

ESTATE PLANNING COUNCIL OF LOWER FAIRFIELD COUNTY, INC.

Dear Council Member,

We are pleased to announce that **Jessie A. Gilbert, Esq., a Principal in Cummings & Lockwood's Private Clients Group**, will be our guest speaker on "*Insurance Trust Best Practices and Pitfalls*" at our virtual "breakfast" meeting on **Wednesday, November 11, 8:00 a.m. to 9:00 a.m.**

Jessie's presentation will cover Administration, Audit Issues, Gift & GST Tax Reporting, and Fixing "Broken" Trusts. She'll also discuss how Insurance Trusts are an excellent tool to remove insurance from an estate for tax purposes, yet still have the funds available for family members. Poor trust administration can make this technique open to attack by the IRS on audit. Learn best practices for administration, and gift and GST tax reporting. Find out what the IRS looks for on audit, and how to fix suboptimal trusts and trust administrations.

Jessie is a Principal in Cummings & Lockwood's Private Clients Group and is based in the Greenwich office. She advises high net worth individuals on estate and tax issues, helping them with succession, generation-skipping and asset protection planning. She also represents executors and trustees with respect to probate, estate and trust administration matters, as well as with estate and fiduciary income taxes. Jessie is a frequent writer and lecturer on estate planning and administration topics, including business succession planning, fiduciary income tax, and the Principal and Income Act. She is a graduate of Hamilton College, Case Western Reserve School of Law, and has a Masters of Tax Law from New York University.

Guest Attendees:

Due to the fact that we've had to move to 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).* *Questions regarding membership or the application process can be addressed by Robin Sherwood, CFP®, our First Vice President, Membership, at 203-972-8262 or robin@htgadvisors.com.*

Please see below for registration details for members and guests. Note, registration deadline is Monday, November 9.

Finally, please be sure to visit our website at www.epclfc.org for more details as they become available on our 2020-2021 program season!

We hope you will join us on November 11th!

With best regards,

Alva J. Carter-Hasan
Second Vice President, Programs

IMPORTANT REMINDER:

The deadline to pay your 2020-2021 membership dues was September 30th. 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 to request a duplicate notice. Thank you.

If you are NOT bringing a guest: Please register via reply email to 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, 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.

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: _____

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