

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

EFPCSNJ NOVEMBER 16, 2017 EDUCATIONAL MEETING

State of New Jersey Estate Tax and Estate Planning Going Forward

Date:

Thursday, November 16, 2017

Location:

Tavistock Country Club, Tavistock Ln., Haddonfield, NJ 08033

Time:

Networking 5:00pm-6:00pm, Dinner 6:00pm-6:45pm, Opening Remarks 6:45pm-7:00pm,
Educational Program 7:00pm- 8:30pm

Speakers:

Chris Vassallo with RTD, Daniel Marques with Drucker & Scaccetti and Glenn Henkel with Kulzer DiPadova

Price:

EFPCSNJ Members—\$50 Non-Members—\$65.00

Exclusive Meeting Sponsor:



For additional information please see Page : 7

INSIDE THIS ISSUE:

AEP Designation	2
Council Sponsorship	11
Call for Articles	13
Executive Board Members	11
Featured Article	4-5
Meeting Schedule	3
Membership Application Form	12
Membership Renewal Form	10
November 16, 2017 Educational Meeting	7
President's Letter	2

REMINDER...

- **EFPCSNJ 2017-2018 Meeting Schedule:**
page 3
- **EFPCSNJ November 16, 2017 Educational Meeting:** page 7
- **EFPCSNJ 2017-2018 Membership Renewal:** page 10
- **EFPCSNJ Call for Newsletter Articles:**
page 13

LETTER FROM THE PRESIDENT



Dear Council Members:

The world has changed a fair bit in the past twelve months, especially if you are in the business of estate and financial planning. To help us regain our bearings, our next meeting will present a panel discussion on “the State of New Jersey Estate Tax and Estate Planning Going Forward”. This will be an evening program, held at Tavistock Country Club. The meeting will lead off with networking at 5PM, dinner at 6:00 and the program at 6:45. We are excited to present Chris Vassallo, Daniel Marques and Glenn Henkel to lead the discussion.

I want to thank our exclusive sponsor, LifeSpan Care Management, who is helping us to underwrite the November program. Put this on your calendar and invite a guest!

Speaking of guests, I remind you that each member is entitled to bring **one guest** to an educational program **at no charge!** If your guest joins in the current year, then you can invite another colleague to another program, also free of charge. Under our **member-get-a-member program**, each new member you recruit **allows you** to attend an EFPCSNJ educational meeting for free. Please share the council experience with your colleagues!

Although it is getting late in the year, it is not too late to renew your membership, so please take advantage of the opportunity to do so! You can go to www.efpcsnj.org/member-renewal and quickly re-up for another great year of professional education and networking.

Looking ahead to 2018, we have a two-part offering focused on elder care, with both sessions to be held on **Thursday mornings at the Mansion in Voorhees**. On January 18, Doug Fendrick and Jamie Shuster Morgan will present “Medicare 101”. On February 15, Nancy Carman and Michael Pompei will discuss “the Economics of Aging and Long-Term Care – Understanding the Options.”

We have several sponsorship opportunities available for 2018:

- February 15 – 3 sponsorships available
- May 17 – 2 sponsorships available
- June 7 – Installation Dinner 4 sponsorships available

Please take advantage of these slots and help to keep the wheels turning at EFPCSNJ! If you wish to sponsor a future meeting, or know a good candidate, please contact a Board Member or go to the “contact us” section of our website and reach out to Abby Murray at

efpcsnjmbbrsvcs@bowermanagementservices.com.

We look forward to seeing you at a future meeting!

Sincerely,
J. Mark Penny, ASA 2017-2018 Council President

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The AEP designation is a graduate level specialization designation which recognizes estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation and character. It is awarded by the National Association of Estate Planners & Councils.

For more information contact Tim at EFPCSNJ@mail.com or 856-795-0551.

The AEP candidate form can be downloaded from the Council's web site at www.EFPCSNJ.org.

2017-2018 MEETING SCHEDULE

Educational Meetings are usually approved for 1.0 CFP & CPE credits.

Meeting registration and more information can be found at www.EFPCSNJ.org

Thursday, September 28, 2017

Topic: Let's Talk About Phantom Income-Taxable Income With or Without the Actual Cash

Speaker: Marty Abo, CPA, ABV, CVA, CFF

Location: Laurel Creek Country Club, Mt. Laurel, NJ

Schedule: Breakfast 7:45 am; Educational Program 8:30am-9:30am

Sponsor: Glenmede

There are Two Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, November 16, 2017

Topic: State of New Jersey Estate Tax and Estate Planning Going Forward

Speakers: Chris Vassallo with RTD,

Daniel Marques with Drucker & Scaccetti and Glenn Henkel with Kulzer DiPadova

Location: Tavistock Country Club, Haddonfield, NJ

Schedule: Networking 5:00pm-6:00pm, Dinner 6:00pm-6:45pm,

Opening Remarks 6:45pm-7:00pm, Educational Program 7:00pm- 8:30pm

Sponsor: LifeSpan Care Management—EXCLUSIVE SPONSOR!

Thursday, January 18, 2018

Topic: Elder Care Part 1 – Medicaid 101

Speakers: Doug Fendrick, Esq., & Jamie Shuster Morgan, Esq. from Fendrick & Morgan, LLC.

Location: The Mansion on Main Street, Voorhees, NJ

Schedule: Breakfast 8:00 am; Program 8:30-9:30am

Sponsors: American Cancer Society, Bernstein Wealth Management and LifeSpan Care Management.

Thursday, February 15, 2018

Topic: Elder Care Part 2 – The Economics of Aging and
Long Term Care – Understanding the Options

Speakers: Nancy Carman from Virtua SeniorWise Care Management and
Michael Pompei from Ash Brokerage

Location: The Mansion on Main Street, Voorhees, NJ

Schedule: Breakfast 8:00 am; Program 8:30-9:30am

Sponsors: There are Three Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, May 17, 2018

Topic: International Estate Planning

Speakers: Glenn Henkel, J.D., LL.M., CPA from Kulzer DiPadova

Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ

Schedule: Breakfast 8:00 am; Program 8:30am-9:30am

Sponsors: Glenmede

There are Two Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June 7, 2018

EFPCSNJ Installation and Awards Dinner

Location: TBD

Schedule: 6:00pm - 9:00pm

Sponsors: There are Five Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

INTERESTED IN SPONSORING AN EVENT?!

If you are interested in sponsoring an EFPCSNJ meeting in the 2017–2018 Meeting Year, please contact Abby Murray at 856-795-0551.

The Estate Tax May Be Almost Gone, but the Need to Plan Remains

by Sarah L. Cranston, Esq.

It looks like the estate tax repeal is here to stay. With the New Jersey Governor's race this year, attorneys and tax professionals ruminated on whether the Democratic candidate would keep the estate tax repeal in place or roll it back. According to his tax plan, gubernatorial candidate Phil Murphy does not plan to halt or reverse the repeal. There will no longer be a need for complex estate planning and gifting to avoid the estate tax at the state level, and if Trump gets his way – at the national level either.

So, what does this mean for estate planners going forward? What valuable services can we still provide to families and individuals going forward? In my view, our services are as important as ever, though the reasons are changing.

People Still Need Trusts—Even if trusts become unnecessary for estate tax purposes, they still provide important protections for beneficiaries. Any trust that protects assets from government agencies (think Special Needs and Qualifying Domestic Trusts), creditors, and soon-to-be ex-spouses (hello, Spendthrift Trusts) are valuable tools. Also, minors still need their inheritances to go into a Minors Trust, which does more than simply provide a place to keep the inheritance – it allows the decedent to choose whom will control the child's funds. In addition, do not forget our furry friends. More and more, individuals are creating pet trusts to ensure that their lovable companions are taken care in the event the owners pass away before them.

Charity Does Not Always Begin at Home—Estate planning is also the best way to ensure that individuals can leave bequests to their favorite charities. Some might presume that individuals leave money to charities to avoid paying estate taxes, but many individuals actually want to leave a little something for their favorite non-profit. Indeed, non-profits are continually reaching out to promote "legacy giving" and, in some instances, are looking to collaborate with estate planners to encourage that practice.

Planning is Still Less Expensive—Even if there are no estate taxes, individuals continue to need advice regarding inheritance taxes at the state level. Also, dying intestate is still more expensive than dying testate. If there is no Will, there is a slightly higher fee for being appointed administrator, and the courts will require a surety bond be posted by the administrator. A well-prepared Will contains a waiver of the surety-bond requirement. The bond itself can cost the administrator (e.g. estate) thousands of dollars per year for very large estates (over \$2 million) and the administrator must have good credit to obtain the bond. If the applicants credit is not good, then the proposed administrator will either not be bonded and cannot be appointed as estate administrator, or will have to pay a higher bond premium.

Furthermore, the process for being appointed an administrator can be more complex and time consuming than being appointed executor of an estate. For example, an administrator

may need to obtain renunciations from everyone else who has an equal right to serve, and he or she must provide approximate values of all the decedent's assets including vehicles, bank account information, and real property. All that is required to be appointed an executor is a certified copy of the death certificate and the original Will.

Wills Are Part of a Package—In addition, any estate planner worth his or her salt is going to discuss the benefits of Advance Medical Directive and Durable Financial Powers of Attorney documents. Sometimes, depending upon the circumstances, these documents are much more important than the Will. The more deeply entrenched in guardianship litigation I become, the more I see the value of having a valid Power of Attorney.

Admittedly, there are times when these documents are insufficient to provide the right protections to an individual, but I would much rather help a family by providing a Power of Attorney document, and thereby avoiding the costly, time-consuming, and sometimes emotionally draining process of applying for guardianship for someone who is already incapacitated.

With regard to financial Power of Attorney documents, many married individuals think that their spouse does not need a Power of Attorney to act on their behalf, but that is simply not true. If the incapacitated spouse needs expensive medical care, the healthy spouse may need to cash in the 401K or sell the jointly- owned house – that cannot happen without a guardianship or Power of Attorney document, and the Power of Attorney is much easier and much less expensive.

Advance Medical Directive documents provide additional solace to the family and individual. These documents tell a person's family whether he or she wants life-sustaining treatment, and to appoint a decision maker. It allows the family access to medical information so they can make informed decisions. Under New Jersey law, there is no priority of right as to who the decision-making person should be in these circumstances. The standard for withdrawing life-sustaining treatment is (1) what would the person wanted (a difficult thing to prove) and (2) what are in the person's best interests (a difficult thing to decide).

Estate Planning Is Not Just For Grown Ups—More recently, I have focused my outreach on young families. Quite simply, it is the demographic about which I feel most passionate. I frequently meet and talk with young parents who do everything they can to meet the needs of their children, but give no thought to whom will provide that attention and care to the children should the parents become incapacitated or pass away.

The Estate Tax May Be Almost Gone, but the Need to Plan Remains

by Sarah L. Cranston, Esq.

It is very unlikely that a catastrophe will befall the parents, but unforeseen things can and do happen, and we have a duty to continue to provide for and protect our children, even when we are no longer physically able. Wills are the best way to ensure that our children are cared for by the individuals we select. It is the best way to ensure that a child's inheritance is funneled into the proper trust and managed by an appropriate trustee. Responsible and caring parents always consider the needs of their children, and that includes contemplating who will care for them as guardians, if they no longer can.

Powers of Attorney documents are so important for young families. Naming spouses and alternate agents to manage finances is a person's best prospect of avoiding guardianship litigation. Again, it is rare that a 20-something or even a 40-something will experience a tragedy, but it does happen.

Advance Medical Directive documents also provide peace of mind and guidance to loved ones. We recently had clients who are the parents of a young single man in his 40s who suffered brain damage. He is in a persistent vegetative state, having no Power of Attorney or Advance Medical Directive documents. The parents disagree with the man's adult son (who has mental health issues of his own) about whether to continue life-sustaining treatment.

As noted above, New Jersey has no priority-of-right statute in connection with making medical decisions for a loved one. Sadly, the parents, while they wait for a guardianship order to be entered, are not informed of their son's condition by the medical facility.

In the interim, the parents are required to file for guardianship to ensure that their son's finances are handled properly. Meanwhile, the unconscious man's parents' hands are tied and they can do nothing to force the young man's freeloading girlfriend to move out of the home they shared. Sure, we can write letters threatening legal action, but until the parents become guardians for their son, those letters have little enforcement value.

Power of Attorneys and Advance Medical Directive documents are also essential for young adults leaving home and headed to college. While a Will might not be at the top an 18-year-old's "Get Ready for School" list, Power of Attorney and Advance Medical Directive documents should be.

These documents will provide parents peace of mind that if something unfortunate happens to their child, they will have the legal authority to act on their child's behalf. Without the Power of Attorney and Advance Medical Directive documents, it is very unlikely that any hospital, school administrator, or bank will speak with a parent about their child's medical and financial well-being. Of course, there might be some concern on the part of the 18-year-old that the parent will misuse this tool (e.g. calling college administrators for academic informa-

tion without permission of the child), but that can be worked out – within the document itself or simply by agreement between parent and child.

Purchasing any of these documents online are discouraged, at all cost. While the online documents may state they are "simple", it does not mean that they comport with state law, or some big national bank's mysterious checklist of requirements. Proper drafting AND execution are essential and can vary from state to state. Online DIY documents are not state specific and all too often do not comply with any state's specific estate planning laws. Don't fall for the temptation of "penny wise, pound foolish."

In short, the repeal of the New Jersey estate tax is not the end of estate planning – preparation remains essential for all ages and demographics. Estate planning in the future will be less about the numbers and more about the soft touch. It is also more likely about volume and less about complexity. The needs may be more simple (although they rarely are, in reality), but they are still needs.

Contact me directly with any questions and/or additional information. Don't play RISK with your or your loved one's life.

ABOUT THE AUTHOR



Sarah focuses her practice on estate planning, administration and litigation matters, assisting families and individuals to make well-informed decisions about how to protect their assets and children when life takes an unexpected turn. She enjoys working with young families and educating them on how to protect their children best in times of incapacity or an untimely passing.

Sarah is a frequent speaker and author on estate planning and administration topics for business, professional and community groups. To book Sarah for your next event, contact her directly at scranston@timriceelderlaw.com and 856.782.8450.

This article reflects the opinions of the author and not necessarily those of EFPC of SNJ.



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EFPCSNJ NOVEMBER 16, 2017 DINNER MEETING

State of New Jersey Estate Tax and Estate Planning Going Forward



Date: Thursday, November 16, 2017

Time: Networking 5:00pm-6:00pm, Dinner 6:00pm-6:45pm, Opening Remarks 6:45pm-7:00pm,
Educational Program 7:00pm- 8:30pm

Speakers: Chris Vassallo with RTD, Daniel Marques with Drucker & Scaccetti and Glenn Henkel with Kulzer DiPadova
Tavistock Country Club, Tavistock Lane, Haddonfield, NJ 08033

EFPCSNJ Members: \$50 & Non-Members - \$65.00

Last fall the NJ Legislature repealed the NJ estate tax. The law goes into effect on January 1, 2018 but when it takes effect, there will be a new Governor in Trenton. As we know, the Trump administration and the Republican party have long sought for repeal of the Federal Estate Tax, or the "death" tax, as it is called. How do these prospect change the manner that our clients should plan? What are the key elements of the law that should be considered in counseling clients through the maze of options? This program will be a panel discussion of the new NJ law, the 2017 transition rule and experiences of the speakers in helping clients cope with the changing landscape.

We are applying for this meeting to qualify for the following CE credits: 1.0 CPE credit (for CPAs), 1.0 CFP credits, NJ & PA CLE credits

This Meeting is Exclusively Sponsored by:



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November 16, 2017 EFPCSNJ Meeting Registration Form

NAME: _____ Member ___ Guest ___

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Registration Fee: EFPCSNJ Member \$50, Non-Member \$65

Enclosed is my check for \$ _____ payable to:

EFPCSNJ • PO Box 460, Collingswood, NJ 08108 • Phone: 856-795-0551 • Fax: 856-210-1619 • efpcsnjmbbrsvcs@bowermanagementservices.com • www.efpcsnj.org

ONLINE REGISTRATION OPTION: Register online at the EFPCSNJ website (www.efpcsnj.org) and pay with a credit card. This option is fast, easy, secure and convenient

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Member-Get-a-Member Contest

EFPCSNJ is announcing a great opportunity to get involved in the organization and help all of the members and meeting attendees become more successful. As you know, one of the most important benefits of EFPCSNJ is networking with other professionals that work in the same industry as you do. By increasing membership we will increase the opportunity for networking and that will help everyone increase their professional circle. Increased membership and meeting attendance will help in the sharing of industry best practices as well as increase the potential for business referrals.

Please Help EFPCSNJ Grow!!!

HERE IS HOW

EFPCSNJ will be running a contest now through April 30, 2018. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2017-2018 program year. The EFPCSNJ member who recruits the most new members will receive 2 complimentary tickets to the Installation and Awards Dinner where they will receive an award.

*****NEW FOR 2017–2018*****

Each EFPCSNJ member has the ability to bring 1 guest to an educational meeting for free for the 2017-2018 meeting year. If that guest becomes a member of EFPCSNJ, then you are able to bring another guest free of charge to an educational event.

The process is simple:

1. Discuss EFPCSNJ and the great benefits you receive from being a member with your professional colleagues that meet the membership criteria (Trust Officers, Chartered Life Underwriters, Attorneys, CPAs, CFPs, CFCs and other qualified professionals who are primarily involved in the financial planning process).
2. Once they are ready to join they simply need to go to www.efpcsnj.org and select "Application Form" on the left hand menu.
3. They will need to complete the form and make sure to put that they are recommended by you for membership at the bottom of the online form.
4. Once the application is received it will be reviewed and the EFPCSNJ Office will get back to them regarding the status of their application.

Please help EFPCSNJ grow so we can continue to help all of our members prosper.

Some information about EFPCSNJ:

The Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ) was established in 1975 and serves our members by providing educational and networking opportunities throughout the year. Our members are Trust Officers, Chartered Life Underwriters, Estate Attorneys, CPAs, CFPs, Chartered Financial Consultants and other qualified professionals who are involved in the estate and financial planning process. We have approximately 125 members that service clients in the NJ counties of Camden, Burlington, Atlantic, Cumberland, Ocean, Salem and Cape May. Being a part of this group provides you educational opportunities, networking events and the ability to get continuing education credits of you are a CFP, CPA or lawyer registered in NJ or PA.

EFPCSNJ holds 5 educational events per year and has an annual Installation and Awards Dinner. The educational events are held in September, November, January, February and May and the dinner is usually held in early June. For a complete listing of events please visit www.efpcsnj.org.



Estate and Financial Planning Council
of Southern New Jersey, Inc.
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2017-2018 DUES RENEWAL

Description	Amount
Individual Member @ Regular—\$145, Student—\$25, Faculty—\$40, Young Professional—\$75, Associate—\$195	
Corporate Members – first 4 members @ \$145	
Corporate Members – 5th member and more @ \$120	
2017-2018 Educational Meeting Package—All 5 educational programs @\$125	
Total	

\$145 for dues paid by 9/30/2017. \$170 for dues paid after 10/1/17
Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108
You can renew online and pay by credit card by going to the EFPCSNJ website (www.efpcsnj.org) and click "Member Renewal" on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance.
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Member: _____

Nickname: _____

Discipline**: _____

Title: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

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Business Description: please email business description (limit to 200 words) to efpcsnjmbbrsvcs@bowermanagementservices.com

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For more information contact Abby Murray at :
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Glenmede was created as an independent trust company over 60 years ago to serve as investment manager and trustee of the Pew family's charitable interests –The Pew Trusts. Today, we manage \$34 billion for high-net-worth individuals and families, endowments, foundations and institutional clients. Please contact Mike Schiff at 609-430-3112 or Mike.Schiff@glenmede.com for a personal conversation.

GLENMEDE
Founded on ideals. Built on ideas. glenmede.com

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Executive Director

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Estate & Financial Planning Council of Southern New Jersey

Membership Application

Apply online at www.EFPCSNJ.org

Name: _____

Title: _____

Company: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

I am actively engaged in the estate and/or financial planning profession in _____ county for _____ years.

I hold a license or designation/certification and am a member in good standing in the following:
_____ Attorney _____ CPA _____ CFP _____ ChFC _____ CLU
_____ CTFA or qualified professional employed in tax, trust or estate practice by a financial services firm.

Or I have a _____ certification/designation.

My area of discipline(s): _____ Accountant _____ Attorney _____ Financial Planner
_____ Reverse Mortgage Consultant _____ Insurance _____ Trust Officer

Or: I have been involved in this industry as: _____

Or I would like to apply to be a member of EFPCSNJ under one of the following NEW non-voting member categories: _____ Student (\$25 annually) For students attending undergraduate or graduate programs)

_____ Faculty (\$40 annually) For University/College faculty

_____ Young Professional (\$75 annually) For young professionals 35 years of age or less that do not have the necessary credentials or experience but are working towards full membership

_____ Associate Member (\$195 annually) for people that provide services to the clients of EFPCSNJ members but do not have the necessary designations to become a full member and are not primarily involved in the financial planning process.

Associate Members are offered a \$100 discount on one EFPCSNJ Breakfast Meeting Sponsorship.

Signature: _____ Date: _____

Recommended by Member: _____
(please print)

Signature of Member: _____

Membership cost: \$170 per year. You can also submit your membership application online at www.efpcsnj.org. Corporate membership is available.

More information can be found at www.EFPCSNJ.org.

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Member of the National Association of Estate Planners and Councils

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Call for Articles

Please consider submitting an article for inclusion in future newsletter issues. We are now seeking articles for the EFPCSNJ newsletters.

Articles should be between 1,200 and 2,000 words
which is usually three to six typed pages.

Submissions should be sent as a word document to Abby Murray at
efpcsnjmbrsvcs@bowermanagementservices.com.

This is a great way to get involved with EFPCSNJ and to share knowledge and information with the rest of the members.

To view recent newsletters please visit the EFPCSNJ website (www.efpcsnj.org) and go to Documents.