

NATALIE CHOATE

Estate Planning for Retirement Benefits & When Insurance Products Meet Retirement Plans



MAY 17, 2016

The Hartford Club
46 Prospect Street,
Hartford, CT
Free parking!

7:30-8:30:
Check-in &
Networking with **Full Breakfast**

8:30-12:00:
Natalie Choate

Pre-registration: Deadline May 11, 2016

\$100-CETPC members

\$150-Affiliate members

\$200-Guests*

Registration at the door: additional \$50

Register on-line: <http://www.ctetpc.org/>

*\$50 credit towards dues if you submit an application for chapter membership by 6/16/16.

Natalie B. Choate practices law in Boston, Massachusetts, with the firm of Nutter McClennen & Fish LLP. Her practice is limited to consulting on estate planning and retirement benefits matters. Her books Life and Death Planning for Retirement Benefits and The QPRT Manual are leading resources for estate planning professionals.

Presented by:



Connecticut Estate & Tax Planning Council, Inc.

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2 CE CREDITS
Included in your registration fee.

CASE STUDIES IN ESTATE PLANNING FOR RETIREMENT BENEFITS: PRACTICAL IDEAS FOR REAL LIFE SITUATIONS

Learn how to integrate retirement benefits into the typical estate plan. What approaches are available for the client whose major asset is an IRA or other retirement plan, and who wants to:

- Use both spouses' estate tax exemptions;
- Reduce estate taxes while deferring income taxes;
- Leave benefits to in trust for spouse;
- Leave benefits to multiple children with each using his/her own life expectancy;
- Leave benefits to minor children

WHEN INSURANCE PRODUCTS MEET RETIREMENT PLANS

Does your client own (or is he/she considering purchasing) an insurance policy or annuity inside a retirement plan?

If so, then you need to know the special rules that apply to plan-owned products, including:

- Tax treatment of plan-owned life insurance during employment
- Tax treatment of plan-owned life insurance at employee's death
- How to "roll out" an insurance policy at retirement
- The three different valuation rules for plan-owned annuities
- Minimum distributions and "annuitized" IRAs
- Scams and abuses to avoid
- Which products can (and cannot) be held in a plan or IRA
- Positive planning uses for life insurance and annuities in connection with retirement benefits.

FREE Parking for attendees in the **Travelers Garage adjacent to the Hartford Club.**

Pull up to the gate, press the intercom button, tell them you are with the Connecticut Estate & Tax Planning Council Meeting, find a parking spot & come join us for a great meeting!