

Givner & Kaye
Thursday
Seminar Series
October and
November, 2012

Our MCLE & CE accredited series is held in our office, and by webinar, 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 call **Desiree Kisselburg** at **310-207-8008** or e-mail us: **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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OCTOBER 4TH: REVERSE MORTGAGES EXPLAINED; WHEN RECOMMENDED; WHEN TO BE AVOIDED.

WEBINAR PRESENTATION ONLY

Karl Parize, Broker
Momentum Realty Group

Please Note: This Program is presented by Webinar Only. The time is 2:30—4:00 p.m.



With Reverse Mortgage your clients can secure a loan based on age and home value, including the option to never make another payment, or pay what and when they want. A Reverse Mortgage is a win/win:

- Receive lump sum payment or lifetime income
- Retain full title...stay in control
- Pay off existing mortgage(s)
- Income or credit does not matter
- Home equity and property passes to heirs
- Social Security and S.S.I. benefits not affected
- Remodel home...pay off any debt now
- Enhance lifestyle with tax free money
- Stop foreclosure proceedings now

OCTOBER 9TH: ENCORE WEBINAR ONLY PRESENTATION

LEVERAGE AND ESTATE PLANNING FOR YOUR IRA

Simon Singer
The Advisor Consulting Group

Please Note: This Program is presented by Webinar Only. The time is 1:00—2:30 pm.



We have all heard of strategies for managing the IRA assets to produce greater income or estate benefits or both. We have heard of Roth conversions, stretch IRAs, charitable strategies, beneficiary designations, buying life insurance etc., etc. All have advantages and disadvantages. Now for the first time we will compare most of the known strategies side by side to help you and your client decide which is best for them.

About Givner & Kaye



OCTOBER 18TH: YEAR END INCOME TAX PLANNING.

WHAT CAN YOU DO AT THIS LATE DATE?

Bruce Givner, Esq.

Givner & Kaye, A Professional Corporation



The calendar indicates there are now 84 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 2013? Should we take the deductions in 2012? Or defer them into 2013? If we take the deductions in 2012, 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.

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

A SNEAK PEEK AT OUR NOVEMBER SEMINARS

- Nov. 1st: Tax Qualified Plans: Still The Best Tax Shelter For Closely Held Businesses**
Stan Weisleder
Actuaries Unlimited
- Nov. 15th: Captive Insurance Companies For Closely Held Businesses**
Fred Turner and Rick Weiner
Active Captive