



# OCTOBER VIRTUAL PROGRAM

## “DIRTY WORDS’ NO MORE: A LAWYER’S PERSPECTIVE ON WHY LIFE INSURANCE MAY BE YOUR CLIENTS’ BEST OPTION AFTER D.C. CHANGES THE TAX RULES (AGAIN)”

TUESDAY, OCTOBER 19, 2021

12:30 – 12:45 P.M. OPENING REMARKS

12:45 – 1:45 P.M. WEBINAR PRESENTATION

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***With the recent increase in COVID cases in the region, the PEPC has decided to convert our October luncheon program to a virtual format. As a special member benefit, current PEPC members will receive complimentary registration to our October 19, 2021 virtual program. Continuing education credits are not included in the complimentary registration and must be purchased separately.***

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It’s not what you say, it’s how you say it. When clients are asked about life insurance, it is not uncommon to get a negative reaction. Ask the same clients if they are interested in transferring wealth free of income and estate taxes, and they are instantly excited to learn more. However, both situations surprisingly involve the same structure using life insurance – just said differently.

Life insurance is an extremely complex financial asset that has a number of unique tax benefits. And, because of the possible tax changes being proposed in D.C., a working understanding of some of these key details about life insurance are more important than ever for anyone who has clients interested in wealth preservation. Our speaker is active in the behind-the-scenes discussion in D.C. and is the person in charge of the advanced planning group for largest brokerage general agent of life insurance in the country. During this session, he will address: 1) What to expect out of the current tax proposals from D.C. and how it will impact some of the more common wealth transfer planning techniques going forward; 2) How the tax rules could impact life insurance structures and, if done properly, how they might be leveraged in a favorable way for clients; 3) How to integrate life insurance into clients’ long-term planning even if wealth transfer tax rules keep changing; and 4) How to manage current policy designs and ownership, and the opportunities to build in additional coverage for those clients who need to create a more balanced estate plan

**One Education Credit for CLE (PA Only), Insurance (PA Only), CFP, CPA (PA Only), PACE and CTFA will be offered.**

**Speaker:**

Michael Amoia is senior vice president for advanced sales for Crump Life Insurance Services and is responsible for overseeing a team of experienced industry professionals who work with Crump independent financial professionals and institutional relationships. Michael spends much of his time supporting Crump Affluent Markets, the premier professional services group for exceptional life insurance producers in the United States and the high-end boutique organization within Crump.

Michael has over twenty-eight years of advanced estate and business planning experience for high net-worth clients. He is best known for his expertise in the taxation of life insurance transactions. He speaks nationally, has taught a number of wealth transfer planning courses for various educational organizations and has authored numerous articles, such as: The Interplay of 409A and Split Dollar, Utilizing Private Split Dollar in Estate Planning, Irrevocable Life Insurance Trusts in Times of Tax and Legal Uncertainty, Insurance LLC for Buy-Sell Planning, Taxation of Trust Owned Deferred Annuities, Life Insurance Planning for Real Estate Clients and Complexities of Life Insurance Policy Valuation.

*This meeting is being sponsored by*



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**OCTOBER 19, 2021 VIRTUAL PROGRAM  
REGISTRATION FORM**

**Luncheon Program Fee:**

PEPC Members	\$0	Non-Members	\$25
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**Additional Fees:**

CLE Credit (Members)	\$15	CLE Credit (Non-Members)	\$15
Insurance Credit (Members)	\$15	Insurance Credit (Non-Members)	\$15
CFP® Credit (Members)	\$15	CFP® Credit (Non-Members)	\$15

**No-shows will be billed. No refunds after October 15, 2021**

**ATTENDEE INFORMATION:**

Name: \_\_\_\_\_ Discipline: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

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

PEPC Member (\$0 per person)

Non-Member (\$25 per person)

**CONTINUING EDUCATION INFORMATION:**

(Fee: \$15 per Credit)

Continuing Legal Education (1 credit).....Attorney ID: \_\_\_\_\_

Insurance Continuing Education (1 credit).....License Number: \_\_\_\_\_

CFP® Continuing Education (1 credit).....Last 4 Digits of SSN: \_\_\_\_\_

*CTFA, PACE and CPA Credits available onsite at the meeting at no additional charge.*

**PAYMENT INFORMATION:**

Check Payment (Payable to PEPC)

Credit Card Payments – **Website Only**

PEPC is no longer accepting credit card payments via faxed or mailed registration forms. Any credit card payments must be submitted through our secure website at [www.philaepc.org](http://www.philaepc.org). **Members must be logged into the site to receive the discounted member pricing.**

**Return by Mail:** Philadelphia Estate Planning Council, P.O. Box 579, Moorestown, NJ 08057

**Return by Fax:** 856-727-9504 **Register Online:** [www.philaepc.org](http://www.philaepc.org)

**Questions:** 215-486-6215 (*Registrations will not be accepted via phone*)