Estate Planning Council of Lower Fairfield County, Inc.
MEETING NOTICE

Topic:	***"Triangulation: Integrating Life Insurance into the Estate and Investment Plans"***
Speaker:	**Thomas J. Pauloski, National Managing Director in the Wealth Management Group of Bernstein Global Wealth Management, the research division of Bernstein's Private Client Group**
Date & Time:	**Wednesday, May 11, 2016 – 5:45 p.m. – 8:45 p.m.**
Place:	**Innis Arden Golf Club, 120 Tomac Avenue, Old Greenwich, CT**

Dear Council Member:

We are pleased to announce that **Thomas J. Pauloski, National Managing Director in the Wealth Management Group of Bernstein Global Wealth Management, the research division of Bernstein's Private Client Group,** will be our guest speaker on the subject of ***"Triangulation: Integrating Life Insurance into the Estate and Investment Plans"*** at our May 11th Annual Meeting and Dinner Program at the **Innis Arden Golf Club, in Old Greenwich**. **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.**

The American Taxpayer Relief Act of 2012 (ATRA) changed the face of estate planning by making "permanent" an inflation-indexed transfer tax exclusion that is now $5.43 million and growing. As a result, many clients now believe that they have too much life insurance. Should they cash in those policies? Tom Pauloski, National Managing Director of Bernstein's Wealth Planning and Analysis Group, and a former insurance executive and estate planning attorney, will discuss why, in many cases, existing life insurance should be retained or repurposed, rather than cashed in. Bernstein's most recent research suggests that life insurance is capable of producing superior risk-adjusted, after-tax returns when used in conjunction with a diversified investment portfolio. Interestingly, Bernstein does not sell or market life insurance products, so our advice in this area is, we believe, unconflicted. Tom will use Bernstein's proprietary wealth forecasting model and the case study method to advance the argument that professional advisors need to think differently about life insurance in the wake of ATRA. Please plan to join us to hear Tom's unusual take on this important topic.

Thomas J. Pauloski, National Managing Director of the Wealth Planning and Analysis Group, works with private clients and their advisors on wealth transfer strategies, focusing on tax-efficient wealth management and asset allocation decisions. Tom was appointed a National Managing Director in 2009. Prior to joining the firm in 2005, he was a partner in the trusts and estates department at Winston & Strawn LLP in Chicago. He is on the faculty of the American Bankers Association National Trust and National Graduate Trust schools; he has also been an adjunct professor at Loyola University Chicago School of Law and has taught estate planning classes at Northwestern University Law School. Tom earned a BS in environmental engineering from Northwestern University and a JD, magna cum laude, from Loyola University Chicago, where he served as editor-in-chief of the Loyola Law Journal. He retired as a commander from the US Naval Reserve in 2003, with 21 years of combined active duty and reserve service.

IMPORTANT REMINDERS:

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). Questions regarding membership or the application process can be addressed by Alan Schachter, 1st Vice President, Membership, at 203-847-4068 or 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, May 4th. Please let us know in advance if you subsequently find that you or your guest is unable to attend.*

I have enjoyed serving as your Program Chair this year and hope that you have found the topics and speakers to be beneficial. If you have any ideas for future programs, please contact our incoming Programs Chair Thomas J. Henske at thenske@lenoxadvisors.com.

Finally, please be sure to visit our website at www.epclfc.org for details as they become available on our 2016-2017 program season!

See you May 11th!

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 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.

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
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Firm:____Town:__________________________

Phone:______________________________Email:____________________________________

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