

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

EFPCSNJ SEPTEMBER 28, 2017 EDUCATIONAL MEETING LET'S TALK ABOUT PHANTOM INCOME

Date:

Thursday, September 28, 2017

Location:

Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ 08054

Time:

8:00am breakfast – 8:30am-9:30am educational program

Speaker:

Martin H. Abo, CPA, ABV, CVA, CFF - Abo and Company

Price:

EFPCSNJ Members—\$30 Non-Members—\$40.00

Meeting Sponsor:



2 Meeting Sponsorships Still Available.

Contact Abby Murray at 856-795-0551 to take advantage of this opportunity today:

For additional Information Please see Page : 6

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LETTER FROM THE PRESIDENT



Dear Council Members:

The summer days are sliding by and we all know what that means – the new series of EFPCSNJ educational programs is just around the corner! Your Board has worked diligently to put together a set of interesting speakers and topics for 2017 -2018.

On September 28, 2017, we lead off at Laurel Creek Country Club. Our speaker, who needs little introduction, is the esteemed Martin H. Abo, CPA/ABV/CVA/CFF. Marty's presentation is titled: "[Let's Talk About Phantom Income](#)". Breakfast – 8:00 am. The one hour program begins at 8:30 am. The EFPCSNJ provides a great opportunity to network with fellow professionals from a variety of backgrounds and disciplines. Who knows? – your next contact could be a referral from an acquaintance made at one of our meetings! You can help us and yourself by **renewing your membership** – it is simple – just go to www.efpcsnj.org/member-renewal and renew today!

It is important to build and renew by recruiting new members to our council. Most of us know at least one, and probably several, qualified professionals who could both provide and draw benefits from membership. Don't be shy – invite them to a program! September is the ideal time to make that contact! Please see additional information about bringing guests to a EFPCSNJ meeting as outlined by EFPCSNJ 1st Vice President Henry Kramarski on page _____.

Did you know that the EFPCSNJ has non-voting membership categories? Colleagues under age 35, who may lack required credentials and experience can join as a Young Professionals Member. For those who provide services to estate and financial planning professionals but do not primarily engage in these professional activities, Associate Membership status is available. Student Membership and Faculty Membership status is also available for undergraduates, graduate students and professors.

We extend a big thank you to our past sponsors and encourage all to invite new sponsors to support our continuing education programs and events. To become a sponsor, simply contact a Board Member or go to the "contact us" section of our website and reach out to Abby Murray at efpcsnjmbrsvcs@bowermanagementservices.com.

Though the National Association of Estate Planners and Councils ("NAEPC"), council members have access to their webinars, publications and other benefits. I invite you to examine the "member benefits" link on our website to explore the opportunities.

It is an honor and privilege to serve as your President. I extend my thanks to our current Board and past leadership who have set us up well for the year ahead. I also am pleased to work with Tim and Abby, our managers, who make the trains run on time behind the scenes.

Sincerely,

J. Mark Penny, ASA 2017-2018 Council President

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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: TBD

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

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

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

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

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.

EFPCSNJ 2017-2018 Announcements

By: Henry Kramarski, CFP
EFPCSNJ 1st Vice President

As Summer comes to a close, the EFPCSNJ Board is excited to announce another fantastic line up of educational programs as well as some new membership programs. We are sure that you will find this year's programs very informative. As EFPCSNJ 1st Vice President and Program committee chair it is my privilege to outline this information for you below.

Our first EFPC event is Thursday, September 28, 2017 from 8:00–9:30 AM at Laurel Creek Country Club in Mt. Laurel, NJ. Martin H. Abo, CPA/ABV/CVA/CFF will present a program titled, "Let's Talk About Phantom Income – Taxable Income With or Without the Actual Cash." This course will illustrate how taxable income is more than just the numbers on a paycheck or a W-2, but a complicated series of sources that come together - and, if **not** correctly or at least considered, can create major and lasting problems for attorneys and the clients they represent. We hope to see you on the 28th at Laurel Creek. We are looking forward to all the 2017-18 educational programs including a revised Elder Care program which will be covered over two different meetings. Please see page 3 for more details on the rest of the this year's programs.

With the fall fast approaching, it is also time to renew your EFPCSNJ Membership for the 2017-2018 meeting year. The membership renewal form can be found on the EFPCSNJ website. Visit the website at www.efpcsnj.org and then click on the "Member Renewal" form on the left hand side of the page. To complete your membership renewal, click on the "Online Dues Renewal Form" link. The link can also be found here: <http://www.efpcsnj.org/member-renewal> This will allow you to quickly complete your renewal through the EFPCSNJ website. You also have the ability to print a renewal form from the same page. Simply click on the "Printable Membership Renewal Form" link and complete the form and mail or fax it to Abby Murray. The fax number is 856-210-1619 and the mailing address is EFPCSNJ, PO Box 460, Collingswood, NJ 08108. The EFPCSNJ Board thanks you for your previous membership and look forward to having you as a member for many years to come.

Last year EFPCSNJ introduced a program that allowed you to register for all of the educational programs for the year at a discounted rate. We are excited to offer

EFPCSNJ members this benefit and savings again for the 2017-2018 educational programs. You can register for all 2017-2018 educational programs at the discounted rate of \$125 which is a discounted rate of \$25 per meeting. New this year is the ability to register and pay for all 2017-2018 educational programs when you renew your EFPCSNJ membership. When completing the online renewal form you will see the option at the bottom of the renewal page. Just click the button next to "All Event Registration \$125".

Because we would like to share the value of the EFPCSNJ educational meetings with as many of your friends and colleagues as possible, EFPCSNJ is excited to announce a new program that allows you to bring a guest to an EFPCSNJ educational meeting for free! 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. Remember too, that any new member that you recruit, will count toward the EFPCSNJ Member Get a Member program. Each new member you recruit allows you to attend an EFPCSNJ educational meeting for free. If you recruit 5 new members in 2017-2018 you would be able to attend all educational programs for 2018-2019 for free! So please, don't keep EFPCSNJ a secret, tell a friend/colleague and bring them to an educational event.

Thank you for your continued support and membership of EFPCSNJ. We look forward to seeing you at the September 28, 2017 event.



Henry Kramarski is the President of Legacy Wealth Management Group, LLC as well as the 2017-2018 EFPCSNJ 1st Vice President.

Henry can be reached by phone at 856-235-0505 or email:

henry.kramarski@legacywealthmanagementgroup.com
or via the Legacy Wealth Management LLC website at:
www.legacywealthmanagementgroup.com



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EFPCSNJ SEPTEMBER 28, 2017 BREAKFAST MEETING LET'S TALK ABOUT PHANTOM INCOME



Date: Thursday, September 28, 2017
Time: 8:00am breakfast, 8:30am—9:30am Educational Meeting
Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ 08054
EFPCSNJ Members: \$30 & Non-Members - \$40.00

This course will illustrate how taxable income is more than just the numbers on a paycheck or a W-2, but a complicated series of sources that come together - and, if not correctly or at least considered, can create major and lasting problems for attorneys, Estate and Financial Planners and the clients they represent.

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 Sponsored by:



2 Meeting Sponsorships Still Available.
Contact Abby Murray at 856-795-0551 to take advantage of this opportunity today:

EFPCSNJ Thanks Our CLE Sponsor:



September 28, 2017 EFPCSNJ Meeting Registration Form

NAME: _____ Member ___ Guest ___
COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ___ Guest ___
COMPANY: _____

PHONE: _____ EMAIL: _____

Registration Fee: \$85 Enclosed is my check for \$_____ payable to:

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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.
PO Box 460 • Collingswood, New Jersey 08108
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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.
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.

BENEFITS OF MEMBERSHIP

- Access to National web site and all its resources
- Quality speakers at the meetings
- Great networking opportunities
- Continuing education credits at every meeting
- Access to great resources through the membership directory

CONTACT INFORMATION

Member: _____
 Nickname: _____
 Discipline** : _____
 Title: _____
 Company: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone: _____ Fax: _____
 E-mail: _____ Website: _____

**Discipline:		
Attorney	Accounting	Financial Planning
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Other (please explain)		

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

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- ~ A 1/4 page ad in every newsletter.
- ~ A link to your company's web site on the patrons page of the Council's web site.

MEETING SPONSOR – \$400

- ~ Company name on all meeting notices.
- ~ Attendance for 2 at the event.
- ~ Display of materials promoting your firm.
- ~ Verbal recognition at the event.
- ~ Multiple sponsors for the event
- ~ Honorary membership in the Council for current membership year.

For more information contact Abby Murray at :
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Tim Bower, CAE

Executive Director

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

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.

Tim Bower, CAE

Executive Director

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

Fax: 856-210-1619

Estate & Financial Planning Council of Southern New Jersey

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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.