Serving a Maturing Nation
(Levels I, II & III)

Why Attend?

79 Million Baby Boomers will be needing your help for Medicare, Medicaid, Long-Term Care, Reverse Mortgages, and Medigap, etc. with planning strategies for the elderly, along with Income, Retirement, Estate, and Financial Planning.

Benefits?

Another great practice-building tool that will enable you to better advise your clients about the hottest issues for senior citizens and planning for changes being proposed by the Deficit Reduction Committee as well as Congressional Proposals. Work toward obtaining the prestigious ARA Credential. Changes are coming, stay on the cutting edge.

47 million Americans need your help to review their medicare coverage yearly, as it has many moving parts that they will need help with. There are many yearly decisions. It's something like investing - there could be other options with same coverage at a lower price.

The 47 million have received the "annual notice of change". Those changing their minds about being in an Advantage plan can "disenroll" and return to traditional medicare and add Part D, or move into a better Advantage plan.

2012 DATES AND LOCATIONS

Level I	Charlotte, NC	June 20 - 21, 2012
Level I	Little Rock, AR	July 25 - 26, 2012
Level I	New Orleans, LA	July 26 - 27, 2012
Level I	Phoenix, AZ	July 16 - 17, 2012
Level I	Long Island/Plainview, NY	June 19 - 20, 2012
Levels I, II & III	Las Vegas, NV	July 16 - 20, 2012
Levels I, II & III	Sarasota, FL	July 9 - 13, 2012

Call NCPE at (800) 682-2163 or visit www.ncpeseminars.com to register.

*Level I	Denver, CO	May 21 - 22, 2012
*Levels II and III	Denver, CO	July 25 - 27, 2012

***Call (800) 578-4451 or visit www.coloradoaccountant.org to register.**

Level I (2 Days) - What 79 Million Baby Boomers Need to Know

Social Security Issues
- *When to Take Benefits - At Age 62 or Later?*
- *How to Increase Your Benefits Under the Senior Citizens Freedom to Work Act of 2000*
- *How Benefits are Determined*
- *Disability Insured Status*
- *Determining Insured Status*
- *Many Worksheets & Questions Answered*

Medicare Issues
- *What's New*
- *Understanding the Four Parts (A, B, C and D) Eligibility & Enrollment*
- *What Medicare Covers*
- *Choosing the Right Drug Plan*
- *Many Worksheets & Questions Answered*

Reverse Mortgages
- *They Are Here & Here to Stay!*
- *Should You or Should You Not?*
- *Other Alternatives*

Income Tax & Retirement Planning for the Elderly
- *Retirement Plan – Designing & Determining What is Best*
- *Medical & Long Term Care Planning Strategies*
- *Planning with the Home*
- *Informational Return Issues*
- *Decedent's Final Tax Return*
- *Avoiding Income Tax of Social Security*

Medigap Insurance
- *Ten Plans - Which to Choose?*

Long-term Care Insurance
- *Evaluating Policies & Smart Decisions*

Medicaid Issues
- *For Those that Live Long Enough, it is Not a Question, if They Will Need Medicaid, But When?*
- *Spend-Down vs. Income-Cap States*
- *Resource & Income Qualifications*
- *Transfer Assets to Qualify for Medicaid*

Level II (2 Days) - Essentials of Estate & Trust Taxation

Estate & Gift Tax Return Preparation (Forms 706 and 709)
- *The Estate Tax Audit*
- *The Probate Process & Duties of the Personal Representative*
- *Executor's Liability for Estate Tax*
- *Composition & Valuation of the Gross Estate*
- *Retained Life Estate*
- *Alternate Valuation Date Special Use Valuation Rate*
- *Qualified Terminable Interest Property*
- *Checklist of Deductible Administration Expenses*
- *Portability & Decedent Liabilities of Applicable Exclusion*
- *Generation Skipping Transfer Tax*
- *State Death Tax Filings*

Fiduciary Income Tax Return Preparation (Form 1040)
- *Principles of Fiduciary Accounting*
- *Line-by-Line Return Analysis*
- *Distributable Net Income (DNI) & Income Distribution Deduction*
- *Sale of Decedent's Residence*
- *IRA & Qualified Plan Distributions After Death*
- *Income in Respect of Decedent (IRD)*
- *Decedent's Medical Expenses*
- *Final Decedent's Return Jointly With Surviving Spouse*
- *Elections Regarding Decedent's Savings Bonds & Distributions after Year-End*

Level III (1 Day) - Financial & Estate Tax Planning

Drafting the Final Will & Testament
- *Common Will Provisions*
- *Pour-Over Will*
- *Credit Shelter Transfers*
- *QTIP & QDT Techniques*
- *Appointment of Fiduciary and/or Guardians*

Planning With Trusts
- *Revocable & Irrevocable Inter Vivos Trust*
- *Common Trust Provisions*
- *Powers of Appointments*
- *Rule Against Perpetuities*
- *Life Insurance Trusts*
- *Utilization of Marital Deduction & Credit Shelter Bequests*

Collateral Planning Documents
- *Durable Powers of Attorney*
- *Health Care Powers & Physician Directives*
- *Guardian Designations*

Lifetime Gift Planning
- *UTMA Accounts*
- *Annual Gift Exclusion*
- *Net Gifts*
- *Generation Skipping Transfers*

Alternatives to Gifts
- *Intrafamily Sales*
- *Installment Sales*
- *Interest Free Loans*
- *Private Annuities*
- *Defective Grantor Trusts*
- *Split-Interest Transfers: GRATs & GRUTs*
- *Personal Residence Trusts (QPRT)*
- *Family Partnerships*
- *Estate Freezes*

Executive Compensation Planning
- *Deferred Compensation*
- *Stock Options: Nonqualified as ISOs*
- *Qualified Plan Distributions*

Charitable Planning
- *Outright Gifts*
- *Donor-Advised Funds*
- *Family Foundations*
- *Charitable Remainder Trusts: CRATs & CRUTs*
- *Charitable Land Trusts*