

PREVENTING CRITICAL FINANCIAL MISTAKES DURING DIVORCES

Get the tools you need to protect your clients
from a bleak financial future.

OAK BROOK, ILLINOIS — MARCH 8, 2010

Faculty

Jeffrey W. Brend — *Levin & Brend, P.C.*

Wendy Drefahl — *WFA Econometrics Corporation*

Sheryl R. Ghezzi — *Law Office of Sheryl Rae Ghezzi, P.A.*

John W. Hayes — *Anchor Planning & Valuations, Ltd.*

John Long — *Wealth Management Solutions*

Continuing Education

CLE - 6.0 PACE - 7.0

Financial Planners - 7.0

CPE for Accountants/NASBA - 7.0

See inside for details!



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SEMINAR OVERVIEW

ABOUT THIS SEMINAR

Confidently Secure Your Client's Financial Future

A divorce can cause extreme emotional upheaval for all parties involved. As a result, financial decisions are frequently made under significant stress, and critical mistakes are all too often the result. What can you do to help your clients make better financial decisions? This information-packed seminar is a great first step. Let our experienced faculty show you how to help your clients avoid some of the most common—and potentially disastrous—financial mistakes in a divorce. Don't miss this opportunity to get the important information you need to give your clients the expert financial direction they need in a divorce. **Enroll today!**

11 BENEFITS OF ATTENDING

- Differentiate between marital and non-marital assets.
- Get up to speed on tax-free asset transfer options and how they can benefit your client.
- Help your clients effectively manage premature distributions and maintenance liabilities.
- Protect your clients' interests with a clearer understanding of marital settlement agreements.
- Gain the knowledge you need to easily handle estate planning.
- Discover how to make cost of living adjustments your client can live with.
- Carefully plan ahead to minimize the impact of tax consequences associated with assets.
- Help your clients prepare for unusual contingencies, like the premature death of a spouse.
- Easily and effectively handle inheritances and other non-marital property.
- Avoid the key mistakes that can cost your clients thousands of dollars, and that—worse case—can virtually wipe out their assets.
- Don't let a lack of knowledge hurt your client: gain a fundamental understanding of current asset types, tax consequences and the impact of improperly handling qualified domestic relations orders.

CREDIT INFORMATION

The specific continuing education credit(s) listed are for attending the live seminar. The credits may or may not apply for the audio version of this seminar. Please check with your credit board for details. For additional questions regarding continuing education credits, please contact us at **866-240-1890**.

Accountants - This is an intermediate level program presented in a group live setting. Accountants should have a basic understanding of tax aspects as they relate to divorce and spousal maintenance. This course will:

- Explain the difference between marital and non-marital assets
- Discover how to make cost of living adjustments the client can live with
- Discuss how to easily and effectively handle inheritances and other non-marital property

Field(s) of Study -- Administrative Practice; Regulatory Ethics; Taxation.

Financial Planners - 7.0 - This program has been accepted by the CFP Board and qualifies for 7.0 hours of CE credit for CFP Certificants. CFP™, CERTIFIED FINANCIAL PLANNER™ and CFP with flame logo are certification marks owned by the Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

CLE - 6.0 - This program has been approved by the Illinois MCLE Board for 6.0 hours of CLE credit, which includes approval for 1.0 hour of legal ethics CLE credit by the Illinois Supreme Court Commission on Professionalism.



NBI, Inc. is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

This program is designed to qualify for 7.0 hours (based on 50 minute credit hour) of continuing professional education credit for accountants. For more information regarding administrative policies such as complaint and refund, please contact our offices at (800) 930-6182.

PACE - 7.0 - This seminar qualifies for 7.0 PACE (Professional Achievement in Continuing Education) credit hours for ChFC.

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SEMINAR OUTLINE

I. FAILURE TO UNDERSTAND ASSET TYPES

9:00 - 10:00, Jeffrey W. Brend

- A. Assets Acquired Before the Marriage
- B. Marital vs. Non-Marital Assets
- C. Real Estate vs. Investment Assets
- D. Property, Businesses and Vehicles
- E. Valuation Issues

II. FAILURE TO UNDERSTAND TAX CONSEQUENCES OF ASSETS

10:00 - 10:45, John W. Hayes

- A. Tax Basis of Assets
- B. Tax-Free Asset Transfers
- C. Taxable Options on Division of Retirement Plan
- D. Premature Distributions
- E. Maintenance Liabilities

III. FAILURE TO PREPARE FOR THE PREMATURE DEATH OF A SPOUSE AND RELATED CONTINGENCY SITUATIONS

11:00 - 12:00, John Long

- A. Marital Settlement Agreements
- B. Maintenance
- C. Social Security
- D. Health Insurance

IV. FAILURE TO PROPERLY MANAGE PERSONAL AFFAIRS AFTER A DIVORCE

1:00 - 2:00, John Long

- A. Custody Arrangements
- B. Review of Estate Plans and Named Beneficiaries
- C. Inheritances and Other Non-Marital Property
- D. Using Qualified Financial Advisors

V. ETHICAL CONSIDERATIONS

2:00 - 3:00, Sheryl R. Ghezzi

- A. Rules of Professional Conduct
- B. Conflicts of Interest
- C. Attorneys' Fees
- D. Confidentiality and Disclosure Issues

VI. FAILURE TO SECURE ADEQUATE LEGAL ASSISTANCE IN HANDLING QUALIFIED DOMESTIC RELATIONS' ORDERS

3:15 - 4:30, Wendy Drefahl

- A. Cost of Living Adjustments
- B. Supplemental Benefits
- C. Lump Sum Distribution Options
- D. Using the Marriage Coverture Formula
- E. Pension Accrual
- F. Asset Forfeitures

*If needed, the above agenda may be changed to best accommodate all of our attendees.

WHO SHOULD ATTEND

This **intermediate level seminar** will provide the practical information you need to effectively guide clients through the financial challenges of a divorce proceeding. Those who should attend include:

- Attorneys
- Accountants
- Certified Divorce Financial Analysts
- Certified Divorce Specialists
- Certified Divorce Planners

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Video webcasts offer attendees the opportunity to gain continuing education training through streaming audio and video.

You will also be able to view and print the reference manual, and submit questions electronically for live responses! Check out some of these upcoming video webcasts!

- December 7** Navigating Collective Bargaining Agreement Negotiations (51560ER)
- December 7** Drafting Commercial Real Estate Leases: The Ins and Outs of Protecting Your Interests (51625ER)
- December 15** 21st Annual Advanced Estate Planning Techniques (52125ER)
- December 28** Find it Fast on the Net: Strategies for Using the Web in Your Law Practice (52777ER)
- December 29** E-Discovery: Now What? (52243ER)
- December 30** The Essentials of Law Office Management: Business Skills for Attorneys (51999ER)

To register, visit us online at www.nbi-sems.com or call 800-930-6182.

BOOKSTORE

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manual — \$99 cd and manual — \$199 Note: Prices may vary by topic when looking online.

DEVELOPING AND MANAGING CONDOMINIUM AND HOMEOWNERS' ASSOCIATIONS

© March 2009 - 212 Pages (FP47960)

By: Gabriella R. Comstock, Charles M. Keough, Michael C. Kim and Kathryn Kovitz Arnold.

LEGAL ASPECTS OF CONDOMINIUM DEVELOPMENT AND HOMEOWNERS' ASSOCIATIONS

© November 2008 - 243 Pages (FP43144)

By: Herbert A. Kessel, Michael C. Kim and David Sugar.

GAINING THE BEST SETTLEMENT IN AUTO INJURY CASES

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By: Kevin J. Babb, William L. Berry, Bradford Bucklin, James R. Garrison, W. Scott Hanken and Steven W. Perbix.

LITIGATING TO WIN THROUGH ADVANCED TRIAL ADVOCACY

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JEFFREY W. BREND is a partner in the Chicago law firm of Levin & Brend, P.C., where he concentrates his litigation practice in all aspects of divorce and child custody. Along with being an attorney, Mr. Brend is a Certified Public Accountant and has been qualified as a financial expert to value businesses and complete forensic financial investigations throughout the Chicago-land area. He has written numerous articles about business valuation, forensic accounting and child custody issues. Mr. Brend earned his B.S. degree from Northern Illinois University and his J.D. degree from John Marshall Law School. He is a member of the Chicago Bar Association (past chair, Matrimonial Law Committee), the American Society of Appraisers, the Association of Certified Fraud Examiners and is a fellow in the American Academy of Matrimonial Lawyers.

WENDY DREFAHL is president of WFA Econometrics Corporation in Muskego, Wisconsin, where her primary responsibilities are to consult with family law attorneys and to assist them with the division of retirement benefits as marital property in divorce. Ms. Drefahl's experiences with hundreds of different plan administrators allow her to relay creative insights to QDRO preparation. She has assisted in the preparation of over 3,500 QDROs and has dealt with plan administrators for hundreds of different plans across the country. In addition to valuing and dividing qualified retirement plans, Ms. Drefahl also works with non-qualified, municipal, state, federal and military plans. As an authority on QDROs and pension valuations, she lectures to various professional organizations and has testified before the Court in DuPage, Cook, McHenry and Will counties. Ms. Drefahl earned her B.B.A. degree from the University of Wisconsin-Milwaukee.

SHERYL R. GHEZZI is the sole practitioner in Lincolnwood, Illinois; her firm was founded in 1986. Ms. Ghezzi's family law practice includes the litigation of high conflict custody cases and domestic issues. She has lectured for National Business Institute, as well as for the Chicago and Illinois State bar associations of which she is a member. Currently, Ms. Ghezzi was mayorally appointed to the Human Relations Commission of the Village of Lincolnwood, Illinois, and elected to the Alumni Association Board of Directors for Lake Forest College.

She recently resigned her five year position on the Military Affairs Committee of the Illinois State Bar Association and has lectured on the special issues of military divorces. She earned her B.A. degree from Lake Forest College and her J.D. degree from John Marshall Law School.

JOHN W. HAYES is managing director of Anchor Planning & Valuations, Ltd., in Oak Brook, a firm specializing in valuation of closely held securities, intellectual property and other intangible assets. His firm also provides related financial advisory and litigation support services. Active in the valuation profession for more than 20 years, Mr. Hayes is a frequent speaker and writer on valuation topics. He has been an instructor for the American Institute of Certified Public Accountants and the Illinois CPA Society's Valuation seminars and courses. Mr. Hayes is a licensed Certified Public Accountant, a former member of the Business Valuation Subcommittee of the American Institute of Certified Public Accountants, chair of the Illinois CPA Society's Consulting Services Executive Committee and a senior member of the American Society of Appraisers (ASA). Also, Mr. Hayes has been awarded the Accredited in Business Valuation (ABV) designation by the American Institute of Certified Public Accountants. Finally, he has been certified by the National Association of Certified Valuation Analysts (CVA), he is a certified fraud examiner with the Association of Certified Fraud Examiners (CFE) and he is a fellow of the American Board of Forensic Accounting (CrFA). Mr. Hayes holds his undergraduate degree in finance from DePaul University and his M.B.A. degree from the University of Notre Dame.

JOHN LONG is the president of Wealth Management Solutions in Downers Grove, Illinois, where he provides financial analysis for divorcing couples, as support for litigated cases and especially for those using the collaborative process. He is the chairman of the Training and Education Committee of the Collaborative Law Institute of Illinois, and the president of DivorcIllinois.org (association of divorce financial practitioners). Mr. Long also is a fellow of the Collaborative Law Institute of Illinois. He earned his B.A. degree from DePaul University, his M.B.A. degree from Benedictine University and is also a trained mediator.

OAK BROOK (Hotel located in Lisle) MARCH 8

Hilton Lisle/Naperville

3003 Corporate West Drive, Lisle IL 60532
Phone 630-505-0900

SCHEDULE

REGISTRATION TIME 8:30 — 9:00 am

SEMINAR TIME 9:00 am — 4:30 pm

Complimentary snacks and refreshments are provided.
Lunch is on your own.

TUITION

\$349 for the first registrant

\$299 when you register by January 25th - Save \$50!

This offer cannot be combined with any other offer.

Hardship tuition assistance is available. To apply, please call (800) 930-6182.

DIRECTIONS & PARKING

To obtain directions and parking information, please contact the facility listed.

FREE REFERENCE BOOK

Preventing Critical Financial Mistakes During Divorces

Receive a comprehensive course book, included with your tuition, which you can take back to your office and use as a reference.

AUDIO RECORDINGS

This seminar will be recorded in its entirety. If you can't attend, you can still obtain the benefits of the information provided by purchasing the manual and CD. See the registration form to order.

CANCELLATION

Has your schedule changed? Visit us on the web or call one of our customer service representatives to learn more about your cancellation options.

THE NBI GUARANTEE

Your satisfaction is our guarantee! If you aren't satisfied with a seminar or training resource, call or write us and we'll make it right.

*Pre-registration is encouraged. If you need to register at the door, you may wish to call us first to confirm availability and to receive information regarding schedule or location changes.



REGISTRATION FORM

51485CM

PREVENTING CRITICAL FINANCIAL MISTAKES DURING DIVORCES

March 8

Oak Brook, IL (51485ER)

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\$349 — first registrant
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