

Givner & Kaye
Thursday
Seminar Series

October & November
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

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Tel: 310-207-8008
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OCTOBER 6TH: YEAR END INCOME TAX PLANNING.
WHAT CAN YOU DO AT THIS LATE DATE?

Bruce Givner, Esq., Givner & Kaye



The calendar indicates there are now 86 days left in the year. However, with weekends and holidays it is more like 50. Will income tax rates (State and/or Federal) go up in 2012? Should we take the deductions in 2011? Or defer them into 2012? If we take the deductions in 2011, which ones are *safely* available at this late date? A defined benefit pension plan? Property and casualty insurance through a captive? Various charitable structures? Oil and gas drilling syndicates? Is it better to just pay the tax and not worry about planning? Bring your questions and concerns.

OCTOBER 20TH: HOW TO HEDGE YOUR ASSETS FOR LONG-TERM CARE NEEDS.

Barry Boscoe, CFP, Brighton Advisory Group



93% of the public chooses to self insure their long-term care needs as opposed to protecting themselves with the traditional non-guaranteed annual premium approach. Barry will discuss the alternative: Asset Based long term care hedge using repositioned assets. This approach has opened the minds of individuals reluctant to explore the use of long term care insurance and has helped protect thousands of individuals of all ages, including up to age 99, guard against the loss of their assets due to a long term care need. Barry will review the various sources of funds which could be repositioned including current life insurance policies no longer needed, annuities and the ability to eradicate the basis taxation issue, qualified plan money and cash to name just a few.

About Givner & Kaye



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

NOVEMBER 3RD: IRA AND RETIREMENT PLAN BENEFICIARY DESIGNATIONS: PROBLEMS AND OPPORTUNITIES. *Bruce Givner, 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.

UPCOMING
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A SNEAK PEEK

AT OUR **DECEMBER, 2011 & JANUARY, 2012** SEMINARS

Dec. 1st: **Asset Protection Planning: The Advanced Course.**
Bruce Givner, Esq.

Dec. 15th: **Tax Planning For The Sale of Your Business.**
Bruce Givner, Esq.

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.

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