

# Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

## MAY 21, 2015 BREAKFAST MEETING DELAWARE TRUSTS VS. NEW JERSEY TRUSTS WHY YOUR CLIENTS MAY WANT TO LEAVE HOME

Thursday, May 21, 2015  
The Mansion on Main Street  
3000 Main Street, Voorhees, NJ 08043

**Speaker:**

Thomas A. Varley, J.D., CTFA, ChFC

**Time:**

8-8:30 am— Breakfast  
8:30-9:30 am—Educational Program

The EFPCSNJ May 21, 2015 Breakfast Meeting is being Sponsored by:



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For additional information please see Page : 6

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## REMINDER...

- **There’s Still time to Register for the May 21, 2015 Breakfast Meeting—** Thursday, May 21, 2015 details on page 6
- **Register Today for the EFPCSNJ 2015 Installation and Awards Dinner:** page 9
- **EFPCSNJ 2015–2016 Slate of Officers and Directors:** page 5
- **Mark Your Calendars!** EFPCSNJ 2014-2015 Meeting Schedule on page 3

# LETTER FROM THE PRESIDENT

Dear Council Members:



Spring has sprung and EFPCSNJ is looking forward to the great events that we have coming up to round out our 2014-2015 meeting year.

The next EFPCSNJ Breakfast Meeting will be held on Thursday, May 21, 2015 at The Mansion in Voorhees. Thomas A.

Varley, JD, CTFA, ChFC and Vice President with PNC Delaware Trust company will be presenting a program titled, "Delaware Trusts vs. New Jersey Trusts: Why your clients might want to leave home."

The presentation will explore the differences between trust law in New Jersey and Delaware and how clients may benefit from taking advantage of these differences, even if they are beneficiaries of existing irrevocable trusts. Statutes as well as some recent Delaware and New Jersey cases will also be discussed. I would like to thank our sponsors for this program, Glenmede and SeniorWise Care Management. There is one sponsorship opportunity still available. If you would like to sponsor this meeting, please contact Abby Murray at 856-795-0551 for additional information.

We will be voting on the 2015-2016 Slate of Officers (as listed on page 5) at the May 21, 2015 Breakfast Meeting. I hope to see you all at this last educational meeting for the 2014-2015 meeting year.

The EFPCSNJ 2015 Installation of Officers and Member Awards Dinner will be held this year on Tuesday, June 9, 2015. The event will be held at the beautiful Moorestown Community House on Main Street in Moorestown. This is always a great event for EFPCSNJ and the 2015 event is shaping up to be another wonderful night. You can find a registration form on page 9 of this newsletter. Register early to reserve your seat. You won't want to miss this event. I would like to thank our sponsors Ohio National, Security Mutual and The Virtua Foundation for their support. There are only three sponsorship opportunities left for this event. Please contact Abby Murray for additional information.

Many thanks and see you at The Mansion on Thursday, May 21, 2015 at the next Breakfast Meeting!

Sincerely,  
Yasmeen S. Khaleel, Esq.  
Council President

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For more information contact Tim at [EFPCSNJ@mail.com](mailto:EFPCSNJ@mail.com) or 856-795-0551.

# 2014-2015 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](http://www.EFPCSNJ.org)

## **Thursday, September 18, 2014**

Topic: Samurai Planning: Cutting Edge Concepts for 2015

Speakers: Gary DeVicci, MSFS, CFP,

David J. Gill, Jr. MST, CPA/PFS, CFP

Kevin J. DiMedio, Esq.

Location: Tavistock Country Club, 100 Tavistock Lane, Haddonfield, NJ 08033

Schedule: Cocktails 5:30 p.m.; Dinner 6:15 p.m.; Program 7:00–8:30 p.m.

Sponsors: SeniorWise Care Management.

## **Thursday, November 20, 2014**

Topic: How to Help Your Clients Prepare For and Manage The Complexities of Tax Controversy

Location: The Mansion on Main Street, Voorhees, NJ

Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.

Sponsors: Jackson National and SeniorWise Care Management.

## **Thursday, January 22, 2015**

Topic: EFPCSNJ 2nd Annual Elder Care Legal Forum

Location: Tavistock Country Club, Haddonfield, NJ

Schedule: Vendor Showcase & Cocktail Hour—4:30pm.; Dinner 6:00 p.m.; Opening Remarks 6:45 p.m.

Educational Program 7:00-8:30 p.m.

Sponsors: Edward Jones, IKOR , Rothkoff Law Group

## **Thursday, March 19, 2015**

Topic: The Money Pit—The Sale of Real Estate in an Estate

Speakers: Robert L. Baker, Jr. Esq. and C. Gavin Opperman, Esq., from Subranni Zauber LLC

Location: The Mansion, Voorhees, NJ

Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.

Sponsors: Community Foundation of South Jersey, Foundation Title and Wilmington Trust

## **Thursday, May 21, 2015**

Topic: Delaware Trusts vs. New Jersey Trusts—Why Your Clients May Want to Leave Home

Location: The Mansion on Main Street, Voorhees, NJ

Schedule: Breakfast 8:00 a.m.; Program 8:30-9:30a.m.

Sponsors: Glenmede & SeniorWise Care Management. One sponsorship opportunity is still available

## **Thursday, June 9, 2015**

Installation of Officers and Member Awards Dinner

Location: The Moorestown Community House

16 East Main Street, Moorestown, NJ 08057

Time: 5:30 p.m.—8:30 p.m.

Sponsors: Ohio National, Security Mutual, The Virtua Foundation

Three sponsorship opportunities is still available

## **INTERESTED IN SPONSORING AN EVENT?**

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!  
If you are interested in sponsoring an EFPCSNJ meeting in the 2014–2015 Meeting Year,  
please contact Abby Murray at 856-795-0551.

## RETIREMENT? THAT'S SO FAR OFF. OR IS IT?

Martin H. Abo, CPA/ABV/CVA/CFF

Since you should plan on living at least 20 years after normal retirement at age 65, it is important to manage pension money in a way that funds won't run out. Unfortunately, we come across numerous situations where people have made unwise decisions that get them into financial trouble at the point in their lives when they have little no chance of supplementing what is left of their pension funds.

Common errors include:

- Not heeding the minimum distribution rules and incurring unnecessary penalties.
- Withdrawing excessive amounts in the early years of retirement.
- Failure by eligible individuals to convert to a Roth IRA.
- Failing to properly diversify a retirement portfolio so that there is excessive risk, or insufficient income to replenish funds that are withdrawn.

Of course, there are other common administrative mistakes such as naming the wrong beneficiaries and failing to take advantage of rollover possibilities that could extend tax deferral. Since most people are not conversant with all of the retirement planning possibilities, we encourage pension plan participants to seek professional financial and tax planning assistance regardless of how straight-forward they think their planning needs are.

A large percentage of the baby-boom generation are or will be retiring, and many of them (OK then, us Woodstockers) are restless. A survey we recall coming across a while back by the Del Webb Corporation indicated that 59% intended to relocate upon retirement. What's more, 31% intended to move more than 3 hours distant from the pre-retirement locale. These findings bear out that many people will change their state of domicile after retirement. It's important for retirees to assess the tax ramifica-

tions of a move to another state. Different states have vastly different tax structures with respect to income taxes, personal property taxes, sales taxes, and inheritance taxes and the rates at which taxes are imposed also differ appreciably. Thus, the decision to retire to a particular state can have major financial implications for retirees and their heirs.

Does Abo and Company have all the answers? Nope (although we have many). Still, when all we can do is raise the issue, unsure of all the ramifications, CPAs embrace striving to help you in finding the answers. What better a way to kick off 2015 than by conferring with "your team" (i.e. CPA; tax/estate planning attorney; insurance professional; investment advisor; and other financial planning professionals



The above article was provided by Abo and Company, LLC and its affiliate, Abo Cipolla Financial Forensics, LLC, Certified Public Accountants - Litigation & Forensic Consultants. With offices in Mount Laurel, NJ, Morrisville, PA., and Franklin Lakes, NJ, for more information, email alerts and articles can be accessed at [www.aboandcompany.com](http://www.aboandcompany.com) or calling 856-222-4723.

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

## The Estate and Financial Planning Council of Southern New Jersey announces their 2015-2016 slate of officers.

Voting will occur at the May 21st, 2015 meeting that takes place at 8:30am at the Mansion on Voorhees, NJ. Meeting information can be found on page 6 of this newsletter and all active EFPC-SNJ members in attendance at the meeting will get a vote.

- President: William S. Merriken, Jr., ChFC – Merriken Financial Group, Inc.
- 1<sup>st</sup> Vice President: Jamie Shuster Morgan, Esq. – Fendrick & Morgan, LLC
- 2<sup>nd</sup> Vice President: J. Mark Penny, ASA – Hempstead & Co., LLC
- Treasurer: Henry Kramarski, CFP® - Legacy Wealth Management
- Secretary: Kimberly A. Dula, CPA—Friedman, LLP
- Immediate Past President: Yasmeen S. Khaleel, Esq. – Capehart & Scatchard, PA

# EFPCSNJ MAY 21, 2015 BREAKFAST MEETING DELAWARE TRUSTS VS. NEW JERSEY TRUSTS WHY YOUR CLIENTS MAY WANT TO LEAVE HOME

**Speaker:** Thomas A. Varley, J.D., CTFA, ChFC

**Date:** Thursday, May 21, 2015

**Schedule:** Breakfast 8:00 am, Program 8:30-9:30am

**Location:** The Mansion, 3000 Main Street, Voorhees, NJ

**Price:** EFPCSNJ Members: \$25 Non-Members: \$35

Join EFPCSNJ for this program and learn some of the differences between trusts established in Delaware as compared to New Jersey and why there might be significant advantages for a New Jersey resident to create a Delaware trust.

This Meeting is generously sponsored by:



Please call Mike Schiff, TEP for a personal conversation.  
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Thank you to our CLE Sponsor



We have applied for this meeting to qualify for the following CE credits:  
1.0 CPE credit (for CPAs), 1.0 CFP credits. 1.0 NJ CLE and 1.0 PA CLE

## May 21, 2015 EFPCSNJ Meeting Registration Form

NAME: \_\_\_\_\_ Member \_\_\_ Guest \_\_\_

COMPANY: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

NAME: \_\_\_\_\_ Member \_\_\_ Guest \_\_\_

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Member: \$25 Non-Member: \$35 Enclosed is my check for \$\_\_\_\_\_ payable to:

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

**William S. Merriken, Jr., ChFC**

*Life is a Series of Expected and Unexpected Events. Are you Prepared?*

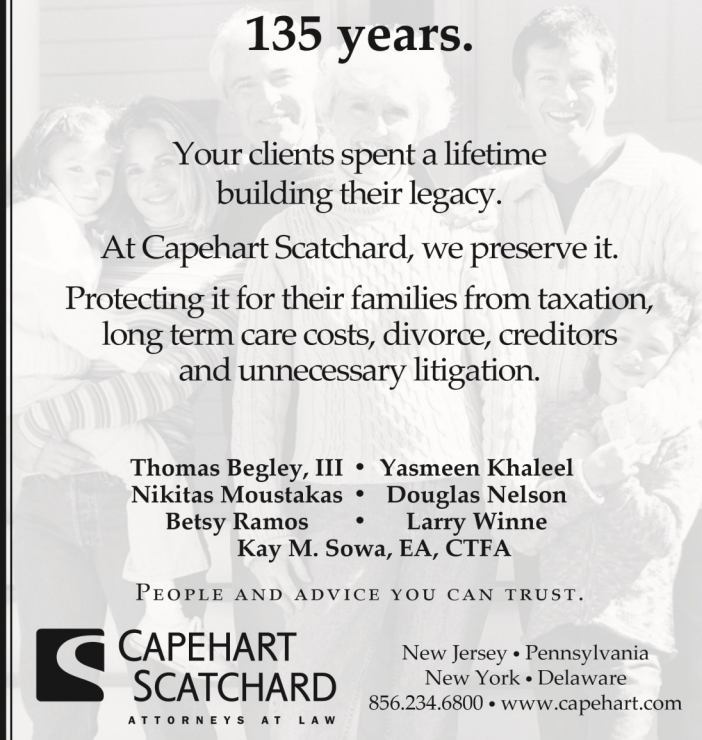
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# 2015 INSTALLATION AND AWARDS DINNER



Come and celebrate the past year while we install the new officers of the EFPC of SNJ. You do not want to miss this opportunity to reconnect with old friends and make new friends over cocktails and dinner. Cocktails will be at 5:30 pm followed by the Installation and Awards Dinner at 6:30 pm

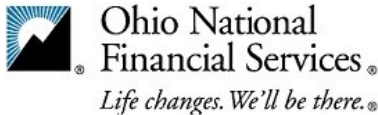
**Date:** Tuesday, June 9, 2015

**Schedule:** Cocktail Hour 5:30 pm, Dinner and Awards Presentation 6:30-8:30pm

**Location:** The Moorestown Community House, 16 E. Main Street, Moorestown, NJ 08057

**Price:** EFPCSNJ Members: \$85 Non-Members: \$85

This Meeting is generously sponsored by:



## June 9th, 2015 EFPCSNJ Installation Dinner Registration Form

NAME: \_\_\_\_\_ Member \_\_\_ Guest \_\_\_

COMPANY: \_\_\_\_\_

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- ~ Attendance for 2 at the event.
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For more information contact Abby Murray at [efpcsnjmbbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbbrsvcs@bowermanagementservices.com)

**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](http://www.EFPCSNJ.org)

Name: \_\_\_\_\_

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Company: \_\_\_\_\_

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I am actively engaged in estate and/or financial planning in \_\_\_\_\_  
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Membership cost: \$150 per year. You can also submit your membership application online at  
[www.efpcsnj.org](http://www.efpcsnj.org). Corporate membership is available.

**Tim Bower, CAE**

Executive Director

PO Box 460

Collingswood, NJ 08108

Phone: 856-795-0551

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## Estate & Financial Planning Council of Southern New Jersey

[www.EFPCSNJ.org](http://www.EFPCSNJ.org)

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### Council Executive Board

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*Raymond Giunta, CPA/PFS*  
Baratz & Associates PA

### 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  
[efpcsnjmbbrsvcs@bowermanagementservices.com](mailto:efpcsnjmbbrsvcs@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](http://www.efpcsnj.org) ) and go to Documents.