LUNCHEON PROGRAM

<u>The Santa Barbara County Bar Association Tax Section</u>

Date: Thursday, September 27, 2012 ***Time:*** 12:00 p.m. to 1:30 p.m.

Topics: Advanced Asset Protection Planning and Developments, and a special exposé on Life Settlements

A special 90-minute presentation by the country's foremost asset protection planning expert, Barry S. Engel on the recent challenges against self-settled trusts, both in the U.S. and offshore; when to use domestic vs. foreign trusts, and how to properly use integrated estate planning techniques to achieve effective asset protection. The presentation will focus on when to use discretionary trusts, recognizing fraudulent transfers, and recent legislation providing for asset protection, including inherited retirement accounts and inter-vivos QTIP trusts.

Topics include:

- Overview of Asset Protection Trust Planning
- Fraudulent Transfer Analysis
- Use of Third Party Trusts
- Inter-Vivos QTIP Trusts and Creditor Protection
- Domestic Asset Protection Trusts

Plus, ***a special exposé and update on Life Settlements: What every senior, investor, professional and trustee must know – presented by Steven Roth, WMi's President and Life Settlement Financial Recovery Program Director.***

Topics include:

- The state of the Settlement market
- Fraud and half-truths: A pervasive theme at all levels
- Agent misrepresentations regarding the the ability to buy insurance for later profitable resale
- Insurer and victim litigation

<u>Featured Speakers</u>

Barry S. Engel is the founding principal (1984) of Engel & Reiman pc, a Denver, Colorado-based law firm having an international client base and an international reputation for excellence in asset protection planning and integrated estate planning. He has been written about and quoted by some of the publications of highest regard in the business world and in the professional world, including *The Economist, Business Week, American Bar Journal, Wall Street Journal, New York Times and Forbes.* Mr. Engel's areas of expertise in his law practice include estate planning with a view toward the lifetime protection of the estate ("integrated estate planning"), offshore planning, conventional domestic estate planning and international estate planning. Mr. Engel is the author of the <u>Asset Protection Planning Guide (2nd Edition)</u>, published by CCH Incorporated, Chicago, Illinois. He is also the founder of *Shore To Shore* magazine, the official publication of the Isle of Man-based Offshore Institute, as published by Highbury House Communications PLC, London. Mr. Engel's other professional writings have been extensive. For more information visit www.engelreiman.com

Steven Roth is the founder and President of Wealth Management International ("WMi") (2004) and Director of the Life Settlement Financial Recovery Program. WMi's and Steven's core services are uncovering financial scams perpetrated by agents, stock brokers, attorneys, and other professionals on customers, and providing expert litigation support, expert testimony, and other consumer-focused financial recoveries. Steven has been interviewed by **Forbes** Magazine: "Kill The Messenger", a critique of investment advisors and products – December, 2008, and "Deferral Games", an exposé on Private annuity Trusts – February 26, 2007 **INVESTOR'S BUSINESS DAILY**: "Annuities: Plus Or Too Many Minuses?" discussing the fallacies of Equity Indexed Annuities' returns – March 20, 2008, **THE WALL STREET JOURNAL** "'Structured Sales' Aim to Ease Tax Bite, but Returns Are Slim" March 22, 2007Steven has presented numerous educational seminars to law firms and accounting firms 2004 – present with topics including:

- Tax traps, hidden expenses and their impact on the viability of strategies and products
- **Life settlement schemes and abuses of investors and the elderly**
- Optimal and sub-optimal use of financial strategies and products
- Challenging conventional wisdom through analytic testing and modeling
- Uses and abuses of Variable, Fixed, and Equity Indexed Annuities, Private Annuities, Life Insurance, Premium financed Life Insurance
- Foreign & Domestic Asset Protection

Steven's extensive knowledge and objective analysis is frequently requested by attorneys, CPAs, and investment and insurance advisors in their evaluation of financial products and tax strategies due to his extensive knowledge and nationally recognized critical, objective pro-consumer analysis. Steven also serves as a consultant and expert witness to national law firms and top lawyers in numerous pro-consumer cases, ranging from deceptive investment and insurance sales practices to unfair insurance claims handling. For more information visit:
www.wmi-consultancy.com and www.LifeSettlementLossRecovery.org

Place: Santa Barbara College of Law

Price: Members of SBCBA/Non-Members $25.00/$30.00
Menu: Assorted Sandwiches – Beverages - Dessert

Reservation Info: Name(s)______________________
Phone________________________

Questions and/or mail checks and make payable to:

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MCLE Credit: One Hour General Credit Approved by the Santa Barbara County Bar Association.

Comment [SR1]: Pete, can you get 90 minutes approved?