



President's Message

A game plan is critical to success. This past weekend we saw the San Francisco Giants clinch the National League west title despite a season with many unexpected twists and turns. I think that baseball provides a great analogy for a lot of the things that we estate planning professionals deal with. Before the season, an overall strategic strategy is decided on much as we work out a guiding strategy for our clients. The general manager builds a team around that strategy much in the same way we bring different disciplines together to work on any particular case.

But a strategy only takes you so far; you have to react to events as they happen on the field during a game. The only certainty we have is that the unexpected *will* occur. A good manager has to think through even the most unlikely scenarios so that when they do occur he can make the right decision.

With tax-law changes pending and the start of the last quarter of the year at hand it's time to start thinking through the scenarios that may have a big impact on the financial well-being of your clients so you're not caught flat-footed when the unexpected comes.

To help us formulate our winning game plan we are pleased to have Frank Doyle the founder of WealthPLAN, a leading Bay Area Estate Planning Law firm, delivering his year-end tax strategies and thoughts about upcoming tax changes.

Steve Polaski
2012-2013 President

This meeting is sponsored by:

Celia J. Mason JD, CSA
Bank of Commerce/Mortgage
3130 Crow Canyon Place, Ste. 300
San Ramon, CA 94583
925.998.4678

“2012 Estate Planning Opportunities: Immediate Action Required”

Until the end of 2012, the federal estate and gift tax exemption is \$5,120,000 per individual. This means that by combining exemptions, a husband and wife can pass on to their family or other beneficiaries a total of \$10,240,000 by means of either a lifetime gift or a testamentary one.

The ability to make significant lifetime gifts under this large exemption is an incredible estate planning opportunity which will be at the forefront for 2012. A major reason for this focus is that at the end of 2012, the federal estate and gift tax exemption returns to a mere \$1,000,000 per individual. Many planners now believe that this reduction of the exemption to \$1,000,000 is very likely to become a reality. One reason is that this reduction has already been enacted into law and is set to take effect on January 1, 2013.

With a populist political tide rising in favor of taxing the wealthy, it seems very unlikely that the present Congress will take any action to extent the present \$5,120,000 exemption into 2013.

Frank Doyle brings nearly 30 years of legal experience in tax, estate planning, probate and trust administration and litigation. He is certified by The State Bar of California Board of Legal Specialization as a specialist in both Estate Planning, Trust & Probate Law and Taxation Law. He is also a Professor at Lincoln University of Law where is teaches Wills and Trusts.

His presentation will focus on estate planning methods and techniques which practitioners can use to assist their clients in taking advantage of this rare opportunity. Join us!

Thursday, October 4, 2012

Marriott Pleasanton

For Directions click [HERE](#)

6:00 PM Wine and Registration

6:30 PM Dinner and Speaker

\$35 Members Pre-Registration

\$40 - Call in after 1:30 PM on Oct 2nd

\$45 Guests

Reserve TODAY!! <https://www.123signup.com/calendar?org=tvepc>

Send a check to the TVEPC office today

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