attorneys • 8.0 CEs approved for Certified Financial Planners™ and WA, ID, OR insurance agents • 8.0 CPEs available for Certified Public Accountants

Seminar Registration Form • Spokane Estate Planning Council

P.O. Box 1656 • Spokane, WA 99210-1656 • Telephone (509) 850-3740 • Fax (509) 850-3750

www.spokaneepc.org

Estate & Distribution Planning for Retirement Benefits - The Intensive All-Day Workshop

Tuesday, May 8, 2012 • 7:30 AM to 5 PM

Spokane Convention Center

334 W. Spokane Falls Boulevard, Spokane, WA, 99201

Name:____________________ **Company:**____________________

Address:____

Telephone:____________________ **Email:**____________________

Seminar Tuition: $0/SEPC members • $395/non-member • $375/non-member if 2 or more register from same firm

Five Ways to Register!

Mail: Send your Seminar Registration Form and check or credit card information to: Spokane Estate Planning Council, P.O. Box 1656, Spokane, WA 99210-1656.

Phone: Call Denise at **(509) 850-3740** with completed Seminar Registration Form and credit card information "in hand".

Fax: Fax your Seminar Registration Form and credit card information to **(509) 850-3750**.

Online: Register at **www.spokaneepc.org/eventcalendar**.

Walk-in: You may register at the door. Please call Denise at (509) 850-3740 to verify availability prior to seminar day.

Payment Policies: Individual registrants must complete separate Seminar Registration Forms. However, payment may be made with one check or credit card for multiple parties. Registration fees may be refunded less a $25.00 handling charge if a written cancellation is received at least 3 business days before the seminar.

Course Materials: Individuals registering less than 48 hours before the seminar are not guaranteed course materials on seminar day. However, materials will be mailed to any registrant who did not receive them. Course materials will not be available for sale following this seminar.

Please keep a copy of this Seminar Registration Form for your records.

Overnight Accommodations

The Davenport Hotel
111 S. Wall Street, Spokane, WA 99201

As a special enticement to our out-of-town colleagues, we have arranged for special rates at the beautiful and historic Davenport Hotel (Spokane's only AAA four diamond hotel). Deluxe rooms begin at $149/night for single or double occupancy. Complimentary town car service to and from the Spokane Convention Center is available. This offer is subject to availability so reserve early and don't forget to mention the Spokane Estate Planning Council! For reservations call (800) 899-1482.

Seminar Parking

Self-parking is conveniently located directly across the street from the Spokane Convention Center. For a map and directions , visit www.spokanecenter.com.