SEVEN WAYS FOR FINANCIAL CONSULTANTS AND ACCOUNTANTS TO PROFIT FROM ESTATE PLANNING

1 *Become invaluable to your client.* Avoid turning your services into a commodity.

2 *Learn what you need to know.* The estate planning process requires clients to disclose all of their assets.

3 *Keep that relationship.* By becoming involved in the client's estate plan, and seeing the children periodically at workshops or client meetings, the advisor can build multi-generational relationships.

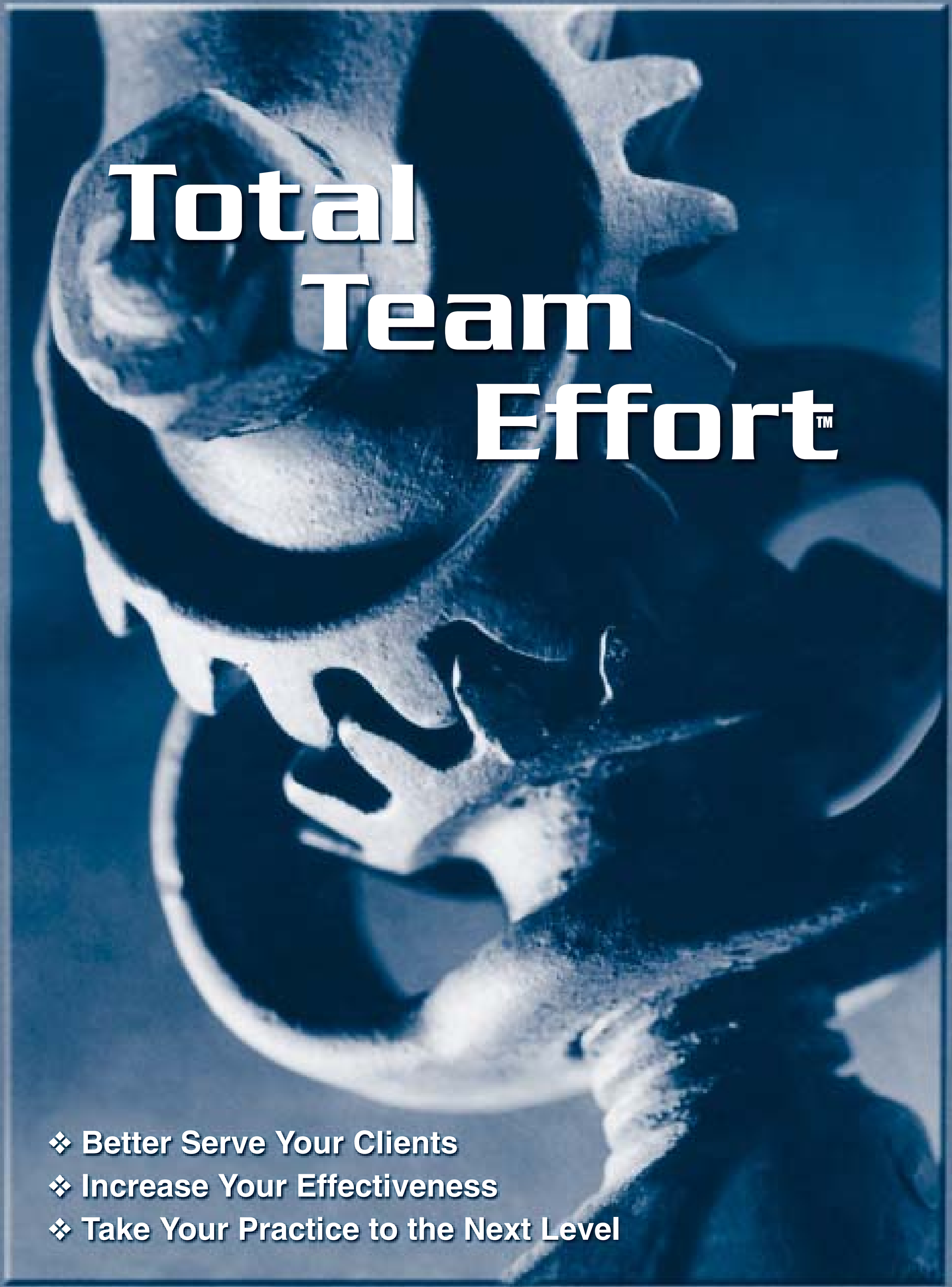
4 *Keep the funds in the account.* Estate planning minimizes the liquidity trap for investments through the creative use of insurance.

5 *Find more opportunities.* Estate planning provides the opportunity to identify missed client needs, and may provide the opportunity to sell additional products to your clients when appropriate. The collaboration of the professions for the benefit of the client provides maximum credibility.

6 *Minimize retirement plan taxes, and keep the account longer.* With proper planning, retirement plans can be "stretched out" to continue for the lifetime of children or heirs – usually under the management of the advisor that brought the technique to the client's attention.

7 *Become a trusted advisor.* Today's planners have to pursue every effort to build the client relationship and to maintain client loyalty. Assisting the estate planning process is not only mutually satisfying and rewarding, it's the right thing to do for your client.

TO REGISTER FOR THE COURSE PLEASE CONTACT:

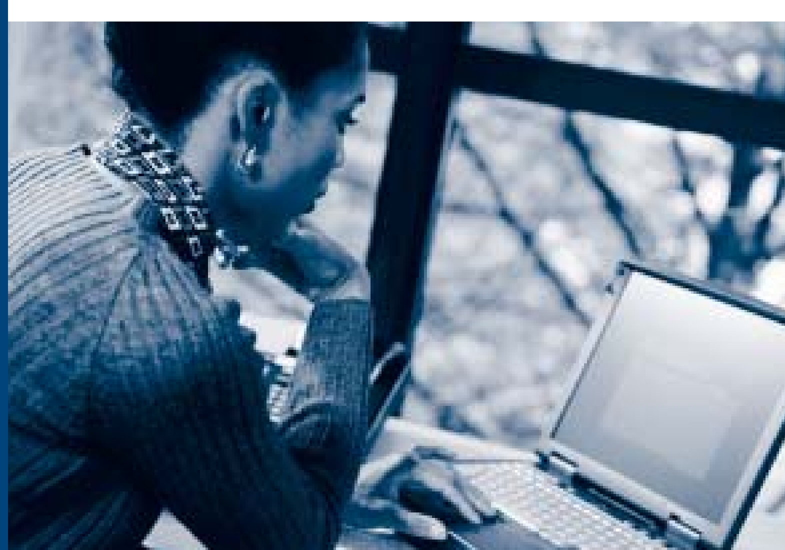


COMPLETE LIST OF COURSES INSIDE

WHAT YOU'LL RECEIVE

Informative Instruction
Each session is taught using relevant examples and practical applications in an enjoyable, interactive classroom setting.

Seminar Workbook
The workbook includes a copy of the PowerPoint presentation (if applicable), outlines, and notes that will serve as an ongoing resource in your client service.



THE TEAM APPROACH TO ESTATE PLANNING

We believe that the best estate plan is one that ultimately works – one that meets the expectations of the client and the client's family members during life, during disability, and after death. The best estate plan is therefore one that involves each of the client's key advisors: the accountant, the financial advisor, and the attorney.

Each cutting edge course in the Total Team Approach™ series teaches you how to identify issues, counsel effectively, work together with your professional colleagues, and bring more value to the clients you serve. It represents the very best of the financial, accounting, and legal professions collaborating for the benefit of the client.

"The BEST estate plan is one that involves each of the client's key advisors: accountant, attorney, and financial advisor."

THE ESSENTIALS SERIES

- Wills and Revocable Living Trusts
- Disability Planning
- Irrevocable Life Insurance Trusts
- Funding/Titling of Property
- Collaborating with the Attorney

THE INTERMEDIATE SERIES

- Asset Protection Basics
- Special Needs Trusts
- Medicaid Planning
- Federal Tax Basics: Decedents
- Final Return
- Federal Tax Basics: Form 706
- Estate Tax Return

THE ADVANCED SERIES

- Offshore Planning
- Formula Funding Clauses
- Charitable Trusts
- Gifting Strategies
- Family Limited
- Partnerships

A LA CARTE COURSES

- Generation Skipping Taxes
- Retirement Planning
- Basic Estate Planning
- Formula Funding Clauses
- Family Limited Partnerships
- Settlement
- Singles
- Business Planning
- Split Dollar
- Buy-Sell Agreement
- Retained Income Trusts
- Audits Valuations
- Credit Shelter
- Disclaimers
- Planning for Long Term Care
- Power of Attorney & Power of Appointments
- EGGTRA