**Fountainview**

**2000 Fountainview Drive**

**Monsey, New York**

**Estate Planning Day**

**Rockland County Estate planning Council**

**May 15, 2015 – 8a to Noon**

**Speakers and Discussion Agendas**

**Reed J. Lloyd, CRC CRPS**

* A brief history/evolution of annuities
* Types of annuities; fixed, variable, SPIAs, equity indexed, etc.
* Hybrid annuities and planning opportunities versus other traditional insurance products, life insurance and long term care
* Uses of annuities; asset protection, guaranteed income, death benefit, etc.
* Ownership of annuities; Individual, Joint
* The New York perspective on annuities and product availability
* Qualified and non qualified issues related to annuities
* Replacement of annuities/ Reg 60
* The future of annuities and planning
* Costs of annuities and riders
* Structured settlements and secondary annuities
* Cases and/or client stories on annuities

**Timothy Speiss, MST CPA PFS IAR**

* Income tax issues of annuities
* 2015 the U.S. and New York estate and gift tax regime
	+ Testators
	+ Beneficiaries
	+ Designations
	+ Other
* Six trusts to be aware of
* Immediate annuities for heirs outside of trusts
* Estate tax issues of annuities
* Estate, financial and retirement planning involving annuities
* SPIAs
	+ credit shelter trusts
	+ lifetime gifts to heirs
	+ benefits for employees
	+ Family financial planning considerations
* Variable deferred annuities and guarantees
* Deferred annuities and QTIPs
* Using annuities beyond the grave: tax deferral planning
* Retirement plan annuities and estate planning
* Charitable structures and estate planning
	+ variable annuities
* Additional facts to know
* Cases and/or client stories on annuities

**Anthony Enea, Esq.**

* Asset protection and protecting elders
* Elder law issues related to annuities
* How annuities are considered and treated for elder care planning
* Retirement plans and Medicaid eligibility and long-term care planning
* Cases and/or client stories on annuities