THE FINANCIAL AND ESTATE PLANNING COUNCIL OF METROPOLITAN DETROIT

presents

THOMAS J. PAULOSKI

TUESDAY, NOVEMBER 1, 2016

FEPCMD ANNUAL MEETING – ELECTION OF OFFICERS

Cranbrook Institute of Science

39221 Woodward, Bloomfield Hills, MI 48304

2 Hours State of Michigan CE and CFP credit for afternoon session – Approved

AFTERNOON PROGRAM - AUDITORIUM

Registration: 3:00 p.m.
Presentation: 3:15 p.m. – 5:30 p.m.
Break: 4:15 p.m. – 4:30 p.m. (cookies and beverages)

"Triangulation: Integrating Life Insurance into the Estate and Investment Plans"
Life CE #70537 / CFP #229291

COST: $90.00

COST: $25.00 (CFP Discount for Those Who Completed the Oakland CFP course in the last 12 months)

EVENING PROGRAM – limited to 125 guests:

Complimentary Cocktails: 5:30 p.m. – 6:30 p.m.
Main Lobby and Our Dynamic Earth Exhibit
ALSO: 30 Minute Planetarium Show – limited to the first 75 attendees that evening (tickets will be given at the registration table)
Presentation: 6:30 p.m. – 7:30 p.m.
Dinner: 7:30 p.m.

"Basis for Comparison: How Income Tax Management Is Changing the Face of Estate Planning"

COST: $60.00

FULL DAY DISCOUNT: $125.00

THOMAS J. PAULOSKI is National Managing Director for Wealth Planning and Analysis, the research division of Bernstein Global Wealth Management's Private Client Group. He works with private clients and their advisors on wealth transfer strategies, focusing on tax-efficient wealth management and asset allocation decisions. Previously, Tom was a partner at the Chicago law firm of Winston & Strawn LLP, where he concentrated his practice in estate, tax, and business planning. Tom also has been a member of the Chicago law firm of Levin & Schreder, Ltd., a Vice President in the Private Client Group of Zurich Life in Long Grove, Illinois, and a partner at the Chicago law firm of Schiff Hardin & Waite. Tom is a nationally known speaker on estate planning, tax, and insurance issues, and has written numerous articles and continuing legal education materials on estate planning topics.

AFTERNOON PRESENTATION: The American Taxpayer Relief Act of 2012 (ATRA) changed the face of estate planning by making "permanent" an inflation-indexed transfer tax exclusion that is now $5.45 million and growing. As a result, many clients now believe that they have too much life insurance. Should they cash in those policies? Tom Pauloski will discuss why, in many cases, existing life insurance should be retained or repurposed, rather than cashed in. Bernstein's most recent research suggests that life insurance is capable of producing superior risk-adjusted, after-tax returns when integrated with a diversified investment portfolio and thoughtful wealth transfer plan. (Note that Bernstein does not sell or market life insurance products, so these findings may surprise you.) Tom will use proprietary wealth forecasting model and the case study method to advance the argument that professional advisors need to think differently about life insurance in the wake of ATRA. Please plan to join us to hear Tom's unusual take on this important topic.

EVENING PRESENTATION: Just over three years ago, Congress surprised the estate planning world by passing the American Taxpayer Relief Act of 2012 (ATRA), which profoundly affected the way that tax professionals advise their clients. In this presentation, Tom Pauloski, National Managing Director of Bernstein's Wealth Planning and Analysis Group and a former estate planning attorney, will describe how ATRA has changed the face of estate planning, focusing his remarks on how income tax basis may be created, destroyed, and shifted among family members and entities. Particular emphasis will be placed on how the income tax rules governing partnerships (Subchapter K) may be harnessed to achieve specific tax planning objectives.

Log onto our website by October 14 to make your reservation and pay with VISA or Master Card. www.metrodetroitfepc.org

OR PLEASE MAIL YOUR RESERVATION AND CHECK BY OCTOBER 14 TO:
FEPCMD ● c/o Association Expertise ● 33006 W. Seven Mile Road, #237 ● Livonia, MI 48152
Phone: (313) 530-9223 ● Fax: (248) 479-0350 ● fepcmd@associationoffice.org

Member Name:________________________________ **Phone Number:**____________________

Guest Name:________________________________ **Phone Number:**____________________

Full Day__________ **Afternoon Program Only**__________ **Evening Program Only**__________

Amount Enclosed____________________ **Dietary Restriction Request**________________