THE FINANCIAL AND ESTATE PLANNING COUNCIL OF METROPOLITAN DETROIT

presents

NATALIE B. CHOATE

TUESDAY, NOVEMBER 18, 2014
FEPCMD ANNUAL MEETING – ELECTION OF OFFICERS
The Inn at St. John's
44045 5 Mile Rd, Plymouth, MI 48170

Pending Approval CE and CFP credit for afternoon session: State of Michigan Life (TBD) and CFP (TBD)

AFTERNOON PROGRAM / GALILEE ROOM:
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)

"Roth Immersion" and
"When Insurance Products Meet IRA's"

COST: $125.00

EVENING PROGRAM / THE ATRIUM:

Complimentary Cocktails: 5:30 p.m. – 6:30 p.m.
Presentation: 6:30 p.m. – 7:30 p.m.
Dinner: 7:30 p.m.

"IRAs With Hair"

COST: $75.00

FULL DAY DISCOUNT: $175.00

Natalie B. Choate practices law in Boston, Massachusetts, with the firm of Nutter McClennen & Fish LLP. Her practice is limited to consulting on estate planning and retirement benefits matters. Her books *Life and Death Planning for Retirement Benefits* and *The QPRT Manual* are leading resources for estate planning professionals. Miss Choate is a former chairman of the Boston Bar Association Estate Planning Committee, which she founded in 1981. She is a former Regent of the American College of Trust and Estate Counsel and former Chairman of its Employee Benefits Committee. She is a member and former officer of the Boston Probate and Estate Planning Forum. She 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. She is listed in *The Best Lawyers in America*.   From 1990 to 1992, Miss Choate served as Chairman of the Boston Bar Association's ERISA and Employee Benefits Law Committee. A Boston native, she is a graduate of Radcliffe College and Harvard Law School.

AFTERNOON PRESENTATION: Everything you need to know about Roth retirement plans, to help your clients decide on, implement, or undo a Roth conversion. Roth IRAs, offering tax-free distributions and no required distributions during the participant's life, are now available to high-income clients. To help you advise your clients regarding this significant planning opportunity, Natalie Choate explains the rules and shares expert tips. The second session will focus on the special tax rules that apply when a life insurance or annuity contract is held inside a retirement plan to include: tax treatment of plan-owned life insurance during employment and at employee's death, how to "roll out" an insurance policy at retirement, the three different valuation rules for plan-owned annuities, minimum distributions and "annuitized" IRAs, positive planning uses for life insurance and annuities in connection with retirement benefits, and more.

EVENING PRESENTATION: The world of IRA mistakes is like the children's game "Chutes and Ladders." Your client falls down the "chute" by making an IRA mistake. What IRS horrors await him? Before the IRS destroys your client's retirement security, you need to find a "ladder" to bring the client's IRA back up to the sunny skies of retirement heaven! The Problems: Sooner or later you will have a client with a missed minimum distribution, excess contribution, bungled Roth conversion, rollover snafu, or other IRA misstep. The Punishments: Know whether your client faces a 6%, 10%, or 50% penalty, a deemed distribution, or complete disqualification of his IRA. The Remedies: Learn when and how to use corrective distribution, absorption, recharacterization, hardship waiver of a deadline or a penalty, or a rollover to solve your client's problem.

Log onto our website by November 10 to make your reservation and pay with VISA or Master Card.
www.metrodetroitfepc.org

OR PLEASE MAIL YOUR RESERVATION AND CHECK BY NOVEMBER 10 TO:
FEPCMD ● 30600 Northwestern Hwy-#208 ● Farmington Hills, MI 48334
Phone: (248) 538-7654 ● Fax: (248) 538-7656

Member Name:_____Phone Number:_____

Guest Name:_____Phone Number: _____

Full Day_____ Afternoon Program Only_____ Evening Program Only_____

Amount Enclosed:_____