

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

Tuition *(includes written materials)*

- \$245
- \$220.50 MCLE Sponsor Members
- \$122.50 New Lawyers admitted to law practice within 5 years, Pending Admittees, Law Students, and Paralegals
- **FREE** for MCLE OnlinePass Subscribers

To apply for a need-based scholarship, email scholarships@mcle.org.

Materials

The materials for this program include MCLE's *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 and audio and videorecordings of this program.

CLE Credits

Earn up to 4 CLE credits



Subscribe to the MCLE OnlinePass[®]

for instant access to this program and everything else MCLE offers online. Learn more at www.mcle.org

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

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. Vrubel

Richard S. Milstein,
Founding Director

John M. (Jack) Reilly,
Executive Director

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 email 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.

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 \$75 processing fee.

New lawyer discounts— always the lowest price

For the first five years of practice, MCLE offers new lawyers a 50% discount on all of its products, including programs, books, mp3 recordings, and the MCLE OnlinePass®. If you were admitted to the bar within the last five years, take advantage of the new lawyer prices listed throughout this catalog.

Attorney scholarships

No lawyer should be precluded from participating in CLE due to financial barriers. Request a partial tuition scholarship in confidence by emailing scholarships@mcle.org at least two weeks in advance of the program.

Help MCLE grow new educational opportunities, become a Sponsor Member!

Sponsor Members receive:

- **Public recognition** on our website;
- Significant savings on a subscription to MCLE's OnlinePass®;
- **10% discount** on all programs, books, and mp3 recordings;
- Weekly **email 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, 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 Fall/Winter | Sept 2022–Feb 2023

REFERENCE # 23-020

Choose from 5 easy ways to order!

- ▶ **ONLINE** enter your credit card order at 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)

PROGRAMS	Product No.	Title	Automatic book update	Cost
	_____	_____	Opt-out <input type="checkbox"/>	\$ _____
	_____	_____	Opt-out <input type="checkbox"/>	\$ _____
	_____	_____	Opt-out <input type="checkbox"/>	\$ _____
PROGRAMS SUBTOTAL				\$ _____

BOOKS (For eBook options, visit www.mcle.org)	Product No.	Title	Automatic book update	Cost
	_____	_____	Opt-out <input type="checkbox"/>	\$ _____
	_____	_____	Opt-out <input type="checkbox"/>	\$ _____
	_____	_____	Opt-out <input type="checkbox"/>	\$ _____
	_____	_____	Opt-out <input type="checkbox"/>	\$ _____
Shipping & handling				\$ 8.50
BOOKS SUBTOTAL				\$ _____

3 PAYMENT METHOD

GRAND TOTAL

Check payable to MCLE enclosed

Card number _____ Expiration date _____ CVC _____

Cardholder's name _____ Cardholder's signature _____