

The Watercooler

the online newsletter of

March 2011



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A Message from the President

Dennis R. Beck, CLU, ChFC
President 2010/2011



Hello members. Will Spring ever come? This has been a winter to forget. But, as usual the tough breed of Minnesotans have survived.

Hopefully, you had the pleasure of attending our last meeting with the video conference subject of: Back to the Future:Estate Tax Avoidance Planning. If not, as you may be aware of there were some sweeping changes recently for the estate tax unified credit to 5 million. Many have thought that will surely limit our life insurance sales. Now, that less than 1% of the people in the US will have a problem. However, it was mentioned numerous times that this is only scheduled for the next 2 years and then who knows

what? As a fellow professional, we know that the new estate tax law is not the death knell for life insurance sales, nor will it stop advisors from doing estate planning. We do know that life insurance has many purposes more than just to cover estate taxes. However, it is now the time to present to the prospects on why they should work with professionals (like FSP members) with cutting advanced knowledge. If you would like more information on what you missed please give us a call and we can provide information for you.

We are making advances to our membership numbers but, are still short of our aggressive goal. As of this note, we have 220 members: 13 new members and 207 returning members. We ended last year with 256 members and have until June 30 to reach our membership goal of 300 members. It is an aggressive goal, but with your help we can do it. **Will you each invite to membership, one person you respect and want to share the FSP Edge experience with?** It's that easy. Just invite one person to membership and you will have helped the Chapter continue the exceptional programming and benefits we currently provide. Thanks to our membership co chairs: Jeremy Green and David Williams for their continued efforts and hard work.

We are at that time of the year where plans have to be made for successor board members and chairs. If you have someone that you would like to recommend or you would want to participate and give us a helping hand, please let me or Sandy Beeson, our Chapter Executive, know. (See page 5)

We are trying to put together study groups with different disciplines. We would love to see many groups

A Word from our Sponsors...

Spousal Limited Access Trust...may play a beneficial role in your estate plan

David L. Austin, MassMutual/Minneapolis Financial Group



You want to protect assets from income, gift and estate taxes while ensuring your spouse is taken care of. How can you provide for your spouse's needs without giving assets outright that may cause unwanted and unnecessary transfer taxes? Use a Spousal Limited Access Trust

(SLAT) to apply for and own a whole life insurance policy on your life. A SLAT is a type of Irrevocable Life Insurance Trust (ILIT) that speaks to the concern of providing access to life insurance cash values to your spouse, while keeping the life insurance proceeds out of your gross estate.

How SLATs work:

1. You establish an ILIT for the benefit of your spouse and your children/grandchildren. Cash gifts are made in order to pay premiums on a life insurance policy insuring your life, which is owned by the trust. The gift tax annual exclusion (\$13,000 in 2011) and the gift tax exemption (\$5 million) can be used to shelter these gifts from gift tax.
2. Your spouse (or someone other than you), is named as the trustee of the trust. The trustee may take policy withdrawals or loans for the spouse's health, maintenance, education and support.¹

Name:

Dave Austin

Company:

Mass Mutual
Minneapolis Financial Group

Mailing Address:

901 Marquette Avenue, Suite 2680
Minneapolis, MN 55402

Telephone:

612.492.9319

Email:

daustin@finsvcs.com

Member Category:

Associate

In addition, your spouse may be given the right to withdraw the greater of \$5,000 or 5% of the trust principal from the trust each year. For greater flexibility, name a friendly independent trustee who can have discretion to make distributions to your spouse for any reason whatsoever. The trust can also provide you with the power to remove and replace the trustee with any other person other than your spouse, an ancestor, a descendent or someone who works for you.

3. When you die, the policy's death benefit will be paid to the trust free from income and estate tax. Distributions of income and principal can be made to your spouse and children/grandchildren.
4. When your spouse dies, the assets remaining in the trust will pass estate tax-free to your children/grandchildren.

Benefits of a SLAT:

1. The gifts you make to the trust are removed from your taxable estate;
2. The trust assets (including the life insurance policy insuring you) will not be taxed in your spouse's estate either;
3. The life insurance owned by the trust is generally protected from your spouse's and your creditors;²
4. Access to the cash value in the life insurance policy is generally tax free;³
5. The life insurance policy benefit is paid tax free at your death.⁴This maximizes the benefit to your spouse and family.

Is a SLAT right for you?:

- It provides for your spouse while it enjoys a number of tax advantages.
- It may provide for your children/grandchildren on a tax-advantaged basis.
- You can select the right person to manage the assets owned by the trust.
- You reduce your taxable estate by gifting cash or other assets to the trust.
- The assets owned by the trust can escape taxation in your spouse's and your taxable estates.
- You provide for your spouse and family without making outright gifts to them.

Continued on page 3

¹ Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty. Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

² Protections afforded life insurance products are a matter of individual state law.

³ Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty. Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

⁴ Internal Revenue Code section 101(a).

The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 (Tax Relief Act of 2010) extends the "sunset" provision contained in The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), which was to repeal the EGTRRA tax law changes on December 31, 2010, to December 31, 2012. Unless there is future legislation, the tax laws affected by the provisions of the Tax Relief Act of 2010 will revert on January 1, 2013 to their status prior to EGTRRA; this affects income tax rates and deductions, as well as gift, estate and generation-skipping transfer tax rates and exemptions.

The information provided is not written or intended as specific tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.



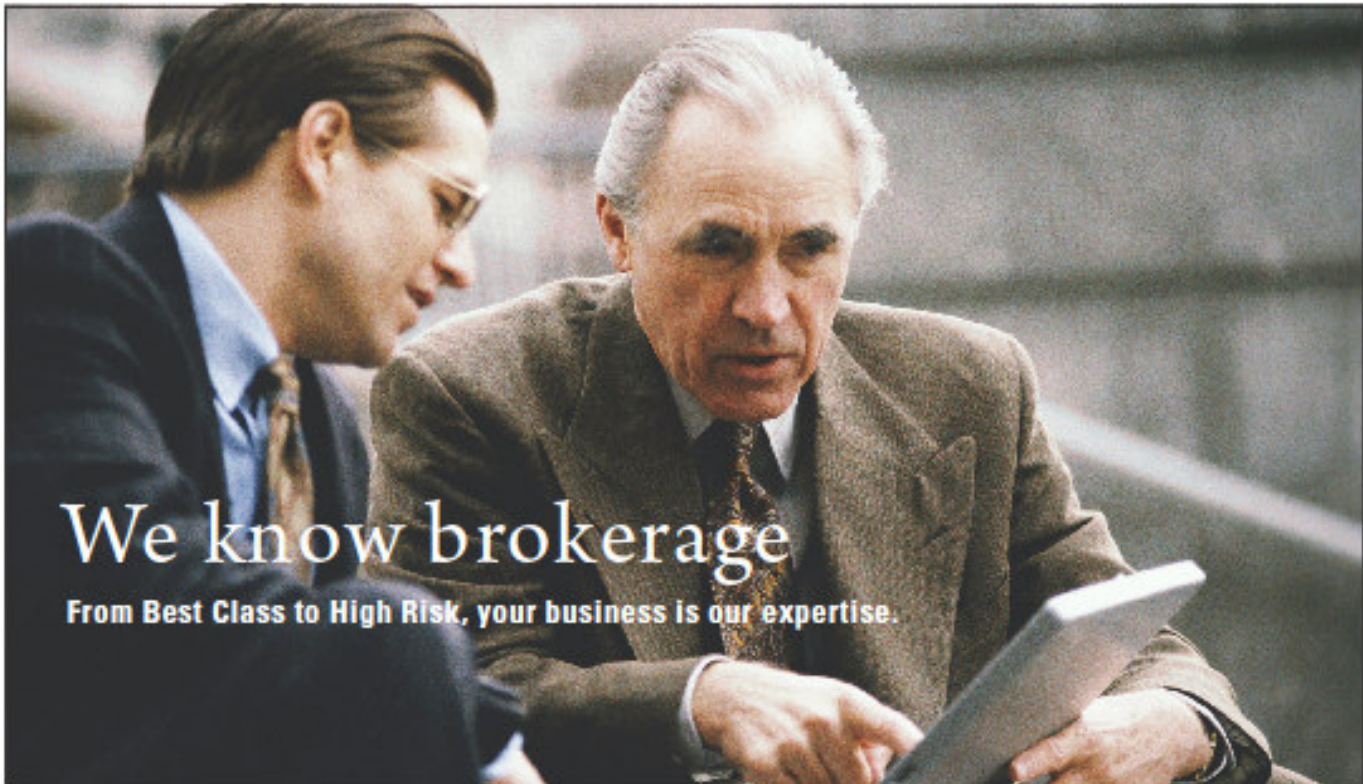
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- ◆ Are you a **busy professional**, wondering how to "keep to that budget" and uncover some discretionary money? Do you lack the time or desire to check your bank accounts online or follow up on that particular credit card charge you received?
- ◆ Are you a **member of a non-traditional household or couple**, struggling to navigate within and around today's political realities and their impact on you financially?

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A Return on Your Investment Guaranteed!

Nominations to the FSP Twin Cities Board of Directors Now Open!

Serving with and for your peers on the Financial Service Professionals Twin Cities Board is an honor and an investment in your profession that will pay dividends in knowledge, professional growth, and relationships. If you are feeling this is the year to step-up and make a difference in the future of your FSP Chapter, please follow the link included below to print the short nomination form and fax to the chapter office. If you have questions about serving on the board, feel free to call Nomination Chair Dennis Beck at 651-344-7202.

Thank you for your membership and your commitment to our Professional Association!

Call for Nominations 2011/2012 FSP-Twin Cities Board of Directors

Nomination forms are available at the Chapter website in the Member Login under menu item "Board of Directors." Please complete and fax to 651-344-3529

Documents available at the Chapter website:

- Form A: Member-Nominating-Self
- Form B: Member-Nominating-Member
- Job Descriptions for Board Officers

Election Timeline

- Call for Nominations: NOW OPEN
- Nominations deadline: April 8, 2011
- Slate of candidates Announced: April 15, 2011
- Annual Meeting, election, and installation of officers: April 21, 2011

FSP Twin Cities Board of Directors Expected Service Commitment:

- Serve a two-year term beginning July 1st of the year in which elected
- Attend Board Meetings, Strategic Planning Meetings, and a Board Orientation Meeting - some of which may take place prior to the actual start of the term
- Serve as the Chair of a Committee, as needed

Twin Cities Chapter Website www.sfsptwincities.org

FSP National Website www.financialpro.org



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MetLife	#2		

Sponsorship

Welcome to Our Newest Sponsors!

Carole S. Evenchik, ChFC, CLU
FSP-Twin Cities Sponsorship Chair



Please welcome our newest sponsors and look for their materials at our upcoming March 17th Video Tele-conference :

- **Penn Mutual/Dennis Goeders** **Gold Sponsor**
- **Woodbury Financial Services/Clayton St. George** **Gold Sponsor**

It is through membership and our sponsors that the Twin Cities Chapter is able to offer year-long programming. For more information about our sponsorship levels please contact Carole Evenchik at carole@evenchikdailymanagemt.com or 651.308.8888.

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debn@newmanltc.com

SILVER

Jonathan Hind Financial Group

Erik J. Young
651.429.3868
erik@jhfg.com

GOLD

Paragon Insurance Agency

Daniel Schuler
612.743.1323
dschuler@paragonmn.com

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FSP National Educational Opportunities

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Program Highlights



Pictured Left: Peter Maddeaux, MBA, LCM Group, Inc., and Aaron Niedorf, AdvisorNet Insurance/Silver Sponsor
Pictured Right: Bradley Struve, CLU, Ohio National Financial Services Struve & Associates/Silver Sponsor and Carole S. Evenchik, ChFC, CLU, EvenChecks & Balances LLC/Sponsorship Chair

February 17, 2011 Back to the Future: Estate Tax Avoidance Planning Video Teleconference Produced by FSP National



Steven Thoresen, CPA, Brunberg Blatt & Company, Inc., and Inna Collins, Foster Klima & Company



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March 17, 2011

Holistic Risk Management for the Affluent Client

Speaker:

Denise Exner
Chartis Private Client Group

Time:

11:00 AM Sign-in/Networking
11:15 Lunch served
11:30 AM Chapter meeting
12:00 PM – 2:10 PM CE Program

Location:

Midland Hills Country Club
2001 Fulham Street
St. Paul, MN 55113

Menu:

Grilled Chicken Caesar Salad

Cost:

No charge for FSP members and
guests attending for the first time
\$50 for non-members
Advanced registration is requested
by Monday, March 14, 2011

CE:

Paragon/Chartis Insurance will be
filing and recording continuing
education authorizations on this
program for MN Insurance CE,
CFP, CLE, and CPE.

April 21, 2011

Estate Planning for Retirement Distributions

Speaker:

April K. Caudill, JD, CLU, ChFC

Time:

11:00 AM Sign-in/Networking
11:15 Lunch served
11:30 AM Chapter meeting
12:00 PM – 2:10 PM CE Program

Location:

Midland Hills Country Club
2001 Fulham Street
St. Paul, MN 55113

Menu:

TBA

Cost:

No charge for FSP members
and guests attending for the first
time
\$50 for non-members
Advanced registration is requested
by Monday, April 18, 2011

CE:

2-hours MN Insurance CE
Classroom credits, CFP, CLE (legal)
(approvals pending), certificate of
attendance for CPE (accounting)
and PACE.

May 18, 2011

Minnesota Business Ethics Award Luncheon

Keynote:

Nancy Feldman, President/CEO
UCare

Time:

11:30 AM registered attendee
check-in
12:00 PM - 1:30 PM Luncheon
and awards ceremony

Location:

Nicollet Island Pavilion
40 Power Street
Minneapolis, MN 55401

Menu:

Grilled Tenderloin Salad

Cost:

\$45.00

Registration:

Available at the MBEA website
www.mnethicsaward.org

Save the Dates!

May 19, 2011

Topic: TBA
CE Program
9:00 AM - 11:15 AM
12600 Whitewater Drive,
Minnetonka, MN 55343

June 16, 2011

Topic: TBA
CE Program
9:00 AM - 11:15 AM
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* First year surrender value to premium ratio based on maximum 7-pay premiums.

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For more information, please contact:

Midwest Financial Solutions
James Millikan
 CLU, ChFC, CFP
 7100 Northland Cir N
 Suite 408
 Brooklyn Park, MN 55428
 763.535.1562
jim@midwestfinsol.com



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Member-Get-A-Member Update

Please welcome our new members next time you see them!

New and Past Members Joining Within the Last Year

Full Name	Company	Total Years Paid	Join Date	Membership Type
Maura A Albrecht, ChFC	Financial Wellness for You, LLC	0	3/10/2011	REG
Bruce A. Bouta, CLU,ChFC,JD		1	2/28/2011	REG
Inna Collins	Foster Klima & Company, LLC	1	2/28/2011	ASSC
Michael P Dougherty, CLU,ChFC	University of MN	8	11/10/2010	REG
Kelli A. Enders, CFP,JD	Fiduciary Counselling, Inc	2	3/22/2010	REG
Gregory J. Gall, ChFC		11	5/18/2010	REG
Amy Hubley	Networth Asset Management, Inc.	1	1/10/2011	ASSC
Jon D. Kennedy, CFP	Meristem	1	11/8/2010	REG
Kate E. Maier, CTFA	Wealth Enhancement Group	1	2/16/2011	REG
Robert K. Meints, Jr., CRPC,RFC	AXA Advisors LLC	1	1/12/2011	REG
Mary Frances M. Price, JD	Maser & Amundson P.A.	2	4/14/2010	REG
Richard B. Schlueter, CLU,ChFC	Wealth Enhancement Group	3	9/15/2010	REG
John S. Schwalbach, CLU,BA,CFP	D S & B Financial Services LLC	2	6/15/2010	REG
Tenielle M. Shallman, CFP	Wealth Enhancement Group	1	2/16/2011	REG
Rachael D. Solberg	Carlson Capital Management	1	10/28/2010	ASSC
Maura J. Steblay	Minneapolis Financial Group	1	12/9/2010	ASSC
Bradley W. Struve, CLU	Struve & Associates	23	3/11/2010	REG
Steven J. Thoresen, CPA	Brunberg Blatt & Co., Inc.	1	9/21/2010	REG
Norman H. Winer, CLU	National Benefits Group, Inc.	32	12/9/2010	REG
Erik J. Young	Jonathan Hind Financial Group	2	3/24/2010	ASSC

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Member Get a Member Contest



▶ Starts: July 1, 2010 ■ Ends: June 30, 2011

The Winner Will Be YOU !

More members create a win-win-win for all: for you, for your Chapter, and for the new members. Your recruitment efforts will build a stronger FSP that will benefit all members—expanding our knowledge resources and creating an even more powerful network of professionals that you can tap into.

Individual Member and Chapter Competition

There is a Chapter component and an individual member component to this contest. Every member who recruits just one new member is a guaranteed winner! The more you recruit the greater the value of your prize.



INDIVIDUAL MEMBER PRIZES:

Recruit One New Member—and You're a Winner!

- **Recruit 1** new member:
20% off your 2011-12 National Dues.
- **Recruit 2** new members:
40% off your 2011-12 National Dues.
- **Recruit 3** new members:
60% off your 2011-12 National Dues.
- **Recruit 4** new members:
80% off your 2011-12 National Dues.
- **Recruit 5 or more** new members:
Complimentary 2011-12 National Dues.
- **Grand Prize Winner:** The member who recruits the most new members will receive an FSP Event Registration (including 3 nights' onsite hotel lodging, and airfare voucher for up to \$500). PLUS complimentary national dues for the 2011-12 membership year.*

CHAPTER PRIZE:

Education Program with CE credits

You can help your Chapter grow and win too! There are four flights by Chapter size. The Chapter that recruits the highest number of new members in each flight wins! FSP will provide a nationally renowned speaker for a 2-3 hour Chapter educational program in the 2011-12 Membership Year. Prize includes cost of speaker, speaker's travel, speaker's lodging, and CE filing—over a \$10,000 value.

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coming together on a consistent basis to discuss cases and bring their knowledge together to better their clients and prospects plans. These groups would consist of: Accountant, Attorney, Trust Officer, Property/Casualty Agent, Banker, Insurance, and Financial planner. Please join us in forming or becoming a part of a group like this. Let us know if you would have an interest.

We have decided to change the format of our regular meetings a little bit. We are going to have 10-15 minutes on each hour to discuss, have questions, and break out with a little discussion of actual examples that can take the knowledge we are getting and use on a practical basis. Let us know what you think after our next meetings.

Please help us in introducing us to Corporate heads, managers, CEO's, Owners, Wholesalers, etc. We plan to approach Banks, Attorney offices, Insurance companies, brokerage firms, Accountants to talk to them about their firm and see if they will promote membership within their companies as well as be sponsors. Please give us names of people you know that would fit in executive management levels.

I am running out of space again. I have so much that I want to communicate with you. This past year as your President has flown by. There is so much more to get accomplished. I have enjoyed serving and want to make sure that our Chapter continues to lead National as one of the leading Chapters with our programs, membership, sponsors, continuing educations, our relationships with each other as well as National contacts, and our local and state recognition.

If there is anything you would like to see from me being done or would like your board to do please let us know. Have you been to our websites? Invaluable!! Spend about 30 minutes someday to tour. The local website is: www.sfsptwincities@comcast.net and the national is www.financialpro.org. You owe it to yourself. It is part of your membership.

Think Spring and I will see you at next meeting: March 17 at Midland Hills Country Club.

I wish you the best and most successful month.

Dennis Beck



Long Term Care Insurance is All We Do!®

Twin Cities Chapter Leadership 2010/2011



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