Smith and Condeni LLP

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SEVENTEENTH ANNUAL SELECT STRATEGIES FOR INSURANCE AND ESTATE PLANNING SEMINAR

Approved for continuing education credits with CIMA, The Ohio Department of Insurance, The Certified Financial Planning Board of Standards, Inc. and Registered with the Accountancy Board of Ohio for continuing education.

Smith and Condeni LLP

SEVENTEENTH ANNUAL SELECT STRATEGIES FOR INSURANCE AND ESTATE PLANNING SEMINAR

presented by

SMITH AND CONDENI LLP

The Estate and Business Planning Attorneys

Friday, October 1, 2010 OR Friday, October 29, 2010
Registration: 11:30 a.m. - 12:15 p.m.
Presentations: 12:15 p.m. - 4:30 p.m.
Embassy Suites, Rockside
5800 Rockside Woods Blvd.
Independence, Ohio 44131
216-986-9900

A valuable seminar for Insurance, Investment and Financial Planning Professionals and Certified Public Accountants

Earn up to 19 hours of CE credits!

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OCTOBER 1, 2010
SCHEDULE OF PRESENTATIONS

SPECIAL GUEST We are pleased to announce that Dr. Kenneth Mayland, President of ClearView Economics, will once again be speaking at the October 1st Seminar. Dr. Mayland is President of ClearView Economics, founded in 2000. He was formerly the Chief Economist of two major banks: KeyCorp and First Pennsylvania Bank. He has degrees in economics from MIT (undergraduate) and the University of Pennsylvania (Masters and PhD). Dr. Ken's views are represented in several widely circulated economic surveys and he is frequently quoted in the media. He has also been the recipient of several competitive awards by various groups for forecasting accuracy, including the prestigious Lawrence R. Klein Award for Blue Chip Forecasting Accuracy, an award that recognizes the best forecaster of the U.S. economy over a 4 year period (2003-2006).

Thank you Walter W. Davis of NorthCoast Brokerage Agency for sponsoring Dr. Mayland!

1. *Introductory Comments* .... *12:15 to 12:30*
   N. Lindsey Smith, Esq., *Smith and Condeni LLP*

2. *Insurance Planning with IRAs and Annuities* .... *12:30 to 1:10*
   Walter W. (Bill) Davis, Jr., CLU, *NorthCoast Brokerage Agency, a Capitas Financial Partner*
   N. Lindsey Smith, Esq., *Smith and Condeni LLP*

   Life insurance planning opportunities for clients and their advisors are frequently right in front of them but remain unidentified. Through a series of examples, Bill and Lindsey will show you creative uses of life insurance to solve tax and liquidity issues and promote the growth of family wealth.

3. *Where No Man Has Gone Before: Health Care Reform's Impact on Long Term Care and Special Needs Planning* .... *1:10 to 2:00*
   Holly N. Denham, Esq., *Smith and Condeni LLP*

   We are on the cusp of the second and most significant wave of public and behavioral health change in the last twenty-five years but do we really understand the impact the Health Care Reform will have on our aging and special needs community? This presentation will focus on the challenges and opportunities the Health Care Reform will create for these communities as well as for the advisors and agents representing those individuals and families. This presentation will also focus on the planning opportunities available under the Health Care Reform and existing law.

4. *Break* .... *2:00 to 2:15*

5. *Men Are From Mars…The Differences Between Men and Women Beyond the Obvious* .... *2:15 to 3:00*
   Robin Rose Stiller, Esq., *Smith and Condeni LLP*

   Estate and financial planning are disciplines requiring individualization and customization to fit specific clients. How do you approach planning differently depending on the client's gender? This presentation will focus on the unique issues facing women and the professionals who counsel them, as well as creative and effective strategies to address those issues.

6. *Break* .... *3:00 to 3:15*

7. *The Outlook for 2011: Can a Recovery Be Sustained?* .... *3:15 to 4:20*
   Dr. Ken Mayland, Guest Speaker, *ClearView Economics, LLS*

   The Great Recession ended in the middle of 2009, and over the last year the economy has seen modest growth. But private job generation has failed to kick in to any significant degree and consumer spending has faltered. What's holding the economy back? Is it "de-leveraging?" What about the upcoming "fiscal drag"—the 2011 tax increases? Does the economy have anything going for it (hint: yes), and what role might the November elections play in the outlook? The bottom line: will we muddle through or dip back into another recession?

8. *Test On Estate Planning Concepts* .... *4:30 to 5:30*
   Sponsored and Administered by NorthCoast Brokerage Agency, Inc., a Capitas Financial Partner

   This home-study test focuses on basic concepts of estate and financial planning and the uses of life insurance in a comprehensive estate plan. The pass rate for this test last year was 97%!

SMITH AND CONDENI LLP

SPECIAL GUEST We are pleased to announce that Steve Parrish of the Principal Financial Group will be our guest speaker at the October 29th seminar. Steve is National Advanced Solutions Consultant for the Principal Financial Group. With more than 30 years experience as a practicing attorney, financial planner and insurance industry executive, he frequently addresses the challenges of business owners and executives.

Steve is a recognized industry authority, spokesperson and author, with work printed in notable publications like Journal of Financial Services Professionals, CPA Wealth Provider and Private Wealth. As an industry thought leader, he has served as an expert source for such prominent media outlets as Forbes, Wall Street Journal Radio, Journal of Financial Planning and On Wall Street.

Thank you to Principal Financial Group for sponsoring Steve Parrish!

This seminar has been approved for continuing education credits with the Ohio Department of Insurance for 4 hours of credit for the in-class portion and 15 credit hours for the home study program. The Certified Financial Planning Board of Standards, Inc. has approved 4 hours for the in-class portion and 7.5 hours for the home study portion (CFP only grants credits for 1/2 of the home study hours). We are registered with the Accountancy Board of Ohio for continuing education and this seminar and home study qualify for 19 credit hours for accountants.

ON-LINE REGISTRATION at www.smith-condeni.com

We strongly recommend on-line registration to help expedite the process and invite you to visit our website at **www.smith-condeni.com** to complete your registration. The registration form will be processed by our **secure server** (please see our website for more information about internet security). Once you have completed the registration, you will receive an email confirmation.

WE DO NOT ACCEPT PHONE REGISTRATIONS

Registration

Register as soon as possible, **but no later than September 27th for the October 1st seminar, and no later than October 25th for the October 29th seminar**. There is no charge for the seminar. If you do not want to register on-line, please print or type the registration form below and either fax or mail it to us. All of the information is needed to complete your registration. Home study material and a sample test will be provided to you on our website. If you have any questions regarding registration or the seminar, please feel free to contact Kim at 216-574-2039. Again, please keep in mind that ALL of the information below is required for registration and course credit.

Name: ______________________ Phone: ______________________

Business Name: ______________________ Business Address: ______________________

Email: ______________________ ______________________

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CHECK ONE SESSION TO ATTEND ❑ October 1, 2010 ❑ October 29, 2010

Fax registration to:
Smith and Condeni LLP
Attn: Kim
Fax 216-771-3387

Check One:
_______ In Class & Home Study (19 Hours Insurance and 11.5 CFP)
_______ In Class Only (4 Hours)

Mail registration to:
Smith and Condeni LLP
Attn: Kim Sotak
600 E. Granger Road, Second Floor
Cleveland, Ohio 44131-6721

Continuing Education Credits *(Check All That Apply)*:
_______ Insurance _______ CFP
_______ CPA _______ CIMA
_______ None

OCTOBER 29, 2010
SCHEDULE OF PRESENTATIONS

SPECIAL GUEST We are pleased to announce that Markus Schomer, CFA, Managing Director and Chief Economist for PineBridge Investments in New York will be speaking at the October 29th Seminar. At PineBridge, Mr. Schomer provides economic forecasts for all groups of PineBridge Investments. Mr. Schomer holds degrees in Economics from the University of Bonn in Germany and the University of East Anglia, in the U.K. He also studied at the London School of Economics and is a CFA charterholder. Mr. Schomer has appeared on BBC TV, Bloomberg Radio and TV, CNBC's Closing Bell and HFM Week. He has also been interviewed for or quoted in the Associated Press, Business Week, CNN Money, Dow Jones Newswire, Financial Times, NY Post, NY Times, Reuters, USA Today, US News & World Report and The Wall Street Journal.

Thank you Don Qualters of SunAmerica Mutual Funds for sponsoring Markus Schomer!

1. *Introductory Comments* .... *12:15 to 12:30*
   N. Lindsey Smith, Esq., *Smith and Condeni LLP*

2. *Integrating Business Exit Planning With Estate Planning* .... *12:30 to 1:20*
   Steve Parrish, JD, CLU, ChFC, Guest Speaker, *Principal Financial Group*

   This session identifies the challenges and opportunities for business owners in planning their exit strategy from the business. Key in the strategy is how to work these plans into the owners' overall estate planning. An attractive part of an otherwise ugly economy is the ability to use reduced business values, low interest rates, and sizeable discounts to assure effective transfers of business interests in a tax and cash flow efficient manner. Discussion will include use of life insurance for succession planning

3. *Insurance Planning with IRAs and Annuities* .... *1:20 to 2:00*
   Walter W. (Bill) Davis, Jr., CLU, *NorthCoast Brokerage Agency, a Capitas Financial Partner*
   N. Lindsey Smith, Esq., *Smith and Condeni LLP*

   Life insurance planning opportunities for clients and their advisors are frequently right in front of them but remain unidentified. Through a series of examples, Bill and Lindsey will show you creative uses of life insurance to solve tax and liquidity issues and promote the growth of family wealth.

4. *Break* .... *2:00 to 2:15*

5. *In the Long Run, Economics is all about Demographics* .... *2:15 to 3:15*
   Markus Schomer, CFA, Guest Speaker, *PineBridge Investments, New York, NY*

   With a high level of uncertainty surrounding the current economic environment, Markus Schomer will discuss what really drives long term economic growth and how those drivers will help the US in the current crisis. Long term demographic trends explain much of the Great Inflation in the 1970's and the subsequent Great Moderation. The 'Demographic Dividend' also explains the rise of emerging markets. However, with so much attention on the growing Chinese middle class, could the US have better long-term growth prospects than China? Is Africa next to benefit from the 'Demographic Dividend'? Markus will address these questions among others.

6. *Break* .... *3:15 to 3:30*

7. *Where No Man Has Gone Before: Health Care Reform's Impact on Long Term Care and Special Needs Planning* .... *3:30 to 4:20*
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