

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

EFPCSNJ JUNE 13, 2019 INSTALLATION & AWARDS Reception

Date:

Thursday, June 13, 2019

Location:

Tir Na Nog, 482 Evesham Rd., Cherry Hill, NJ

Time:

6:00 pm–8:00 pm

Price:

EFPCSNJ Members or Non-Members—\$65

Meeting Sponsors:



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For additional Information Please see Page : 7

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LETTER FROM THE PRESIDENT



Dear Council Members:

In this, my final address to you as President, I would like to express my thanks and gratitude to you all. It has been an honor to serve you in this capacity. Looking back, I must say that it was truly an enjoyable experience. Over the past year, we have had a great lineup of exciting topics and speakers for our meetings and events, and I'd also

like to thank our many sponsors who helped make it all possible.

Our last meeting, "What Financial Advisors Need To Know About Divorce; Things Have Certainly Changed", presented by Marty Abo CPA/ABV/CVA/CFF, was a lively and interactive session. The presentation covered everything from alimony, property settlements, retirement plans and valuation of business interests. It outlined the many new approaches to be considered as a result of the Tax Cuts & Jobs Act (TCJA).

The slate of this year's officers was approved by all members present, and they will all be installed on June 13, 2019 at our annual Installation Dinner. Bringing a prospective new member to the dinner is a great idea!

Please remember that if you would like to sponsor a future meeting, or if you have a good candidate for sponsorship in mind, you can simply go to the "contact us" section of our website and send an email to Abby Murray at efpcsniimbbrsvcs@bowermanagementservices.com or you can contact a Board Member. The growth of our membership and sponsorship is what will ensure that our Council continues to thrive; let us continue to concentrate our efforts on these areas. Also, be on the lookout for your upcoming membership renewals.

The installation of your 2019-2020 council Board members will be held at our annual Installation Reception at 6:00 pm this Thursday June 13, 2019, at Tir Na Nog 482 E Evesham Rd, Cherry Hill, NJ 08003. This event is always a great celebration of the past year's accomplishments, so be sure to join us, and please join me in congratulating and welcoming Kim Dula, CPA as our incoming President for 2019-2020.

A special thank you goes out to this year's sponsors, Archer, Friedman LLP, Hempstead & Co., Kulzer & DiPadova, P.A., Legacy Wealth Management Group, and Wilmington Trust, without you this event would not be possible. The E.F.P.C.S.N.J. will also announce at the dinner, Ronald L. Caputo as the recipient of the 2019 Founders Award. On behalf of the entire Board I'd like to congratulate Ron on this recognition.

I look forward to seeing you all there!

Kindest regards,

Henry E. Kramarski, CFP®, AEP®
2018 - 2019 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.

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: BNY Mellon, Samaritan Healthcare & Hospice

Thursday, November 15, 2018

Topic: Cyber Security
Speakers: Cyber Security Professional from Friedman, LLP
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
Sponsors: Friedman, LLP & Hempstead & Comapny

Thursday, January 17, 2019

Topic: Tax Law Update
Speakers: Attorneys from Kulzer DiPadova
Location: Laurel Creek Country Club
Schedule: Breakfast 8:00 am; Program 8:30-9:30am
Sponsors: American Cancer Society

Thursday, February 21, 2019

Topic: Elder Law
Speakers: Announcement Coming Soon
Location: Laurel Creek Country Club
Schedule: Breakfast 8:00 am; Program 8:30-9:30am
Sponsors: Fendrick & Morgan, LifeSpan Care Management

Thursday, May 16, 2019

Topic: Family Law Panel Discussion
Speakers: A distinguished panel of family law professionals
Location: Laurel Creek Country Club
Schedule: Breakfast 8:00 am; Program 8:30am-9:30am
Sponsors: Friedman, LLP

June 13, 2019

EFPCSNJ Installation and Awards Reception
Location: Tir Na Nog
Schedule: 6:00pm - 8:00pm
Sponsors: Archer& Greiner, Friedman, LLP, Hempstead & Co., Kulzer & DiPadova,
Legacy Wealth Management Group, Wilmington Trust

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 856-795-0551

Unprepared Heirs: Starting the Family Conversation about Wealth Transfer

by Jane Scaccetti, CPA, MT, PFS and Nastassja Markham Coletta, JD, LLM

The reports differ from \$30 trillion to perhaps *only* \$9 trillion, but nearly all experts agree the greatest wealth transfer in history will happen in the next 25 years with a significant transfer of wealth happening in the next 10. Is your family prepared?

What is wealth? Wealth is relative; there is no specific universal definition or amount. Generally, we focus on wealth because we wish to leave more to our children than was given to us and we want to know that what we worked hard for—or maybe inherited because someone else worked hard—will be nurtured and protected, enjoyed and perhaps even grow for another generation.

Most of us are good stewards of our wealth. We have trusted advisors who collaborate with us and each other to be wise about taxes, investments, and legal risks. We use insurance to reduce risks we can't control but may threaten our wealth. We are reflective and thoughtful.

But what we aren't is prescient and immortal. And too often, mostly due to the sudden death or sickness of the family leader, the next generation is ill prepared to handle the wealth of the family.

Studies show that the greatest risk to family wealth isn't investment allocations, returns, taxes or politics. The greatest risks are family dynamics, miscommunication, and relationship problems within the family. In a nutshell: unprepared heirs.

Even among close-knit families we have seen that there is often little communication about family wealth or what will happen when the then-leader is no longer around to lead. Often families that think they are communicating are not doing so effectively. We've found this real-life example from one of our clients (the adult child of a family) to be an all too common occurrence: *"Dad told us to come over before the Eagles game. He sat my two sisters, my wife and I around the table with our mom. He said we had a lot of money and if something happened to him, we and our children should be fine. We didn't need to save for our children's education - there was a 'fund.' He asked if there were any questions. We asked a few like, 'why are you telling us this now,' and 'are you and mom OK?' He reassured us that there were no imminent issues and within a few minutes we went into the living room to watch the pregame show."*

So, what should a family leader do today to prepare their family for when they are no longer here or able to lead?

Let's zoom out for the goal and then zoom in for three tangible steps you can take right now.

Zoom out: Our goal is to educate the family to be good stewards of whatever family wealth you have built for them and those not yet present.

Zoom in – Step 1: First Family Meeting - Meet with your heirs and tell them what you are planning to do. Explain the need for family communication and education around family wealth. Explain—without detail or numbers—what makes up the family wealth (real estate, operating business, investments, etc.). Control expectations if your family will automatically think in billions, but resist outlining specific numbers until the next meeting (the second meeting is described below). This first meeting is about you understanding what is going on in your family members' heads, too.

Define your family story, how you approach wealth, what family virtues you admire and your vision of the long-term family wealth. For example: one of our clients only wanted to help one generation at a time and there were no funds bequeathed to grandchildren; he would leave that up to their parents. Another stressed the need for philanthropy in the family—not just financial giving, but community service, too. One family leader explained how she wanted to provide for the younger siblings of her 'blended family' equally: *"You don't get credit for coming on-board early!"*

Convey what you see as the long-term goal of wealth communication and planning and what you hope to achieve at this and the second meeting. Ask your family what they hope to achieve by participating. What are their concerns? Having two separate meetings allows time for questions to percolate and speculation among the heirs to be vetted before the next meeting. This first meeting sets the tone for family education and governance and it is important to plan it carefully—with a goal and an agenda!

Zoom in – Step 2: Prepare for Second Family Meeting - Before you have the second family meeting, you must do your homework. Resist the urge to meet again without facts or using just some of the facts. Create a list of all assets, including how they are titled, their most recent value and their tax basis. Verify ownership of bank and investment accounts and real estate. Seek verification of all retirement plan and insurance beneficiaries. Verify the ownership of these policies, not just the beneficiary. Don't trust your memory on this...too often, we forget what we did years ago.

Unprepared Heirs: Starting the Family Conversation about Wealth Transfer (Cont'd)

by Jane Scaccetti, CPA, MT, PFS and Nastassja Markham Coletta, JD, LLM

List all liabilities and note if they are secured by an asset (as would be the case with a mortgage), credit cards, or a guarantee for another's debt. List all investment partnerships held directly and not through an investment account. If not immediately accessible, actual ownership, value and tax basis may be reasonably estimated.

Don't just focus on the financial assets. Create a list of your heirs' strengths and weaknesses. This is difficult to do, but vitally important. Maybe in your family there is a member who is a financial or legal guru. Another family member may be the keeper of family culture – they plan the parties and broker a solution to hurt feelings. There may be family members who are the historians – less interested in dollars and feelings, more interested in legacy and purpose. It is not always true the financial guru is the leader if you are gone because often that skill can be supplemented in an outside advisor.

Meet with your family advisor and compile a plan that includes what your current Will and Financial and Health Directives; indicate and identify items that need to be changed. Seek the thoughts and insights of those who know you best. Often, your family advisor will be able to provide unique insight into your plan and how it may work with your family. With one of our clients, a young manager had been working primarily with the family patriarch but as the children grew-up she started fielding questions and engaging with them, too. As the father began to discuss his plan, the manager provided valuable insight regarding the spending patterns and goals of the children, which was able to assist the father in preparing for the meeting. Her addition to that planning meeting proved invaluable.

You might change or tweak your plan based on insights from the first meeting. Maybe you originally planned for trusts that terminated and distributed the assets completely when the beneficiaries reached a certain age but now you see the benefit to keeping the funds in trust with flexible provisions to get maximum protection from creditor and spousal claims. Maybe you originally excluded in-laws from the first family meeting, but now think they should attend the second meeting. Or maybe they were at the first and you are certain they should not attend the second! Just remember: when you sit down for the second meeting with your family, be prepared...likely they will be.

Zoom in – Step 3: Second Family Meeting—This second crucial meeting should include the trusted family advisors if they are familiar with most family members. As with most relationships, it takes time for everyone to be comfortable, so consider a third meeting if your heirs

have never met your advisors. Start the meeting by restating your goals: *you wish your heirs to be good stewards of whatever family wealth you have built for them and those not yet present*. Sometimes, this second meeting where details and values are discussed requires a series of meetings depending on the number of next gen and the complexity of the family. But regardless, it is at this second meeting where the family beliefs, values, practices, norms, ideas and finances are discussed in detail.

This article attempts to cover wealth planning and the complexity of families – all diverse and distinct. Almost always, the lack of communication and planning is at the heart of family wealth dissipation. Our goal with this article is to express the need to communicate within the family and plan for the next generation.

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

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What Will Your Legacy Be?

EFPCSNJ JUNE 13, 2019 INSTALLATION RECEPTION



Date: Thursday, June 13, 2019

Schedule: Cocktails and Appetizers 6:00pm-7:00pm

Installation and awards 7:00pm-7:30pm

Networking and Cocktails—7:30pm—8:00pm

Price: EFPCSNJ Members and Non-Members \$65

Meeting Sponsors:



June 13, 2019 EFPCSNJ Installation Reception Registration Form

NAME: _____ Member ____ Guest ____

COMPANY: _____

PHONE: _____ EMAIL: _____

NAME: _____ Member ____ Guest ____

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

Enclosed is my check for \$_____ payable to:

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AWARDS**

RONALD L. CAPUTO

THE 2019 FOUNDERS' AWARD

Established in 2001, The Founders' Award is presented to an individual who has provided distinguished service to the estate and financial planning profession.

The committee considered a number of worthwhile candidates and concluded with Mr. Caputo as their selection.

We are proud to honor Mr. Caputo's professional work and contributions with this award formally at the Installation and Awards dinner on the evening of Thursday, June 13th, 2019 at Tir Na Nog in Cherry Hill, NJ.

Past Recipients of the award are listed below:

- William S. Merriken, Jr., ChFC, AEP—2018
 - Anthony R. LaRatta, Esq.—2017
- Michael A. Kulzer, J.D., LL.M.—2016
 - Douglas Fendrick, Esq.—2015
 - Blaine A. Capehart, Esq. - 2014
- John E. Hempstead, ASA, CFA - 2013
 - No Award Given - 2012
 - Richard T. DeCou, Esq. - 2011
 - Nancy Earp, CISP - 2010
- Thomas F. Praiss, EA, CFP, AEP - 2009
 - Steve Mignogna, Esq. - 2008
- Martin H. Abo, CPA/ABV, CVA - 2007
 - Kenneth Silverstein - 2006
- Glenn A. Henkel, JD, LLM, CPA - 2005
 - Arlene Vetter - 2004
- Dale A. Vetter, ChFC, MSFS, CLU, AEP - 2003
 - Richard H. Weidner, CFP - 2002
 - Eivind H. Barth, Jr., Esquire - 2001



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2018-2019 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	
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.

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Business Description: please email business description (limit to 200 words) to
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2018-2019 Council

Executive Board



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Estate & Financial Planning Council of Southern New Jersey

Membership Application

Apply online at www.EFPCSNJ.org

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Title: _____

Company: _____

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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:

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Or I have a _____ certification/designation.

My area of discipline(s): _____ Accountant _____ Attorney _____ Financial Planner

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

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_____ 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

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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.