

## 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*



**Subscribe to the MCLE OnlinePass®**  
for instant access to this program and everything  
else MCLE offers online.  
Learn more at [www.mcle.org](http://www.mcle.org)

### 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

## About MCLE

Massachusetts Continuing Legal Education, Inc. (MCLE | New England™) has been the Massachusetts legal community's premier provider of hands-on programs, practical reference materials, and online resources for over 50 years.

MCLE is a self-supporting, independent, not-for-profit educational institution. We depend solely upon sponsor membership dues, program registration fees, publications sales, online subscriptions, and charitable contributions to finance our instructional activities and to sustain growth and innovation in our programs, publications, and online products and services.

### Board of Trustees

Eric P. Hayes, *President*  
Brendan T. St. Amant, *First Vice President*  
Michael P. Sams, *Second Vice President*  
Katherine A. Hesse, *Treasurer*  
Kendi E. Ozmon, *Secretary*  
Heidi S. Alexander  
Christa A. Arcos  
Kendra L. Berardi  
Joshua M. Bowman  
Gabriel Cheong  
Robert P. Cooper  
Kara M. DelTufo  
Prasant D. Desai  
Shira M. Diner  
Hon. Alexander Mitchell-Munevar  
Peter M. Moldave  
Terrence L. Parker  
C. Max Perlman  
Rebecca G. Pontikes  
Ingrid C. Schroffner  
Sunila Thomas-George  
Richard C. Van Nostrand  
Joseph P.J. Vrabel  
Richard S. Milstein, *Founding Director*  
John M. (Jack) Reilly, *Executive Director*  
Salvatore Ricciardone, *Director of Philanthropy & Special Projects*

# 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 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.

## Need special assistance?

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.

For your convenience, MCLE also offers closed captioning  and verbatim transcripts of all recorded webcast programs, available to you online two weeks after the original program date.

## Mandatory CLE credits

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.

# Save all year long— become an MCLE Sponsor Member!

Become a Sponsor Member and receive:

- **Public recognition** on our website;
- Significant savings on a **subscription to MCLE's OnlinePass®**;
- **10% discount** on all programs, books, audio CDs, and mp3 recordings;
- Weekly **e-mail updates** and **advance notice** of sales and new product releases; and
- The **highest level of service** offered by your own Sponsor Account Specialist.

MCLE Sponsorship runs for 12 months beginning September 1. The fee for firm,

Depending on the jurisdiction, lawyers can satisfy their mandatory CLE requirements online with MCLE's webcasts, which feature periodic attendance prompts, electronic written materials, and the opportunity to receive a certificate of attendance.

## 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:
  - 2-5 .... \$ 150    ■ 76-150 ... \$ 2,500
  - 6-10 .... 250    ■ 151-250 .. 3,500
  - 11-25 ... 500    ■ 251+ ..... 4,500
  - 26-75 ... 1,000

# Order Form Winter 2022

REFERENCE # 22-020

## Choose from 5 easy ways to order!

- ▶ **ONLINE** enter your credit card order at [www.mcle.org](http://www.mcle.org).
- ▶ **MAIL** this order form with payment to MCLE, Inc., Ten Winter Place, Boston, MA 02108-4751.
- ▶ **FAX** your credit card order 24 hours a day to 617-482-9498.
- ▶ **CALL IN** your credit card order to (800) 966-6253, Monday – Friday, 8:30 am–5:00 pm
- ▶ **WALK UP** on the day of the program or **DROP IN** to MCLE's bookstore, Monday – Friday, 8:30 am–5:00 pm

### 1 CUSTOMER INFORMATION

Year Admitted to MA Bar \_\_\_\_\_ Title (if any) \_\_\_\_\_ BBO # \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Firm/Agency \_\_\_\_\_

Street Address \_\_\_\_\_ Suite/Floor \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP+4 \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Order confirmation? Enter your email address: \_\_\_\_\_

### 2 ORDER DETAILS

**Not an MCLE Sponsor Member?** Become one today and receive the MCLE Sponsor Member discounted prices on this order! ..... (see fee chart on previous page) .....

Product No.	Title	Automatic book update	Cost
_____	_____	Opt-out <input type="checkbox"/>	\$ _____
_____	_____	Opt-out <input type="checkbox"/>	\$ _____
_____	_____	Opt-out <input type="checkbox"/>	\$ _____
<b>PROGRAMS SUBTOTAL .....</b>			<input style="width: 100px;" type="text" value="\$"/>

BOOKS & AUDIO CDs (For eBook options, visit <a href="http://www.mcle.org">www.mcle.org</a> )		Automatic book update	Cost
Product No.	Title		
_____	_____	Opt-out <input type="checkbox"/>	\$ _____
_____	_____	Opt-out <input type="checkbox"/>	\$ _____
_____	_____	Opt-out <input type="checkbox"/>	\$ _____
_____	_____	Opt-out <input type="checkbox"/>	\$ _____
<b>Shipping &amp; handling</b>			\$ 8.50
<b>BOOKS &amp; AUDIO CDs SUBTOTAL .....</b>			<input style="width: 100px;" type="text" value="\$"/>

### 3 PAYMENT METHOD

**GRAND TOTAL**

Check payable to MCLE enclosed  
   
   
   

Card number \_\_\_\_\_ Expiration date \_\_\_\_\_ CVC \_\_\_\_\_

Cardholder's name \_\_\_\_\_ Cardholder's signature \_\_\_\_\_