

# The Art & Science of Stacking Trusts

*Learn about the types and combination of trusts to meet your clients' goals*

Clients often have more than one objective when establishing a trust in estate planning. Learn how to use different types of trusts to achieve distinct, simultaneous goals.

## Agenda

- **The Use of Revocable and Irrevocable Trusts to Minimize Estate Taxes**
  - Well-drafted trusts give individuals the opportunity to minimize estate taxes at their death and leave the most amount of wealth to their chosen beneficiaries, instead of the Internal Revenue Service or Massachusetts Department of Revenue. Learn about the combined use of formula clauses in revocable trusts and standalone irrevocable trusts to minimize the imposition of federal and Massachusetts estate tax. The faculty discuss the variety of irrevocable trusts that are available to reduce such taxes and fulfill donative intent.
- **The Use of Trusts to Provide for Special Needs and Disability Planning**
  - Properly structured special needs trusts allow an individual with a disability to benefit from trust assets while remaining eligible for public assistance disability benefits. Learn about the types of special needs trusts and the required elements of self-settled special needs trusts, third party special needs trusts, and pooled trusts, as well as recommended provisions for all revocable trusts.
- **Stacking Medicaid Irrevocable Trusts with Testamentary Trusts for Asset Protection and Estate Planning Purposes**
  - Learn how to draft Medicaid trusts to protect assets from the nursing home along with the income, estate, and gift taxes associated with these trusts. Understand how the Secure Act 2.0 allows you to name the estate as the designated beneficiary of your IRA, coupled with a testamentary trust, to provide enhanced Medicaid protection of the IRA and increased estate tax benefits all while not causing adverse required minimum distributions or income tax consequences.
- **Stacking a Purpose Trust on Top of an Asset Protection Trust**
  - Understand the unique features of Purpose Trusts and Asset Protection Trusts—and why a Purpose Trust is the icing on the asset protection cake.
- “Ask the Experts” Q&A Session

## Faculty

Jennifer T. Fleming, Esq., *Prince Lobel Tye LLP, Boston*, Chair  
Alexander A. Bove, Jr., Esq., *Bove & Langa, PC, Boston*  
Kristin N.G. Dzialo, Esq., *Rubin and Rudman LLP, Boston*  
Jennifer Z. Flanagan, Esq., *Mirick O'Connell, Worcester*  
Melissa Langa, Esq., *Bove & Langa, PC, Boston*  
Todd E. Lutsky, Esq., LL.M., *Cushing & Dolan, PC, Waltham*  
Katelyn Versiackas, Esq., *Prince Lobel Tye LLP, Boston*

## Dates & Location

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

### LIVE WEBCAST

Tuesday, February 6, 2024  
9:00 am–1:00 pm  
Program # 2240066WBC

### REBROADCAST

Wednesday, February 21, 2024  
1:00 pm–5:00 pm  
Program # 2240066RB1

### REBROADCAST

Thursday, February 29, 2024  
9:00 am–1:00 pm  
Program # 2240066RB2

### ON DEMAND WEBCAST

View after Thursday, February 29, 2024  
Program # 2240066WBA

## 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
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## Materials

*Understanding & Using Trusts* ebook, plus speaker materials

- E-materials link emailed upon registration
- Transcript & videorecording emailed 2 weeks post-program

## CLE Credits

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