

## 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*



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### Dates & Location

Register at [www.mcle.org](http://www.mcle.org)

#### LIVE WEBCAST

Wednesday, February 9, 2022

1:00 pm–5:00 pm

Program Number: 2220123WBC

#### REBROADCAST

Thursday, February 24, 2022

9:00 am–1:00 pm

Program Number: 2220123RBC

#### REBROADCAST

Friday, March 4, 2022

12:30 pm–4:30 pm

Program Number: 2220123RB1

#### ON DEMAND WEBCAST

View after Friday, March 4, 2022

Program Number: 2220123WBA

### Tuition *(includes written materials)*

- \$245
- \$220.50 MCLE Sponsor Members
- \$183.75 New Lawyers admitted to law practice after 2019, Pending Admittees, Law Students, and Paralegals

To apply for a need-based scholarship, email [scholarships@mcle.org](mailto:scholarships@mcle.org).

### 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.

### CLE Credits

Earn up to 4 CLE credits

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For course agendas, hours, fees, and discounts, please refer to the respective seminar pages. The fee includes program instruction and all electronic 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.

We accept cash, checks, MasterCard, Visa, American Express, and Discover.

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If you are a person with a disability or special needs, please let us know in advance so that we can make your experience as convenient and comfortable as possible. Call Customer Service at 800-966-6253 to make arrangements.

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Individual attorneys are responsible for checking with their particular state CLE accreditation authority about whether and how much credit will be granted. Although MCLE does not pursue state-based credit, MCLE programs are regularly approved in many jurisdictions. It is the responsibility of the individual attorney to submit the information and certifications required under the respective state rule to the appropriate authorities in the jurisdictions in which they seek credit.

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## If your plans change

If you're unable to participate in a program on the date for which you registered, you will receive an email about how to access the program on demand via webcast and/or downloadable mp3 file, including the written materials in electronic form, in full satisfaction of the tuition paid. If you prefer a refund, let us know by the end of the business day prior to the program and we'll refund your tuition after deducting a \$35 processing fee. Note that limited enrollment programs are an exception, cancellation of which require two weeks notice and are subject to a \$55 processing fee.

## New lawyer discounts— always the lowest price

For the first three years of practice, MCLE offers new lawyers a 25% discount on all of its products, including programs, books, audio CDs and mp3 recordings. If you were admitted to the bar after 2018, take advantage of the new lawyer prices listed throughout the catalog.

Pending admittees, law students and paralegals are also eligible for a 25% discount on most MCLE programs.

## Attorney scholarships

Attorneys with financial need who certify that they are unable to attend a program without financial aid may request a partial tuition scholarship in confidence by writing or emailing [scholarships@mcle.org](mailto:scholarships@mcle.org) **at least two weeks in advance of the program.**

corporate law department, or agency membership is calculated based on the number of Massachusetts admittees within the organization. Benefits of membership extend to all lawyers and non-lawyer professionals associated with the organization.

- Solo Practitioners ..... \$95
- Firms by number of Massachusetts attorneys:
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