SEMINAR

Latest Techniques for Middle Class Estates

Go beyond the simple estate plan

Many estate planners find middle class estates to be challenging. The category often encompasses a broad and disparate range of individuals, including young families with children, younger individuals with emerging wealth, recent empty-nesters, and elderly individuals concerned about long term care. Each of these groups requires a different approach to estate planning. This program focuses on identifying the specific needs of the most common categories of the middle class estate and details the key estate planning strategies that best serve those needs.

Learn how to skillfully craft an estate plan tailored to your client's individual situation, while utilizing the latest in tax minimization and asset protection strategies. You also get an in-depth look at how to add value and form a relationship with your clients that transcends the "one-off" nature of common approaches to middle class estate planning. You emerge with expert tools and a deep understanding of the key issues facing your clients.

Agenda

- Thinking Beyond the Basic Estate Plan: Why the Foundation Is Important and Why You Should Not Stop There
- Estate Planning Strategies for Young Families and Individuals with Emerging Wealth
- Tax Minimization Techniques: Planning for the Massachusetts Estate Tax, Working with Portability, and Utilizing the Generation-Skipping Transfer Tax Exemption
- Retirement Assets: How to Ensure Tax Efficiency and Asset Protection in the Estate Plan
- Planning with Life Insurance and Long Term Care Asset Protection Planning
- Working with the Elderly Client and Protecting Assets from the Cost of Long Term Care
- Recent Updates in Asset Protection Planning for Massachusetts Trusts and Massachusetts Taxation of Out-of-State Property
- Adding Value and Forming Ongoing Relationships with Clients
- "Ask the Experts" Q&A Session

Faculty

Leo J. Cushing, Esq., *Cushing & Dolan, PC, Waltham,* Chair
Luke C. Bean, Esq., *Rico, Murphy, Diamond & Bean LLP, Natick*
Lisa M. Neeley, Esq., *Mirick, O'Connell, DeMallie & Lougee LLP, Worcester*

Dates & Location

LIVE WEBCAST
Wednesday, February 3, 2021
1:00 pm–5:00 pm

Register at **www.mcle.org**
Program Number: 2210154WBC

RECORDED WEBCAST CC
Wednesday, February 17, 2021
9:00 am–1:00 pm

Register at **www.mcle.org**
Program Number: 2210154RBC

Tuition *(includes written materials)*

- $245
- $220.50 MCLE Sponsor Members
- $183.75 New Lawyers admitted to law practice after 2018, Pending Admittees, Law Students, and Paralegals

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Materials

The materials for this program include MCLE's practice handbook, *Drafting Estate Plans*, which, along with any other materials, can be downloaded via the link emailed to you upon registration.

Also, there is no need to take extensive notes. Two weeks after the live webcast, all registrants receive a link to a verbatim transcript of this program.

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View the OnDemand webcast later, or get the audio recording on CD or as an mp3 download at **www.mcle.org**

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Policies and Information

Register early!

For course agendas, hours, fees, and discounts, please refer to the respective seminar pages. The fee includes program instruction and all written materials unless otherwise noted.

To gain early access to online materials, please register in advance of the program.

Upon registration, MCLE will e-mail a confirmation.

Day-of-the-program registrations are welcome, with the exception of limited enrollment programs, or as otherwise noted.

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