

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 relationships with your clients that transcend 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

Register at www.mcle.org

LIVE WEBCAST

Wednesday, February 8, 2023

1:00 pm–5:00 pm

Program Number: 2230101WBC

REBROADCAST

Tuesday, February 21, 2023

9:00 am–1:00 pm

Program Number: 2230101RBC

REBROADCAST

Wednesday, March 1, 2023

12:00 noon–4:00 pm

Program Number: 2230101RB1

ON DEMAND WEBCAST

View after Wednesday, March 1, 2023

Program Number: 2230101WBA

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