

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

EFPCSNJ JANUARY 17, 2019 EDUCATIONAL MEETING "2019 Tax Law Update"

Date:

Thursday, January 17, 2019

Location:

Laurel Creek Country Club, Mt. Laurel, NJ

Time:

Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am

Speakers:

A Distinguished Panel of Attorneys from Kulzer DiPadova

Price:

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

Meeting Sponsors:



There are Two Sponsorship Opportunities still available

Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-470-4521 Today!

For additional Information Please see Page : 7

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LETTER FROM THE PRESIDENT



Dear Council Members:

I hope that your Thanksgiving was enjoyable and that you were surrounded by family and friends.

It was wonderful that our last meeting went off without a hitch, despite the inclement weather, and that the topic, "Cyber Hygiene: Protecting Yourself and Your Business" was so well received.

Yourself and Your Business" was so well received.

As we go into next year, we have an exciting lineup. Our next two meetings will be on Thursdays at the Laurel Creek Country Club. January 17, 2019 "Tax Law Update" will be presented by attorneys from Kulzer DiPadova, and on February 21, 2019, a new take on the elderly: "Observations From The MIT Age Lab: 8,000 Days of Retirement" will be presented by David Marks from The Hartford.

Please note that sponsorship opportunities are still available for both meetings, as well as all future meetings.

If you should know of a good candidate to sponsor a future meeting, or if you would like to sponsor, please do not hesitate to contact a Board Member or go to the "contact us" section of our website and send an email to Abby Murray at efpcsnjmbrrsvcs@bowermanagementservices.com.

Let us continue to concentrate our efforts in the New Year toward increasing our membership and sponsorship, as the growth of both will enable our great Council to continue to thrive. If you have not already done so, it's not too late to renew your membership. Just go to www.efpcsnj.org/member-renewal and sign up for the upcoming year of great meetings and workshops, as well as networking opportunities.

I look forward to all that we can accomplish in the New Year, and send you and yours Best Wishes for a Safe and Happy Holiday Season.

Kindest regards,

Henry E. Kramarski, CFP®, AEP®

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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.

2018-2019 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 20, 2018

Topic: The Final Frontier: Concerns and Considerations of Electronic Wills
Speakers: Melissa Osorio Dibble, Esq. and Anthony LaRatta, Esq. from Archer and Greiner
Location: Laurel Creek Country Club, Mt. Laurel, NJ
Schedule: Breakfast 7:45 am; Educational Program 8:30am-9:30am
Sponsors:

There are Three Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-470-4521 Today!

Thursday, November 15, 2018

Topic: Cyber Security
Speakers: Cyber Security Professional from Friedman, LLP
Location: Maggiano's, Cherry Hill, NJ
Schedule: Networking 5:00pm-6:00pm, Dinner 6:00pm-6:45pm,
Opening Remarks 6:45pm-7:00pm, Educational Program 7:00pm- 8:30pm

There are Three Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-470-4521 Today!

Thursday, January 17, 2019

Topic: Tax Law Update
Speakers: Attorneys from Kulzer DiPadova
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 am; Program 8:30-9:30am

There are Three Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-470-4521 Today!

Thursday, February 21, 2019

Topic: Elder Law
Speakers: Announcement Coming Soon
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, 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 856-470-4521 Today!

Thursday, May 16, 2019

Topic: Family Law Panel Discussion
Speakers: A distinguished panel of family law professionals
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 am; Program 8:30am-9:30am

Sponsors:
There are Three Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-470-4521 Today!

June 6, 2019

EFPCSNJ Installation and Awards Dinner

Location: TBD

Schedule: 6:00pm - 9:00pm

There are Five Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-470-4521 Today!

INTERESTED IN SPONSORING AN EVENT?!

If you are interested in sponsoring an EFPCSNJ meeting in the 2018–2019 Meeting Year, please contact Abby Murray at 856-470-4521.

Parallels in Planning—The Striking Similarity Between Estate and Care Planning

by Christian Rollins, MBA, CFRE

Death and Taxes

The saying goes that the only two certainties in life are death and taxes. And on that crass yet clarifying tenet begins the many parallels between end-of-life care planning and estate planning.

As Americans, we tend not to do either very well, if at all; and rarely in a timely fashion. While we are legally obligated to file our taxes – and not one among us will escape mortality – very few have planned accordingly.

Only 40% of Americans have a will, and only 34% of Americans have documented advance directives for healthcare.

You Can't Take It With You When You Go

There will not be a u-haul trailer behind your hearse. So the perfect plan is to run out of money on the day you pass away. Since such clairvoyant market timing is improbable, the second best goal is to save enough to get there. But then what?

A solid estate plan rests on the cornerstone of a last will and testament, and – depending on the estate – may employ various vehicles to avoid taxes, transfer assets, support a favorite charity, and leave a lasting legacy. In addition to those important financial documents, healthcare simply must be a part of the equation.

Part of the Plan

An estate plan, without a contingency for unexpected healthcare expenses – as well as clearly-articulated wishes for end-of-life care – is, at best, an incomplete plan; and, at worst, a recipe for family dysfunction and financial ruin.

While passing suddenly on the day your money runs out might be ideal, many Americans will wrestle with gradual decline, acute disease, and often-expensive healthcare interventions. Surgery, medications, hospitalizations, chemotherapy, assisted living or nursing homes, and long-term care can have significant financial impact. We all know at least one family reeling from unexpected medical expenses.

A comprehensive plan should also encompass essential health-related documents, including a living will and advance directives, a durable power of attorney for healthcare, and a Physician Orders for Life Sustaining Treatment (POLST) form.

How much – and what kinds of healthcare – do you and your loved ones want? What are you willing to sacrifice? What scares you? Under what conditions do you want heroic or life-sustaining measures conducted, or discontinued? How important is quality, versus quantity of life?

The Intersection

Could philanthropy be the intersection of estate and care planning?

Astute financial advisors have learned to make philanthropy part of their discovery process; engaging clients and heirs in conversations about legacy, values, and charities that have touched their lives. This deeper level of engagement adds value to their practices, and results in stronger client relationships, which are more likely to stand the test of time, bridge generations, and survive the looming intergenerational transfer of wealth.

Extending the necessary financial considerations toward a more comprehensive plan, which encompasses their healthcare, as well as their philanthropic legacy, has the power to transform an otherwise transactional conversation into a genuine, deeper, more meaningful, and longer lasting relationship.

Let Us Help

Samaritan invites you to visit SamaritanNJ.org, and click on the “Resources” tab. There, you can freely access and share “Five Wishes,” America’s most popular living will, intended to change the way people talk about, and plan for, care at the end of life. Please feel free to share this document, and our other resources and conversation starters, with colleagues and clients.

Then, visit www.SamaritanNJ.org/giving, where – under “Giving Through Your Will or Estate Plan,” you will find a wealth of *additional charitable estate planning resources*, including our interactive, client and donor-centered worksheet, “*An Estate Plan to Match Your Goals*.” I encourage you to reach out to me directly with any questions or requests.



ABOUT THE AUTHOR:

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EFPCSNJ November 2018 Dinner Meeting
Thursday, November 15, 2018—Maggianos, Cherry Hill, New Jersey



Networking and discussion over dinner at the November 15, 2018 Dinner Meeting



Sean Johnstone & Will Mendez of FriedmanCyZen present on Cyber Security

EFPC of SNJ would like to thank the sponsors of the November 15, 2018 Dinner Meeting:
Friedman, LLP
&
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Dave Routzahn from Hempstead & Co a sponsor of the dinner meeting



Sean Johnstone & Will Mendez of FriedmanCyZen present on Cyber Security

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EFPCSNJ JANUARY 17, 2019 BREAKFAST MEETING

2019 Tax Law Update



Date: Thursday, January 17, 2019

Time: Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am

Speakers: A distinguished panel of Attorneys from Kulzer DiPadova

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

EFPCSNJ Members: \$30 & Non-Members - \$40.00

Join EFPCSNJ for a timely and very important update on current and proposed changes to Tax Laws.

We have applied 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 being generously sponsored in part by:



There are two meeting sponsorships for this meeting. Please contact Abby Murray at 856-470-4521 today!

EFPCSNJ Thanks Our CLE Sponsor:



January 17, 2019 EFPCSNJ Meeting Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

Registration Fee: EFPCSNJ Member \$30, Non-Member \$40

Enclosed is my check for \$_____ payable to:

EFPCSNJ • PO Box 460, Collingswood, NJ 08108 • Phone: 856-795-0551 • Fax: 856-210-1619 • efpcsnjmbrsvcs@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, 2019. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2018-2019 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.

******Extended FOR 2018–2019******

Each EFPCSNJ member has the ability to bring 1 guest to an educational meeting for free for the 2018-2019 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 if 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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2018-2019 DUES RENEWAL

Description	Amount
Individual Member @ Regular—\$170, Student—\$25, Faculty—\$40, Young Professional—\$75, Associate—\$195	
Corporate Members – first 4 members @ \$170	
Corporate Members – 5th member and more @ \$120	
2018-2019 Educational Meeting Package—All 5 educational programs @\$125	
Total	

\$145 for dues paid by 9/30/2018. \$170 for dues paid after 10/1/18

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 856-470-4521 for assistance.

Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108

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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: _____

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Address: _____

City: _____ State: _____ Zip: _____

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

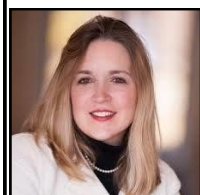
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Becoming a Council sponsor is a great way to support the Council and promote your company's commitment to the financial services profession.

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- ~ 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 :
efpcsnjmbrsvcs@bowermanagementservices.com
Or 856-470-4521

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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.