Providing the Tailwind for Clients' Life Decisions

Elder Planning Symposium

Nov. 7, 2013 | Ft. Lauderdale

FICPA
I am a CPA!
Florida Institute of Certified Public Accountants

Providing the Tailwind for Clients' Life Decisions

Florida leads the nation with 17.6% of it's population having reached age 65 and older. The Sunshine State has more people sorting through the challenges of advance directives, end-of-life planning, guardianship, Social Security and Medicare than the rest of the nation. Can you provide clients with the tailwind through these tough decisions?

The 2013 FICPA Elder Planning Symposium sails you ahead in the nation's largest market for these services. Run a more successful elder planning practice with the know-how on financial tools for the elderly, Medicare, long-term care, veteran's benefits, financial exploitation and more.

Attract and retain clients by getting the right perspective on marketing and customer service approaches for this industry.

CPE Credit

This Elder Planning Symposium qualifies for 8 Technical Business (TB) hours of CPE credit and is subject to change. CPE credit is subject to approval by the Florida Department of Business and Professional Regulation.

#ficpaELDR

Symposium at-a-glance

Thursday — Nov. 7

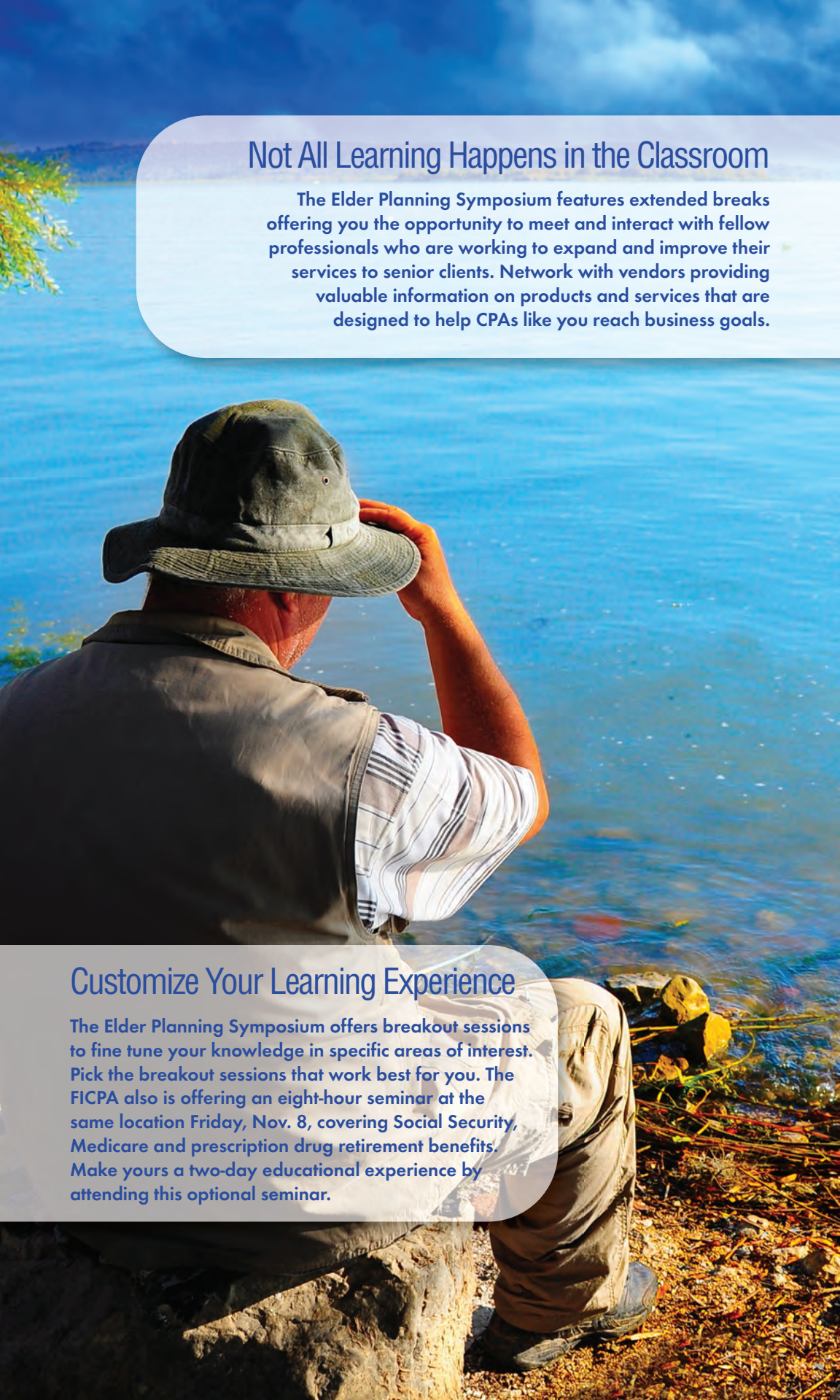
7:15-8:00 a.m.	Registration, Continental Breakfast and Sponsor Networking
8-8:10 a.m.	Introduction and Opening Remarks
8:10-8:30 a.m.	Keynote Presentation
8:30-9:45 a.m.	Legal Issues: What You Need to Know about Advance Directives & End of Life Planning and Guardianship
10:15-11:30 a.m.	Financial Tools for the Elderly
11:30 a.m.-12:20 p.m.	Life Insurance: How the Review of this Often-Overlooked Asset Can Enhance Your Practice
12:20-1:15 p.m.	Lunch and Sponsor Networking
1:15-2:05 p.m.	Elderly Exploitation: Building a Criminal Case
2:10-3 p.m.	***Concurrent Breakout***
	Breakout 1 Maximizing Your Clients' Social Security
	Breakout 2 Self-Insuring Your LTC Risk and the State of the LTCi Industry
3:30-4:20 p.m.	***Concurrent Breakout***
	Breakout 3 Strategic Marketing to the 60+ Demographic
	Breakout 4 Medicaid and Veteran's Benefits
4:25-5:15 p.m.	Running a Successful Elder Planning Practice without Being Sued/Fiduciary Responsibility When You Find Exploitation

Friday — Nov. 8*

8:15 a.m.-4:15 p.m.	***Optional Post-Symposium Seminar:*** Social Security, Medicare and Prescription Drug Retirement Benefits – What Every Baby Boomer Needs to Know Now*

**Additional fees apply.*

"Want to read about the industry from the eyes of experts? Look for September's Elder Care issue of *Florida CPA Today*!"



Not All Learning Happens in the Classroom

The Elder Planning Symposium features extended breaks offering you the opportunity to meet and interact with fellow professionals who are working to expand and improve their services to senior clients. Network with vendors providing valuable information on products and services that are designed to help CPAs like you reach business goals.

Customize Your Learning Experience

The Elder Planning Symposium offers breakout sessions to fine tune your knowledge in specific areas of interest. Pick the breakout sessions that work best for you. The FICPA also is offering an eight-hour seminar at the same location Friday, Nov. 8, covering Social Security, Medicare and prescription drug retirement benefits. Make yours a two-day educational experience by attending this optional seminar.

Thursday Nov. 7

7:15-8 a.m. **Registration, Continental Breakfast and Sponsor Networking**

8-8:10 a.m **Introduction and Opening Remarks**
Tracey Kinker Gebert, Committee Chair
Tracey J Kinker CPA PA / Deerfield Beach

8:10-8:30 a.m. **Keynote Presentation**
Invited Speaker: The Honorable Elaine Schwartz
Florida House of Representatives, District 99 / Hollywood

8:30-9:45 a.m. **Legal Issues: What You Need to Know about Advance Directives & End of Life Planning and Guardianship (1.5 TB)**
Ellen S. Morris, Esq.
Attorney / Elder Law Associates P.A. / Boca Raton
We will discuss the new Durable Power of Attorney requirements and the Designation of Health Care Surrogate document for achieving a comprehensive advance directive plan to avoid guardianship. We also will discuss Living Will details which will achieve smooth end-of-life decision making.

10:15-11:30 a.m. **Financial Tools for the Elderly (1.5 TB)**
Reina Schlager, CPA/PFS RHU
Principal/Co-Owner / Schlager, Schlager & Levin / Ft. Myers
Learn that Medicaid planning does not have to spell income tax disaster. Additionally, you will discover unusual sources of income to pay for long-term care insurance, see the importance of life insurance audits, find out what you can offer 80+-year-olds and more! These are true war stories and actual cases.

11:30 a.m.-12:20 p.m. **Life Insurance: How the Review of this Often-Overlooked Asset Can Enhance Your Practice (1 TB)**
Andrew M. Shamp, JD, LL.M.
Life Audit Professionals, LLC / Boca Raton
Nearly 70 percent of existing life insurance is underperforming, resulting in negative, unintended and unexpected consequences for your clients. Learn how you can incorporate the review of life insurance into your practice, creating a proactive way to help your clients avoid potential disaster and grow your business—at the same time.

12:20-1:15 p.m. **Lunch and Sponsor Networking**

1:15-2:05 p.m.

Elderly Exploitation: Building a Criminal Case (1 TB)

Richard Sherman, Jr.

Assistant State Attorney / Office of the State Attorney, 17th Judicial Circuit of Florida / Ft. Lauderdale

and

Steven Scelfo

Detective Sergeant – Economic Crimes Unit / Ft. Lauderdale Police Department / Ft. Lauderdale

Elderly exploitation is the new crime of the century. However, it is sometimes difficult to determine when taking becomes a criminal matter. It also is sometimes difficult to get law enforcement interested in investigating complex paper cases. We will discuss the different criminal statutes that apply in elderly exploitation cases. You will learn how to evaluate your case and identify the key facts so that you can effectively present your case to Adult Protective Services, law enforcement and the State Attorney's Office.

2:10-3 p.m.

Concurrent Breakouts (Choose one)

Breakout 1

Maximizing Your Clients' Social Security (1 TB)

Laurence Kotlikoff

Professor of Economics / Boston University / Boston, MA

There are 10,000 baby boomers retiring every day and each has to decide what Social Security benefits to take. But Social Security's complexity is mindboggling and outrageous. The "simple" formula for the total Social Security benefits of a married spouse involves 10 mathematical functions, several of which involve minimum and maximum functions, several of which are discreet, one of which is in four dimensions, etc. This presentation will cut through the complexity and present three simple rules for maximizing your client's lifetime Social Security benefits. It also will provide a host of Social Security secrets you need to know and "gotchas" to avoid.

Breakout 2

Self-Insuring Your LTC Risk and the State of the LTCi Industry (1 TB)

Claude Thau

Consultant / Thau, Inc. / Overland Park, KS

This session will discuss self-insuring your LTC risk, including several issues advisors and clients rarely consider. In addition, it will address current LTCi issues such as gender-distinct pricing, stability of prices, industry consolidation and alternative approaches such as combination products.

3:30-4:20 p.m. ***Concurrent Breakouts (Choose one)***

Breakout 3

Strategic Marketing to the 60+ Demographic (1 TB)
Dr. Jim McCabe, CSA, DSW, MSW, MPH
President / Eldercare Resources / Los Altos, CA
America is aging and with the dramatic change in demographics, comes an unprecedented opportunity to position our practices to effectively market to this population. Is your practice prepared for the more than 78 million Americans over 60 who are reshaping the future? Are you practicing with a clear understanding of the primary factors that influence client decisions? This presentation explores the characteristics of the "mature" client and provides valuable insights into the factors that make us more relevant to these markets. Topics that are addressed in this session include: myths & realities about the 60+ client; how values influence decisions; life transitions affecting client behavior; and partnerships providing access to new clients.

Breakout 4

Medicaid and Veteran's Benefits (1 TB)
Scott M. Solkoff, Esq.
Owner & Attorney / Solkoff Legal, P.A. / Delray Beach
You'll get an overview of the Medicaid and veteran's benefit programs available to assist older Americans with the staggering costs of long term care.

4:25-5:15 p.m.

Running a Successful Elder Planning Practice without Being Sued/Fiduciary Responsibility When You Find Exploitation (1 TB)
C Michael Halfast, CPA
Professional Liability Specialist / Risk Avoidance Managers, Inc. St. Petersburg
Learn policies and procedures which you can implement in your practice to minimize and/or mitigate the potential for a professional liability claim being asserted against you. Review recommended engagement letters, claims data and other scenarios so that you can learn from others' mistakes.

Friday Nov. 8

Optional Post-Symposium Seminar

8:15 a.m.-4:15 p.m.

Social Security, Medicare and Prescription Drug Retirement Benefits – What Every Baby Boomer Needs to Know Now (8 TB)

Rebecca J. Whitener, MBA, CPA, CIA, CISA, CFE

Charlotte, NC

Social Security seems poised for changes in benefits and eligibility age. As the baby boomer generation approaches retirement, financial and tax planners can expect increased demand for strategies that dovetail Social Security with other retirement objectives. This course provides tax and financial planning professionals with both the background information on the Social Security system and the strategies clients will need in dealing with it.

For complete information on this optional, post-symposium seminar, please visit the FICPA online catalog and enter keyword "SSRB." Additional fees apply. Lunch will be provided.

2012-2013 CPA Elder Planning and Support Services Committee

Tracey Kinker Gebert – Chair
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Symposium Site & Accommodations

Embassy Suites Ft. Lauderdale
1100 SE 17th Street
Ft. Lauderdale, Florida, 33316
(954) 527-2700

FICPA Room Rate: $120
Hotel Cutoff Deadline: Friday, October 11, 2013
Reservations made after the cutoff date will be subject to availability and current room rate.

For reservations, please contact the Embassy Suites Ft. Lauderdale directly at (954) 527-2700 or 1-800-HILTONS (445-8667). Be sure to mention the FICPA Elder Planning Symposium to receive the special group rate.

Elder Planning Resources

The FICPA provides a list of helpful websites for seniors and their caregivers. To access this listing, visit www.ficpa.org/ElderPlanning.

Policies

CPE Policies You May Need to Know

CPE policies may be found on our website at www.ficpa.org/policies, or on the registration confirmation sent upon completion of registration.

Group Discounts Available

Register five or more people from the same organization and receive special group discounts! Restrictions may apply. For more information, visit www.ficpa.org/policies.

Did you know?

You can apply your nonmember fee from this event towards an FICPA membership. Visit www.ficpa.org/policies for more details and an application.

Symposium EZMaterials

Are you using all of the FICPA EZMaterials advantages?

- Available in Advance – Download the EZMaterials PDFs to your laptop, tablet or other device seven days before the event.
- Searchable – Save time by jumping right to a subject – no more flipping through pages or reading extra.
- Portable –Upload your materials to the cloud or save to a flash drive and access anywhere.
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EZ materials

Registration

Four ways to register for FICPA CPE Programs

Internet registration can be placed at www.ficpa.org/cpe.

Fax a completed registration form with credit card information to the FICPA at (850) 681-2433.

Call the FICPA Member Service Center at (800) 342-3197, or (850) 224-2727 to place a credit card order.

Mail a completed registration form to: Continuing Professional Education, FICPA, P.O. Box 5437, Tallahassee, FL 32314-5437.

Contact Information

Name _____ FICPA Member No. _____

Firm _____

Address _____ City/State/ZIP _____

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❍ Check here if registration reflects an address change.

❍ In accordance with ADA requirements, if you are disabled and require special services, please check here. Someone from our office will contact you.

Pricing

Elder Planning Symposium ELDR	Member Price	Nonmember Price
Early Bird Price*	$269	$394
Regular Price (as of 10/29/2013)	$324	$449

Optional Post-Symposium Seminar SSRB00	Member Price	Nonmember Price
Early Bird Price*	$285	$410
Regular Price (as of 10/30/2013)	$340	$465

Want to save $125/day on our conferences?
Renew your membership at www.ficpa.org/renew or join the FICPA at www.ficpa.org/apply to avoid the nonmember CPE fee. It pays for itself in no time!

The FICPA is not responsible for checks or registrations delayed or lost in the mail.
**Save Money! Take advantage of the Early Bird Price if you register more than 10 days in advance and save $55 off the regular price.*

Subtotal $_____

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Method of Payment

❍ Check enclosed in the amount of $_____.

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❍ VISA ❍MasterCard ❍American Express ❍Discover

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