



The NYSSCPA Estate Planning Committee invites you to join for a committee CPE technical session.

## **The CPA's Guide to Prematurely Expiring Privately Owned & Trust-Owned Life Insurance (TOLI)**

**Featured Speakers:**    **Randy Whitelaw AEP (Distinguished)**    **The TOLI Center**  
   **Henry Montag    CFP, CLTC.**     **The TOLI Center East**

Many privately owned and trust owned life Insurance contracts are in danger of expiring prematurely because people aren't aware that life Insurance is a non -guaranteed asset where the owner/trustee has assumed 100% of the performance risk. Most amateur trustees treat life Insurance as a Buy and Hold asset rather than a Buy and Manage asset. However in the declining interest rate environment we've experienced over the last 20+ years that strategy has resulted in approximately 27% of those non -guaranteed contracts expiring years earlier than originally anticipated.

Discover the source of the problem as well as what the advisor can do today to prevent their client and family from becoming a growing statistic along this insidious path.

**June 19, 2014    8:30am -10:00am**

At Bessemer Trust, 630 Fifth Avenue, New York, 10111

1 CPE Credit - Field of Study CPE Credits -Specialized Knowledge (NYSED) / Specialized Knowledge (NASBA)

### **Course Codes:**

20129501 In-Person

20129502 Teleconference

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