Financial & Estate Planning
May 14, 2015
Edgewood Country Club
Charleston WV

This annual event sponsored by the WV Bankers Association, the WV Society of CPAs and the WV State Bar Probate Law Committee attracts participants from bank trust departments, CPAs, insurance agents, financial planners and attorneys.

Keynote Speaker: Charles "Skip" Fox, McGuire Woods LLP

- **Recent Developments.** A review of recent legislative, regulatory, and judicial developments in the estate, gift, generation-skipping, and fiduciary income tax fields. Special attention will be paid to the marital deduction, portability, valuation issues, gifts, the generation-skipping tax, charitable planning, asset protection planning, and life insurance.
- **Current Issues in Fiduciary Litigation.** Recent cases dealing with defenses and limitations, the resignation and removal of trustees, compensation, the creation, funding, and construction of trusts, the amendment, modification, and termination of trusts, issues in jurisdiction and standing, and settlement and arbitration.
- **Advanced Estate Planning Techniques: What Works and What Does Not.** Techniques such as grantor retained income trusts, grantor retained annuity trusts, sales to defective grantor trusts, loans, defective incomplete non-grantor trusts, beneficiary incomplete non-grantor trusts, loans, fractional interest planning and asset protection planning.

Kit Francis, Bowles Rice LLP

- **Legislative Update**

Jerry Townsend, Fluharty & Townsend

- **Sheltering Assets From Nursing Home Costs:** Ways to protect life savings and the home from nursing home costs

Cindy McGhee, Arnett Carbis Toothman Wealth Advisors

- **Social Security Optimization:** Delay filing? File & suspend? Double dip? Social Security filing strategies can have a big impact on your clients.

Panel Discussion—Hot Topics--Contemporary Trends in Trusts and Trust Administration

- The selection of a trustee—Corporate or individual? What factors should clients be thinking about in making this decision? What factors should professionals discuss with clients?
- Trust document design—With the enactment of the Uniform Trust Code in West Virginia, and developments rapidly unfolding across the United States as to trusts, what provisions should you be thinking about to include in your trusts? With so few of our clients needing to engage in estate tax minimization planning, what other motivations exist or should be explored when clients are deciding whether to utilize trusts or not in their estate plan?
- The use and abuse of Nonjudicial Settlement Agreements under the West Virginia UTC—We will examine the statute, and discuss and review circumstances where a NJSA may benefit the ongoing administration of a trust. What other techniques are available to modify trusts? What are the situations where use of NJSA may not be advisable?
- Directed Trusts; What should we be thinking about?—Do you use trust advisers? Trust Protectors? Do you have trusts that hold private business interests? What issues are raised in the use of trusts whereby the trustee may not have all the management or oversight responsibilities? What are best practices in this regard?
- And other topics that the panel may bring to the attention of the audience.

Panelists:

- ***John Allevato, Spilman Thomas & Battle PLLC***
- ***Marcia Broughton, Jackson Kelly PLLC***
- ***Laura Ellis, BB&T Wealth Management***
- ***Jim Gardill, Phillips Gardill Kaiser & Altmeyer PLLC***
- ***John Hussell, Wooton Wooton & Davis PLLC***

Stay and join us for the evening session to include dinner, a wine tasting and a presentation on "Downsizing and Estate Disposal" by Ken Farmer of Farmer Auctions!!

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Edgewood Country Club
1600 Edgewood Drive
Charleston WV 25302
(For Directions - www.edgewoodcc.com)

Continuing education credit hours:
- MCLE (Attorneys) - 9.20 General Credits
- CPE (CPAs) - 9.0
- CE (Insurance) - 9.0
- IMCA - Applied
- CTFA - Self-reporting

Registration Fee: $260.00
$235.00 (Charleston Estate Planning Council Member)
(Registration fee includes continental breakfast, lunch, reception and dinner)

Registration: 8:15 a.m.
Session: 8:45 a.m. - 7:30 p.m.

Cancellation Policy: Full Refund if cancelled on or before 5/1/15
$50 Cancellation fee if cancelled after 5/1/15
No refund on or after 5/11/15 or for no-shows. Substitutions welcome.

To register, go to www.wvbankers.org and follow the event calendar under the Professional Development tab. You will be directed to register through the WV State Bar link. Registration will close on May 12th.
(Payment must be made at time of registration.)

New this year!

There will be no printed material (notebooks) distributed at the seminar. All registrants will receive an email two days prior to the event to access the material. Late registrations will receive a CD at the seminar.

Questions? Contact Donna Atkinson at datkinson@wvbankers.org

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