



# Hoosier Hills Estate Planning Council



presents

## 2014 Estate Planning Day

### Morning Session

featuring

12 Local Experts: Legal, Tax, Financial, and Insurance



### Afternoon Session

featuring

Robert S. Keebler, CPA, MST, AEP

Keebler & Associates, LLP

Thursday, October 16, 2014

Bloomington Convention Center

*A special thanks to our sponsors:*

**PLATINUM:** Old National Wealth Management

**GOLD:** Hurlow Wealth Management Group

**SILVER:** German American Bank

**BRONZE:** BKD, LLP, Bunger & Robertson Attorneys at Law, Community Foundation of Bloomington and Monroe County, Indiana University Foundation

The entire day will be devoted to building and preserving wealth.  
This conference benefits the public and professionals.

*Seating is limited.* Register early to guarantee participation.  
This program is designed to qualify for 7.5 hours continuing education credit.

[www.hhepc.org](http://www.hhepc.org)

# Program

8:00 a.m. – 8:30 a.m.

## **Registration**

9:00 a.m. Program A

**Bonnie Dyar**

### ***Alternatives to Traditional Long-Term Care Policies***

- A. Background and History of Non-Traditional LTC Policies
- B. Traditional LTC vs. Hybrid Policies
- C. Target Market
- D. Types of Non-Traditional LTC Contracts
- E. Questions

9:00 a.m. Program B

**Lance Like, Attorney**

### ***Estate Planning 101 – A Lifetime Process***

- A. Living Wills, Health Care Powers of Attorney and HIPAA Authorizations – Who Cares for You?
- B. General Powers of Attorney – Living Probate & How to Avoid It.
- C. Probate vs. Non-Probate Assets
- D. Wills – Who Needs One & What Happens if You Die without One?
- E. Revocable Trusts – Your Radio Flyer Wagon
- F. Beneficiary Designations

8:30 a.m. – 8:45 a.m.

## **Opening Remarks**

9:00 a.m. Program C

**Chris Holly, Attorney**

### ***Long-Term Care and Medicaid: Avoiding the Gotcha's***

- A. About Long-Term Care
- B. About Medicaid
- C. Gotcha #1 – Preadmission Screening
- D. Gotcha #2 – Transfer of Assets Penalty
- E. Gotcha #3 – Careful with that Annuity
- F. Gotcha #4 – “Miller time” Medicaid-style
- G. Gotcha #5 – Nuts on Your Prenup

9:00 a.m. Program D

**John Laughlin, CPA**

### ***Taking the Right Steps in the Investment Planning Process***

- A. Goals and Risk Assessment Considerations
- B. Tax Considerations
- C. Investment Allocation Process
- D. Investment Options and Choices
- E. Choosing a Professional

**Session 1 – 9:00 a.m.**

10:00 a.m. Program A

**T. Ray Phillips, CFBS, AEP, ChFC**

### ***Life Insurance in Business Planning***

- A. Business Entities Owning Insurance
- B. Varieties of “Key Man Insurance Planning”
- C. Fringe Benefit Insurance Planning
- D. Buy-Sell & Continuity Planning Insurance
- E. Conclusion/Wrap-Up/Q&A

10:00 a.m. Program B

**Len Grabovsky, CRPC, ChFC**

### ***Confident Retirement***

- A. Concerns of Retirement
- B. Key Principles of Retirement Journey
- C. Covering Essentials
- D. Ensuring Lifestyles
- E. Preparing for the Unexpected
- F. Leaving a Legacy
- G. Conclusion

10:00 a.m. Program C

**Liz Kalina, RN, MMHS**

### ***Geriatric Care Management: A Vital Link for Seniors and Their Families***

- A. What is a Geriatric Care Manager?
- B. What Does a Care Manager Do?
- C. “I’m Worried about My Mom!”
- D. “Dad’s Memory Isn’t What It Used to Be!”
- E. Holistic Approach
- F. When to refer to a Care Manager
- G. Choosing the Right Care Manager

10:00 a.m. Program D

**Jim Williams, Attorney**

### ***Keep It Simple: Charitable Planning Solutions for Everyone***

- A. Tax Saving for You and Immediate Impact
- B. Deferring the Benefit to Charity
- C. Tax Savings for You, but Deferring Benefit to Charity
- D. Conclusions and Questions

**Session 2 – 10:00 a.m.**

11:00 a.m. Program A

**Paul Pittman**

### ***Business and Personal Asset Protection Insurance***

- A. Liability
- B. Property: Replacement Cost and Coinsurance
- C. Data & Cyber Liability
- D. Umbrella
- E. “The Fine Print”

11:00 a.m. Program B

**Sean Obermeyer, Attorney**

### ***Business Succession Planning***

- A. Barriers to Business Succession Planning
- B. Developing an Exit Strategy
- C. Buy-Sell Agreement
- D. Estate Planning Techniques
- E. ESOPs

11:00 a.m. Program C

**Brian Melvin**

### ***Savvy Social Security- What Baby Boomers Need to Know to Maximize Retirement Income***

- A. Understanding the Value of Social Security
- B. Questions baby Boomers are Asking
- C. Will Social Security be there for Me?
- D. How Much Can I Expect to Receive?
- E. When Should I Apply for Social Security?
- F. How Can I Maximize my Benefits?

11:00 a.m. Program D

**Cameron Wilson**

### ***The Affordable Care Act Explained***

- A. ACA Overview
- B. Coverage Mandate
- C. Employer Shared Responsibility
- D. Fees and Reporting requirements
- E. Exchanges

**Session 3 – 11:00 a.m.**

**12:00 P.M. – 12:30 P.M.**  
**Lunch and Booth Visitation**

**Featured Speaker 12:30 p.m. – 5:00 p.m.**

**Robert S. Keebler, CPA, MST, AEP (Distinguished)**  
Keebler & Associates, LLP

## Proactive Year-End Tax Planning

- A. Year End Planning Issues
- B. Tax Efficient Spend Down Strategies During Retirement
- C. Advanced IRA Planning

## Biography

**Robert S. Keebler**, CPA, MST, AEP (Distinguished) is a partner with Keebler & Associates, LLP and is a 2007 recipient of the prestigious Accredited Estate Planners (Distinguished) award from the National Association of Estate Planners & Councils. He has been named by CPA Magazine as one of the *Top 100 Most Influential Practitioners in the United States* and one of the *Top 40 Tax Advisors to Know During a Recession*. Mr. Keebler is the past Editor-in-Chief of CCH's magazine, *Journal of Retirement Planning*, and a member of CCH's Financial and Estate Planning Advisory Board. His practice includes family wealth transfer and preservation planning, charitable giving, retirement distribution planning, and estate administration. Mr. Keebler frequently represents clients before the National Office of the Internal Revenue Service (IRS) in the private letter ruling process and in estate, gift and income tax examinations and appeals.

In the past 20 years, he has received over 150 favorable private letter rulings including several key rulings of "first impression." Mr. Keebler is nationally recognized as an expert in estate and retirement planning and works collaboratively with other experts on academic reviews and papers, and client matters. Mr. Keebler is the author of over 75 articles and columns and editor, author, or co-author of many books and treatises on wealth transfer and taxation, including the Warren, Gorham & Lamont of RIA treatise *Esperti, Peterson and Keebler/Irrevocable Trusts: Analysis with Forms*.

Mr. Keebler is a member of the editorial board of the Society of Financial Service Professionals "Keeping Current" series. He is a featured columnist for CCH's *Taxes Magazine* – "Family Tax Planning Forum," Steve Leimberg's "News of the Week Newsletter" and the Bureau of National Affairs Tax Division. Bob is also a contributing author to the American Bar Association's *The ABA Practical Guide to Estate Planning*. He also had his article "Is That Your 'Final' Answer?" published in *Tax Management Compensation Planning Journal*. Bob frequently is quoted in national publications such as *New York Times*, *Chicago Tribune*, *Baltimore Sun*, *Barrons*, *Bloomberg Wealth Manager*, *Financial Advisor*, *Forbes*, *Kiplinger*, *Lawyer's Weekly*, *On Wall Street*, *The Wall Street Journal*, *USA Today*, *Wealth Manager* and *Worth* in addition to many local and regional newspapers.

He is a frequent speaker for legal, accounting, insurance and financial planning groups throughout the United States at seminars and conferences on advanced IRA distribution strategies, estate planning and trust administration topics including the AICPA's Advanced Estate Planning, Personal Financial Planning Conference and Tax Strategies for the High Income Individual Conference.

Mr. Keebler graduated (cum laude) from Lakeland College with a degree in Accountancy and the University of Wisconsin - Milwaukee with a Masters in Taxation. Before practicing in Northeastern Wisconsin, he practiced with Price Waterhouse where he concentrated in taxation.

# Speakers

## **Accounting, investment management, legal and insurance professionals**

**Bonnie Dyar**, is an Insurance Advisor with Bill C. Brown Associates, Bloomington, Indiana.

**Len Grabovsky**, CRPC, ChFC is a financial advisor with Grabovsky & Associates, Indianapolis, Indiana.

**Christopher J. Holly**, is a self-employed Attorney at Law, Bloomington, Indiana.

**Liz Kalina** is an RN, MMHS is a Geriatric Care Manager with Elder Care Connections, Inc., Bloomington, Indiana.

**John Laughlin**, CPA is a financial advisor with Laughlin Financial LLC, Bloomington, Indiana.

**Lance D. Like** is an estate planning and elder law attorney with Like Law Group LLC, Bloomington, Indiana.

**Brian Melvin** is a Client Account Manager at CS Capital Management, Indianapolis, Indiana.

**Sean Obermeyer** is an attorney with Taft's Private Client Practice Group, Indianapolis, Indiana.

**T. Ray Phillips**, CFBS, AEP, ChFC is the owner of The Family Business Legacy Company, LLC, Indianapolis, Indiana.

**Paul Pittman** is a Partner in the Parker Group Insurance Agency in Bedford, Indiana.

**James B. Williams** is an attorney with Planned Giving at Riley Children's Foundation, Indianapolis, Indiana.

**Cameron Wilson** is the Director of fully insured products for SIHO in Columbus, Indiana.

---

---

## Hoosier Hills Estate Planning Council

The Hoosier Hills Estate Planning Council provides education and networking opportunities to attorneys, accountants, insurance professionals, trust and investment managers and financial counselors in South Central Indiana. For more information go to [www.hhepc.org](http://www.hhepc.org).

# REGISTRATION INFORMATION

## Professional Registration – Join Hoosier Hills Estate Planning Council!

- I am an HHEPC member.  
Seminar Fee: \$45.00
- I am not an HHEPC member.  
Seminar Fee: \$150.00
- JOIN NOW! SAVE \$65.00!  
Discounted seminar fee \$65.00. Add \$110 to be applied to your 2014-2015 membership dues for a total of \$175.00

- 
- Public registration *FREE* (or \$35.00 for lunch and program materials)

Please register me for the following presentations. Choose one from each session:

9:00 a.m.

### SESSION 1

- Alternatives to Traditional Long-Term Care Policies  
*Bonnie Dyar*
- Estate Planning 101- A Lifetime Process  
*Lance Like, Attorney*
- Long-Term Care and Medicaid: Avoiding the Gotchas  
*Christopher Holly, Attorney*
- Taking the Right Steps in the Investment Planning Process  
*John Laughlin, CPA*

10:00 am

### SESSION 2

- Life Insurance in Business Planning  
*T. Ray Phillips, CFBS, AEP, ChFC*
- Geriatric Care Management: A Vital Link for Seniors and Their Families  
*Liz Kalina, RN, MMHS*
- Confident Retirement  
*Len Grabovsky, CRPC, ChFC*
- Keep It Simple: Charitable Planning Solutions for Everyone  
*Jim Williams, Attorney*

11:00 am

### SESSION 3

- Business and Personal Asset Protection Insurance  
*Paul Pittman*
- Business Succession Planning  
*Sean Obermeyer, Attorney*
- Savvy Social Security – What Baby Boomers Need to Know to Maximize Retirement Income  
*Brian Melvin*
- The Affordable Care Act Explained  
*Cameron Wilson*

12:00 p.m. – 12:30 p.m. *Lunch included in Professional Fees*

AFTERNOON PROGRAM 12:30 p.m. -5:00 p.m.

## Proactive Year-End Tax Planning

– Robert S. Keebler, CPA MST, AEP (Distinguished) Keebler & Associates, LLP

REGISTRATION Form – deadline October 9, 2014

Name \_\_\_\_\_  
Firm/Business \_\_\_\_\_  
Professional License Number \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone/Fax \_\_\_\_\_  
Email \_\_\_\_\_

## PAYMENT INFORMATION

Amount Enclosed \$\_\_\_\_\_ (Make check payable to HHEPC.) Mail check and registration form to HHEPC, c/o Blake Reed, Voelz Law Office, 427 Washington St., Columbus, Indiana 47202