



REGISTRATION

Pre-Registration is Necessary.

- Online registration is available at our web-site at <http://assetprotectionsociety.org/advisors/?a=PG:2644>
- You may also register by calling 312-212-3651
- Dates of the Seminar: October 6-7, 2008



FOR HOTEL RESERVATIONS

The seminar will be held at the Monte Carlo Resort & Casino in Las Vegas, Nevada

- You can make online reservations or by calling 888-529-4828
- Ask for the group rate titled The Asset Protection Society



Plan to Arrive Sunday

- The seminar will start promptly at 8:00am on Monday morning and arriving Sunday will assure you will not miss the opening session



Consultations

- Private meetings will be available for advisors and/or non-advisors. If you would like to meet with one of the speakers before, during or after the seminar, please make arrangements ahead of time by e-mailing info@assetprotectionsociety.org or calling 312-212-3651



THE 2ND ANNUAL ASSET PROTECTION FORUM

Presented by:

The Asset Protection Society

www.assetprotectionsociety.org





THE SECOND ANNUAL
**ASSET
PROTECTION
FORUM**

October 6th & 7th ~ Las Vegas, NV

BENEFITS :

- Learn cutting edge/advanced planning techniques
- Learn several tax-advantageous business structures
- Listen to national experts speak on their area of specialty
- Learn from real-world examples through a round table discussion by the speakers
- Learn how to grow your business through "global" asset protection
- Be able to meet with the speakers one on one

CALENDAR :

SUNDAY OCT 5	MONDAY OCT 6	TUESDAY OCT 7
Arrive in Las Vegas and check into Hotel	Day One 8am - Noon Seminars Noon - 1pm Lunch 1pm - 5pm Seminars	Day Two 8am - Noon Seminars Noon - 1pm Lunch 1pm - 5pm Seminars



"The best estate, financial or tax plan can be rendered meaningless by a creditor if asset protection has not been incorporated into the plan. Attend to the APS™ Forum in Las Vegas and learn "Global" asset protection so you can protect your assets or that of your clients."

Rocco DeFrancesco, JD, CWPP™, CAPP™, MMB™
Co-Founder: The Asset Protection Society

FEATURED SPEAKERS & TOPICS :

Jim Duggan, JD, MBA
**Domestic and International Asset Protection
&
Creating the "Family Office"**

Keith Mohn, CWPP™
Captive Insurance Companies for Physicians

Bill Magnuson
**New Developments in 401(k) Planning
&
Superflex (The "New" Comparability Plan)**

Steve Donaldson
**Unique Captive Insurance Companies (CIC)
for small and large clients**

Guy Baker (Incoming President of MDRT)
**Why Split Dollar Life is not "Dead"
&
The New Capital Split Dollar Plan**

Rocco DeFrancesco, JD, CWPP™, CAPP™, MMB™
Advanced Funding Strategies for College Funding

Allen Grossnick, CLU, ChFC
IRA/Pension Rescue (Mitigating the 75% Tax-Trap)

Mike Duncan
Income for life planning

8:00 - 8:20 am

Introduction to The Asset Protection Society and Two-Day Forum

The APS™ Founders

8:20 - 9:50am

Domestic and International Asset Protection

Jim Duggan, JD, MBA

Learn the foundation for how to setup and properly structure, both, a “domestic” and “international” asset protection plan. Every client who implements an asset protection plan will have a domestic element to their plan and the more affluent clients will typically have an international element. In this session, you will learn how to use domestic asset protection trusts, Limited Liability Companies, Family Limited Partnerships, as well as international LLCs and Offshore Asset Protection Trusts. When you are done with this session, you should have a good, working knowledge of core domestic asset protection planning and how to properly structure a plan.

9:50 - 10:00am : Break

10:00 - 11:00am

Physician Captives

Keith Mohn, CWPP™

Since 2001, medical malpractice insurance liability rates have escalated to the point where, for many physicians, coverage is no longer affordable. Costs for physicians who have had no claims or a good claims history have gone up too. Most physicians think there are no options to mitigate these costs. During this session, you will learn how you can help physicians reduce their malpractice premiums by an average of 25% while paying premiums to their own captive insurance company. Physicians who have good claims experience will then be able to have access to the accumulated premiums to be used as tax-favorable retirement income. Physicians who have had claims will be no worse off than they were before. This is a very powerful tool you can use to help your physician clients.

11:00am - Noon

New Developments in 401(k) Planning

Bill Magnuson

The new regulations that have come down on the qualified planning area have been significant. Few people understand how these regulations will affect their own plans let alone their clients' plans. In this session you will get an overview of the new regulations as well as how you can properly craft qualified plans in a legal and discriminating manner to benefit small- to medium-sized business owners. This session will cover traditional and new developments on 401(k) Plans, Profit Sharing Plans (including new comparability plans), and Defined Benefit Plans.

Noon - 1:00pm : Lunch

1:00 - 1:30 pm

Superflex (The “New” Comparability Plan)

Bill Magnuson

In this session you'll learn about a truly unique twist to the already beneficial New Comparability Profit Sharing Plan called the “Superflex”. While this plan is not for every employer, if the goal is to be positioned to tax-defer the maximum amount of money for business owners and the minimum amount for rank-in-file employees, you must know about the SuperFlex program.

1:30 - 3:00pm

Unique Captive Insurance Companies (CIC) for small and large clients

Steve Donaldson

In this session you will learn about one of the most powerful business, estate, and financial planning tools available today; the 831(b) CIC. You will also learn how to incorporate the use of CICs with International Life Insurance structures.

CICs allow businesses to tax deduct premiums of \$125,000 - \$1.2 million dollars per year into a structure that can be owned by the business owner, other family members, or even an irrevocable trust. The income, capital gains, and estate tax planning possibilities with CICs are significant. Until recently, only “large” businesses could afford a CIC (premiums in excess of \$300,000 a year). In this session you will learn about a simple and affective CIC structure designed to receive premiums starting as low as \$100,000. This smaller-company CIC structure opens up the ability to use CICs for a significant amount of small businesses that were otherwise priced out of the market with traditional captive structures.

3:00 - 3:15pm : Break

3:15 - 5:00pm

Capital Split Dollar

Guy Baker (Incoming President of MDRT)

During this session you will be given a history on split dollar life insurance planning as well as the current state of the law and how that affects “traditional” uses of split dollar. For those who don't know, split dollar is not dead.

Additionally, you will learn about the very powerful Capital Split Dollar (CSD) Life Insurance program. CSD is a “Safe Harbor” leveraged split-dollar loan arrangement under IRS Reg. §§ 1.264(d)(1) and 1.7872-15. The annual contributions are 100% tax deductible to the employer and about 35% is taxable to the employee. It provides substantial tax-free retirement and death benefits. The equivalent pre-tax rate of return is as high as 20% (depending on actual tax brackets).

Any employee (including owners) of a “C” or “S” corporation, partnership, LLC, and/or LLP is eligible to participate. Plan benefits can be used for retirement, estate planning, and to fund buy/sell agreements. Finally, CSD is not subject to the company's general creditors, offers selective participant involvement, and is not under the onerous deferred compensation regulations.

8:00 - 9:00am

Advanced Funding for College Planning

Roccy DeFrancesco, JD, CWPP, CAPP, MMB

One of the most difficult subjects for a parent and grandparent today is how to pay for their child or grandchild's college education. The first part of this session will explain to you the available options clients have to obtain financial aid (which is not available to many affluent clients). The second part of this session will discuss the "real math" behind how to use cash value life insurance as an alternative college funding vehicle vs. 529 plans.

9:00 - 10:00am

IRA/Pension Rescue (Mitigating the 75% Tax-Trap)

Allen Grossnick, CLU, ChFC

There are tens of thousands of people who have estate tax problems and money in an IRA or qualified plan. This is known as the 75% tax trap and is one of the most difficult problems to deal with in an estate/financial plan. During this session you will learn several useful ways to mitigate the problem including the concept of "Liquidate and Leverage" and "Pension Rescue" done right under the new laws and valuation rules. Dealing with this problem correctly avoids a huge Tax Time-Bomb and can literally pass millions of more dollars to the heirs. Instead of simply handing 75% of the tax-deferred money to the IRS after the death of the Plan Participant, it is possible to have as much cash flow during life (or a lot more if required) and pass significantly more to the family and to other Charitable Institutions.

10:00 - 10:15am : Break

10:15 - 11:15am

Income for life planning

Mike Duncan

As our population ages, many people are moving from the accumulation phase of their life to the income phase where it is much more important to have a guaranteed income for life vs. reaching for growth on existing assets. In this session you will learn how to use a product that will guarantee a 7% rate of return on an accumulation value that ALSO guarantees an income for life (6% for a 70 year old, 6.5% for 75 year old, etc). You will also learn how to increase the guaranteed retirement income by 3% a year if a client has a need for long-term care benefits. What you will learn in this session will change the way you think about planning for retirement and securing an income stream that cannot be outlived.

11:15am - Noon

Family Office Structure Part I

Jim Duggan, JD, MBA

In this session you will learn about the much talked about but rarely understood "Family Office Structure." At the core of family office planning is the notion of utilizing business planning principles to help accomplish personal wealth planning objectives – institutionalizing one's wealth platform. The goal of the family office is to allow the senior generation to structure their wealth so that multiple generations to follow will benefit from it. This is accomplished by creating a disciplined structure that is treated with heightened respect so the structure can remain financially viable for generations to come. One of the key components to funding and sustaining a lasting family office is the purchase of life insurance on not only the first generation, but multiple generations to follow. The money used to fund the initial life insurance purchase is typically funded in a tax-advantageous manner through the integration of other tools such as FLPs, IDGTs, etc. Then subsequent purchases are done through accumulated trust assets.

The APS believes that no large family estate can be complete without the integration of a family office.

Noon - 1:00pm : Lunch

1:00 - 2:00pm

Family Office Structure Part II (Continuation from Part I)

Jim Duggan, JD, MBA

2:00 - 3:00pm : Case Design (Clients less than \$5,000,000)

During this session the speakers and specifically Roccy DeFrancesco and Jim Duggan will be going through various case studies for clients with a net worth of less than \$5,000,000. This session will show attendees how to apply the concepts discussed at this year's Forum as well as last year's Forum. The feedback from the 1st Annual APS Forum was very positive and because many attendees requested additional practical case studies, we have added them to this year's Forum.

3:00 - 3:15pm : Break

3:15 - 4:30pm : Case Studies (Client more than \$5,000,000)

During this session the case studies will deal with clients who have a net worth in excess of \$10,000,000. Topics discussed will include but will not be limited to: LLCs, FLPs, freeze partnerships, intentionally defective grantor trusts, charitable planning, CICs, international tax planning, premium financed life insurance, etc.