

DEAN'S HOUR



# ESTATE PLANNING UPDATE:

## WHAT THE ATTORNEY NEEDS TO KNOW ABOUT THE LIFE INSURANCE POLICY CRISIS

**DATE:** Tuesday, July 8, 2014  
**TIME:** 12:00 - 2 p.m. *Buffet Lunch & Discussion*  
**PLACE:** Nassau County Bar Association

**1.5 NYMCLE credit hour in professional practice**



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To be discussed:

In addition to providing a current update regarding the new NY State and Estate Planning Tax Arena, we'll be discussing a useful topic relating to yourself, your family as well as the majority of your clients. Many private owners as well as amateur trustees of trust owned life Insurance didn't know and most still don't that their life Insurance policies are not guaranteed and that 100% of the performance risk is borne by the owner. So if the policy doesn't perform as had originally been anticipated when interest rates were much higher, and virtually none have then the life Insurance policy is in danger of expiring prematurely .

You'll discover the cause, existence, as well as learn how to recognize the problem and the available options available to remedy the situation for yourselves and your clients. Doing so will relieve you and your practice of the consequential burden of having to explain to a family member why a beneficiaries life Insurance contract that's been funding the trust you drafted, and may still be currently issuing the Crummey letters for, is no longer in effect due to neglect.

### PANELISTS

**Deborah S. Barcham, Esq.**  
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