

# ESTATE PLANNING COUNCIL OF LOWER FAIRFIELD COUNTY, INC.

Dear Council Member,

We are pleased to announce that **Caroline Brooks, JD, CFP®, CLU, AVP & Counsel, Head of Advanced Markets**, and **John Fitzpatrick, ALMI®, ACS®, Regional Vice President**, both with **John Hancock**, will be our guest speakers on “*Trends and Timely Topics for HNW Clients in 2022*” at our virtual “breakfast” meeting on **Wednesday, January 26th, 8:30 a.m. to 9:15 a.m. followed by networking from 9:15 a.m. to 9:30 a.m.** [Click here](#) for speaker bios.

With major legislative changes sidelined (*what were the proposed changes and what is the future of Build Back Better?*), we’re talking about ways to get clients to move forward with plans now. This year, the estate and gift tax exemption has increased to \$12,060,000. With less than four years on the clock before the lifetime exemption is set to be halved and other client concerns such as inflation, market volatility and an ongoing pandemic, there are many strategies and techniques to consider implementing today. Join us as our presenters share timely planning ideas for engaging your high net worth clients in 2022, including:

## Estate Planning in 2022

- Window is closing on exemptions – what’s holding HNW clients back from acting?
- Building flexibility where possible – SLATs, grantor trusts, etc.
- Private split dollar as an alternate way to fund insurance/liquidity need (with various exit strategies, including a “Wait and see” gift)

## SECURE Act/Qualified Plans

- SECURE Act and legacy maximization (IRA max)
- To Roth or not? Roth conversion vs. retain IRA and purchase life insurance

## Guest Attendees:

Due to the fact that, for the time being, we’ve had to continue with all virtual programming, guests are welcome to attend our breakfast webinars at no charge. However, our guest policy remains essentially the same: guest attendance by a professional colleague is limited to two *virtual* events within a two-year period. *Eligible guests and professionals that work or live in Fairfield County can apply for EPC-LFC membership by completing a membership application, accessible on our website ([www.epclfc.org](http://www.epclfc.org)). Questions regarding membership or the application process can be addressed by Alva J. Carter-Hasan, our First Vice President, Membership, at 203-930-7129 or [alva.carter-hasan@bofa.com](mailto:alva.carter-hasan@bofa.com).*

Please see below for registration details for members and guests. Note, registration deadline is Monday, January 24th.

Finally, please be sure to visit our website at [www.epclfc.org](http://www.epclfc.org) for more details as they become available on our 2021-2022 program season!

We hope you will join us on January 26<sup>th</sup>!

With best regards,

Todd N. Robison, CLU®  
Second Vice President, Programs

## IMPORTANT REMINDER:

The deadline to pay your 2021-2022 membership dues was September 30<sup>th</sup>. If you have not yet received your dues renewal notice via email, please contact our Council Administrator Lori Somerville at 877-302-6300 or [epc-lfc@comcast.net](mailto:epc-lfc@comcast.net) to request a duplicate notice. Thank you.

**If you are NOT bringing a guest:** Please register via reply email to [EPC-LFC@comcast.net](mailto:EPC-LFC@comcast.net) or call Lori Somerville at 877-302-6300. You will receive a confirmation email with instructions to join the meeting a day in advance.

**If you ARE bringing a guest:** Please register your guest by completing and emailing the registration form below, or providing the requested information within the body of an email to [EPC-LFC@comcast.net](mailto:EPC-LFC@comcast.net), or calling Lori Somerville at 877-302-6300.

**IMPORTANT:** Emails must be provided in order for guests to receive the confirmation email with instructions to join the meeting a day in advance.

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**REGISTRATION FORM**

**Member name:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_