



**Date:** Wednesday, September 17, 2008  
**Location:** The Omni Hotel, 500 California at Montgomery, San Francisco  
**Time:** 5:30 PM No Host Bar; 6:00 PM Dinner  
**Topic:** “Significant Recent Life Insurance Developments  
and Their Impact On Estate Planning”  
**Speaker:** James Hodge, JD, MBA

Falling crediting rates on universal life policies may cause many policies to lapse long before they were originally illustrated to do so. Split dollar regulations were changed a number of years ago making it more difficult to pay large premiums without eroding the unified credit or incurring gift taxes. We still lack clarity concerning the future contours of the estate tax. Mr. Hodge will outline how life insurance has responded to these changes and the implications for you and your estate planning clients.

James Hodge joined Fortune Strategies in 2007. For the past twenty years, he has worked with some of America’s most successful business owners and their families to transition their legacies to subsequent generations. Mr. Hodge graduated from Yale College in 1974, University of Virginia’s Law School in 1977 and Stanford’s Graduate School of Business in 1982. Before attending Stanford’s Business School, James practiced law at Dewey & LeBoeuf in New York, New York. James entered the financial services industry in 1987 to assist these business owners to accomplish their dreams. He has spoken on numerous occasions on the subject of estate planning, business succession planning and wealth transition and has been a presenter to groups such as the Million Dollar Round Table – Top of the Table.

**Continuing Education Credit:**

*MCLE:* The San Francisco Estate Planning Council is a State Bar of California approved Provider.

*CPA & CFP®:* A sign-in sheet and an attendance certificate are provided at each meeting.

**Excused Absence:**

Members can request an excused absence by mailing a letter, or sending an email (association\_office@att.net) to the Council Office prior to the meeting. Please address the letter to the Board of Directors.

Member Name \_\_\_\_\_

Guest Name \_\_\_\_\_

*Reservations and cancellations must be received before Monday, September 15, at Noon to be assured of a dinner or refund, respectively.*

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**Or send your check to “SFEPCC” at the address below**

**Questions? Call Bonni at:925.686.4819**

**Mailed Registration: \$60 per member; \$65 per guest**

**At the Door (reservation still needed): \$65 per member; \$70 per guest**

