

# Estate Planning Council of Lower Fairfield County, Inc.

## MEETING NOTICE

**Topic:** The 10 Financial Mistakes of the Rich & Famous

**Speaker:** Lex Zaharoff, CFA, HTG Investment Advisors

**Date & Time:** Wednesday, February 10, 2016 – 5:45 p.m. – 8:45 p.m.

**Place:** Giovanni's II/The Water's Edge, 2748 Post Road, Darien, CT

Dear Council Member:

We are pleased to announce that **Lex Zaharoff, CFA, HTG Investment Advisors**, will be our guest speaker on the subject of *Ten Financial Mistakes of the Rich & Famous* at our February 10th Dinner Meeting at **Giovanni's II** in Darien. **Cash bar and cocktails will begin at 5:45 p.m., followed by dinner promptly at 6:30 p.m., speaker at 7:30 p.m., and we anticipate an end to the meeting between 8:30 p.m. and 8:45 p.m.**

Creating wealth is hard, and statistics show that keeping wealth can be hard, too. According to Forbes Magazine, only 36 of the original Forbes 400 wealthiest individuals in the US remain on the list. Our presenter, Lex Zaharoff, will illustrate the ten mistakes that the well-off make that place their wealth at risk. He'll also summarize the lessons to be learned from these mistakes: diversify to stay wealthy, focus on what is material, and manage emotions.

**Lex Zaharoff** joined HTG Investment Advisors in 2014 as senior wealth advisor. With over 30 years of experience advising successful wealthy families at four of the major private banks and a premier multi-family office, Lex provides clients with a unique perspective on the art and the science of investing to achieve one's financial goals. Lex helps clients improve the likelihood of achieving their financial priorities which may include sustaining their lifestyle, passing wealth to their family or philanthropies, or supporting their business interests. He specializes in advising corporate executives on financial decisions as they undergo job transitions. Prior to joining HTG, Lex was head of the Investment Lab at Citi Private Bank. The Lab was modeled after the JPMorgan Advice Lab that Lex created in 1995 to advise clients on asset allocation strategies and portfolio design. During 23 years at JPMorgan, Lex advised wealthy European families, established JPM's mutual fund business, and was co-head of U.S. Investment Management. While managing the Advice Lab, he was an early proponent of investment processes to maximize after-tax returns and statistical simulation techniques to calculate the probability of achieving multiple financial goals. Lex has been quoted in the Wall Street Journal and the Financial Times, had articles published in The Journal of Wealth Management, and has spoken at premier events including the Family Office Exchange and the Institute for Private Investors. Lex continues as Adjunct Professor of Finance at NYU's Stern School of Business where he teaches the MBA course on Global Wealth Management and Private Banking. He is on the Vestry and the Finance Committee of Christ and Holy Trinity Church in Westport. He is a member of the CFA Institute and enjoys travel, family time and an occasional game of tennis.

**Continuing Education Credits:** As previously announced, we no longer offer CFP CEUs. However, we will continue to provide Certificates of Course Completion to Certified Public Accountants who attend Council dinner meetings and breakfast seminars, upon request for their CPA CPE self-reporting purposes, at \$40 per credit hour. **Requests for CPA CPEs should be indicated on the program announcement registration form at the bottom of this page and the CE fee must be paid in advance by check.**

**Guest Attendees:** The guest fee is \$75 and guest attendance by a professional colleague is limited to two dinner meetings 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 Alan Schachter, 1<sup>st</sup> Vice President, Membership, at 203-847-4068 or [aschachter@citrincooperman.com](mailto:aschachter@citrincooperman.com).

**Please reserve a place for yourself and your guest(s) by completing and returning the tear sheet below no later than Wednesday, February 3rd.** Please let us know in advance if you subsequently find that you or your guest is unable to attend.\*

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 remaining 2016 programs.

See you February 10th!

Elizabeth A. Cahill  
Second Vice President, Programs

***\*To cancel, please call Lori Somerville at 877-302-6300.***

**HOW TO REGISTER:**

**If you DO NOT require CPA CPE AND are NOT bringing a guest:**

Please email your RSVP to [EPC-LFC@comcast.net](mailto:EPC-LFC@comcast.net) or call Lori Somerville at 877-302-6300.

**If you DO require CPA CPE AND/OR if you ARE bringing a guest:**

If you require CE, the fee is \$40.

If you are bringing guest(s), the registration fee is \$75 per guest or, if they require CE, \$115 per guest.

All CE fees must be paid in advance.

Please complete the registration form below and mail it with your check payable to "EPC/LFC" to:  
EPC c/o Lori Somerville, 175 South End Road, #A2, East Haven, CT 06512-4555.

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**REGISTRATION FORM**

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

I REQUIRE CPA CE

**IMPORTANT:** For registration/badge purposes, please provide guest name, firm, designations, and professional category.

**Guest name:** \_\_\_\_\_ **Nickname for Badge:** \_\_\_\_\_

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

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

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

MY GUEST REQUIRES CPA CPE

**Guest name:** \_\_\_\_\_ **Nickname for Badge:** \_\_\_\_\_

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

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

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

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**Guest name:** \_\_\_\_\_ **Nickname for Badge:** \_\_\_\_\_

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

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

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

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

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

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