Law Offices
EDWARD S. CLAY, P.A.

2010 Continuing Education Course Menu

THREE CREDIT OFFERINGS

The Truth About Estate Planning™ — **Life/Health & CFP**

An analysis of "traditional" notions of estate planning that emphasize documents and estate tax, highlighting a process-driven philosophy designed to provide uncommonly proactive service to clients and their families ensuring their estate plan works while supporting their relationships with their professional advisors. Updated for the 2010 Federal Estate Tax "Purgatory" in which we find ourselves.

THREE CREDIT OFFERINGS - ONE CREDIT AT A TIME

The Truth About Estate Planning 101™ — **Life/Health/LTC* & CFP***

The first hour of the three hour course, above.

The Truth About Estate Planning 102™ — **Life/Health/LTC* & CFP***

The second hour of the three hour course, above. Attendance at TAEP 101 is required to attend this course.

The Truth About Estate Planning 103™ — **Life/Health/LTC* & CFP***

The third hour of the three hour course, above. Attendance at TAEP 101 & 102 is required to attend this course.

TWO CREDIT OFFERINGS

The Truth About Gifting™ — **Life/Health* & CFP***

An explicit discussion of the "right" and "wrong" of making gifts, leveraged and unleveraged, charitable or not. This course analyzes gifting strategies from the perspectives of tax, family control, long term care, and values.

Flexing Your Irrevocable Life Insurance Trust™ — **Life/Health* & CFP***

This venerable tool, hated by the Treasury Department, is exquisitely effective and can be flexible if properly planned and executed to parallel a foundational plan. An analysis of the technical requirements includes protections for beneficiaries as well as processes allowing for modification in the face of changing laws.

Advanced Estate Planning Techniques™ — **Life/Health* & CFP***

Sometimes described as the "alphabet soup" of estate planning, this gateway course examines planning options beyond the "foundational" or basic planning. Freshen up on spotting issues and advising clients how they and their families may benefit from such planning.

The Spectrum of Trust Protection™ — **Life/Health* & CFP***

This course provides an in-depth practical analysis of the options available to protect inheritances by utilizing appropriate trust planning. The personal protections available are not widely known by the general public, and this course will give you a working knowledge of the personal protections available through proper estate planning and you will also learn how to introduce these protections to your clients and prospects.

Maximizing Your Retirement Savings™ — **Life/Health & CFP**

Okay, so the bulk of a client's assets are in retirement plans, what estate planning can they do? This course analyzes the integration of retirement plans with foundational estate planning that works. We look at strategies for maximizing the value of the accounts over generations while using estate planning techniques to obtain greater protections for the beneficiaries.

Planning For The Sandwich Generation™ — **Life/Health* & CFP***

Those between the ages of 30 to 50 with minor children and older parents have special issues – some more than others when prior relationships are factored into the equation. This course reviews the different issues, including how to spot them. Strategies for resolving them are offered.

The Truth About Medicaid Planning™ — **Life/Health/LTC* & CFP***

Analyzing the current Maryland and federal guidelines for Medicaid long term care benefit qualification, this course provides an overview of the Deficit Reduction Act of 2005 and the pitfalls of navigating the minefield without professional guidance. the penalties for a wrong step are substantially more draconian. Learn to spot the issues and help clients and their families develop strategies for preserving as much of their assets as possible.

Legacy Estate Planning: Wisdom and Values™ — **Life/Health/LTC* & CFP (Ethics)***

When someone dies it's as though a library has burned down. A Legacy isn't just about transferring dollars and cents, but it also includes wisdom and sense. This course attends to the seldom addressed issues of transitioning non-financial wealth in addition to financial wealth to the next generations. An analysis of the American Legacies Study and examination of its conclusions are a focal point of this course.

*Accreditation pending

Courses are offered on a regularly scheduled basis in our learning center located on the lower level of our building. Courses may be conducted "on location" with adequate advance notice given to the accrediting authority (15 days for insurance CE). Courses conducted strictly for CFP credit do not require advance notice.

We welcome those interested strictly in gaining their required continuing education.

We want to meet those advisors who are looking for the opportunity to work with an estate planning attorney whose process-driven practice strives to support their planning partners.

Tell me and I'll forget; show me and I may remember; involve me and I'll understand.

— *Chinese proverb*

Please direct all inquiries to me:

Edward S. Clay
Estate and Legacy Counsellor at Law
Certified Legacy Advisor™
Edward S. Clay, P.A.

1300 York Road • Suite 120 • Lutherville MD 21093-6000 • 410-296-3358 • ce@estateplan.org