Meeting with Randy Zipse 4/30/15

**Asset protection** . Randy will do a page on the nature of asset protection trusts and we will provide a 50 state chart on self-settled trusts.

Follow up: I think this can go in the front of the book Randy. We can have your discussion, a graphic showing the nature of a self settled trust and then a chart that shows what states they are allowed or something of the sort.

**Section on Basis Management-**  Critical information for estate planning today. Include gifts and trusts- substitute assets in estate planning

Follow up: I think this also should be in the front of the book as it’s important. Maybe include several examples of moving assets in and out of an estate and its affect with carryover or stepped up basis to the beneficiaries.

**Savings withdrawal sequencing**- Tax deferred assets basis vs. taxable savings. Address under distribution/withdrawal/rollover. Shoulld go under retirement planning

Follow up: I am not clear where we decided to address this but thought that it could justify its own entry under terms and concepts.

**Educational Incentives**- The programs for education are scattered throughout and could be consolidated under one entry

**Trusts** are scattered throughout discussion. Should we consolidate discussison?

Overall breakdown- Look at specific proposal to line up by topic without regard to type of material.

**ACA**- Should have a section under employee benefits section for the employer mandate under the ACA. Probably should include SHOP as well

Follow up: We have a lot of material under this in other books. I can send you a copy of Health Care Reform Facts which covers the employer mandate. There is a lot there….. We can come up with a graphic on our end to support it being at the end of the book.

**Social Security Planning-** The planning and maximization strategies of social security are not discussed in this book and it needs to be.

This can go under the new section on Retirment Planning

I will send you our Social Security Facts book which has information on all these topics.

**Genworth study on costs of long term care in every state**. Turn into a map.

**Deferred annuities. –** We need more information on this topic. Again, since we cover retirement planning, this is a key concept to add. I think it should go with Retirement Planning.

Pages 306-326 should really go in the back of the book as appendix information

The valuation discussion needs more depth to it.

Pages 86-87 should go to the back of the book

Page 92 and 93 should be deleted

Page 94 at the top should be be “Estate Checklist” and not “Survivior checklist”

Page 95-100 should be under employment benefits (?)

Delete page 101

Pages 105-114 should either be deleted or moved to the appendix

Pages 184-186 should go to the back under Charts/Tables

Page 188 should go to tables in the back.

Page 189 should go with Key Person

Pages 191-197 should be deleted

Pages 198-199 should go in the back with tables

Pages 208-211 on Group insurance should be deleted with the text going to Terms and Concepts.

Pages 212-215 on salary allotment should be deleted and the text moved to Terms and Concepts.

Pages 216-223 should go to a new front section called Retirement Planning

Pages 228232 should go to business planning

Pages 236-243 should go to Retirement Planning

Pages 260-263 should to Retirement Planning

Pages 264-283 should go to Retirement Planning with a section on Lump sum v Rollover

Pages 284-291 should go to Retirement Planning

Pages 292-300 should be deleted

Pages 301-303 should go under Business Planning and be integrated with the Split dollar discussion

Page 304 should be deleted

Page 305 should go under Retirement Planning under the annuities discussion

Pages 308-326 should go to the Tables section in the back of the book

Page 346 needs some updated discussion

Delete page 375

Move the p. 385 discussion on momicile to the Retirement Planning section on domicile

Add a term called the “Prudent Investor Rule”