

Givner & Kaye
Thursday
Seminar Series

November - December
2011

Our MCLE & CE accredited series is held in our office on the **1st & 3rd Thursday** of each month from **2:30pm to 4:00pm**. The series are a collaborative forum for professionals—attorneys, CPAs, financial advisors—to share *uncommon* knowledge, insights and practical “know-how.”

TO REGISTER for a webinar, or to attend a presentation, please contact **Desiree Kisselburg** at **310-207-8008** or **seminars@givnerkaye.com**.

- Parking will be validated.
- Refreshments will be served.
- Continuing Education Credit: One hour for tax topics.

CONTACT US

12100 Wilshire Boulevard, #445
 Los Angeles, CA 90025
 Tel: 310-207-8008
 Fax: 310-207-8708
 www.givnerkaye.com

NOVEMBER 3RD: IRA AND RETIREMENT PLAN
BENEFICIARY DESIGNATIONS: PROBLEMS AND OPPORTUNITIES.
Owen Kaye, Esq., Givner & Kaye



Should you name your spouse as the beneficiary of your pension or IRA? Should the contingent beneficiary be your children? Or your “living” trust? What are the problems with naming a trust? What is a “standalone” IRA beneficiary trust? How does that “standalone” trust “stretch-out” the payments for your heirs and protect the IRA assets from their creditors? Why did the U.S. Supreme Court approve payment to an ex-spouse who had waived her right to benefits? Many people spend a great deal of time and thousands of dollars on their estate plan, and two sentences and no money on designating the beneficiary of what is often their largest assets: their retirement benefits. This is a discussion of the dire consequences that arise from the failure to focus enough attention on beneficiary designations.

NOVEMBER 17TH: PROTECTING THE FIDUCIARY IN REAL ESTATE
PROPERTY SALES.
Kelly deLaat & Rachelle Rosten, Coldwell Banker



As a fiduciary, a trustee or executor is subject to intensive scrutiny in all actions. The fiduciary’s sale of real estate is a transaction that is particularly perilous: was the sale to an “insider”? Was the property adequately exposed to the market? Ultimately, was the price the best one available under the circumstances? We advise fiduciaries to carefully document the process which they follow in making their decisions. Rachelle Rosten and Kelley deLaat, founders of the Coldwell Banker Master Trust & Probate Division, will describe how their specialized marketing model has a proven track record for generating multiple offers and higher-than-expected sales prices, and how they provide the fiduciaries with careful documentation of the process. Fiduciaries need to follow this type of process to answer any questions raised by beneficiaries or their advisors.

About Givner & Kaye



DECEMBER 1ST: ASSET PROTECTION PLANNING: THE ADVANCED COURSE

Bruce Givner, Esq., Givner & Kaye



We know that estate tax planning structures can be used to reduce the value of assets to a currently unknown and unforeseeable creditor. However, what if a lawsuit has already been filed? Is it too late to do any planning? Is a QPRT the best structure to protect a residence? Or is a sale of the residence to a children's trust safer? Is an FLP for investment assets enough? Or must you layer it with an LLC in another country for liquid assets? Should the parents contribute their retained LP interests to a Private Retirement Trust? To a Domestic Asset Protection Trust? Must you hire a lawyer or retired judge to value the claim? Should you just say "no" so that you do not become a party to a fraudulent transfer? What is the best way to match the structures to a particular client's assets?

DECEMBER 15TH: TAX PLANNING FOR THE SALE OF YOUR BUSINESS

Bruce Givner, Esq., Givner & Kaye



Is there planning you can do in advance of a potential sale to minimize the taxes on the sale of your business? Does it depend upon whether the business is a "C" corporation, an "S" corporation or an LLC? What about goodwill and the recent Howard case (July 30, 2010)? What are the property tax issues? How are intangibles, including websites and domain names, handled? Are you selling stock? Or is the corporation selling its assets? Is there a role for an ESOP? Understanding the buyer's consequences helps the seller understand how to structure the deal. Protecting the seller from a later lawsuit by a disappointed buyer is a must.

- continued -

When CPAs, financial planners and estate planning lawyers have clients with difficult wealth planning situations, they want Givner & Kaye to be part of the planning team. We collaborate with other professionals - attorneys, financial planners, accountants, stockbrokers, and insurance professionals - to serve the specialized planning needs of individual families.

We have maintained the same close working relationship with important referral sources for three decades, with newer ones joining each decade. That continuity and respect is important in providing a stable, intimate and friendly atmosphere for our clients.

Contact Bruce Givner or Owen Kaye for more information about Givner & Kaye's services at:
310-207-8008 or
Bruce@GivnerKaye.com ;
Owen@GivnerKaye.com

UPCOMING
Givner & Kaye
Thursday
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A SNEAK PEEK

AT OUR **JANUARY & FEBRUARY, 2012** SEMINARS

Jan. 5th: No Seminar On This Day.

Jan. 19th: Everything You Always Wanted To Know About Family Trusts, But Were Afraid To Ask.
Bruce Givner, Esq.

Feb. 2nd: The 10 Most Common Flaws In Estate Planning And How To Spot Them.
Owen Kaye, Esq.

Feb. 16th: Attractive Real Estate Investments During The Current Economy.
David Gribin, MAI, CPM

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