



Section Chair

Carole A. Burns, Esq.

**Program & CLE
Committee Chair**

Anthony J. Enea, Esq.

NYSBA

Senior Lawyers Section Fall Meeting

Retirement Planning for Clients and the Senior Lawyer:

*The Legal, Financial, Estate Tax and Long Term
Care Planning Implications for Clients and
Prospective Retirees*

October 28, 2015

Executive Conference Center

8th Floor
1601 Broadway
New York, NY 10019
(Enter on W. 48th Street)



The New York State Bar Association's Meetings Department has been certified by the NYS Continuing Legal Education Board as an accredited provider of continuing legal education in the State of New York. Under New York's MCLE rule, this program will provide you with a total of **6.0 CREDIT HOURS: 5.0 in AREAS OF PROFESSIONAL PRACTICE**, and **1.0 in ETHICS AND PROFESSIONALISM**, for both experienced and newly-admitted attorneys.

SCHEDULE OF EVENTS

Wednesday, October 28

8:15-9:00am Registration and Continental Breakfast

9:00-9:10am Welcome and Program Introduction

Carole A. Burns, Esq.
Section Chair

Anthony J. Enea, Esq.
Program and CLE Committee Chair

9:10-10:00am ***Understanding Your Social Security Retirement Benefits***

- When Should a Client Take His or Her Social Security Benefits: The Importance of Timing
- The Legal and Financial Considerations to be Made When Deciding to Take Your Social Security
- Legal Ramifications of Social Security Benefits upon Second Marriages

Robert K. Leitner CFP
Financial Advisory Network, Scarsdale, NY

Anthony J. Enea, Esq.
Enea, Scanlan & Sirignano LLP, White Plains, NY

10:00-10:50am ***Understanding the Basics of Retirement Plans and IRA Distribution Rules***

- Understanding the Basics of IRAs (Roth IRAs), 401ks and Other Retirement Plans
- Plan Distribution Rules (Early Withdrawal Penalties) (Tax and Legal Ramifications)
- Rollover Minimum Distribution Rules and Inherited IRA Rules
- Estate and Income Tax Implications

Daniel S. Rubin, Esq.
Moses & Singer LLP, New York, NY

10:50-11:10am Break

11:10am-Noon ***The Basics of Annuities and Life Insurance Benefits***

- Qualified and Non-Qualified Annuities: What are the Differences and their Legal and Tax Implications
- The Importance of Proper Beneficiary Designations
- The Use of Life Insurance Trusts: Estate Tax Benefits
- Estate Tax and Planning Implications for Annuities and Life Insurance Policies

Charles J. Newman, CLU
The Charles J. Newman Co., LLC, Hawthorne, NY

Anthony J. Enea, Esq.
Enea, Scanlan & Sirignano LLP, White Plains, NY

Noon-1:00pm Lunch

A light lunch is included

SCHEDULE OF EVENTS

1:00-1:10pm

Informational Presentation: New York's Attorney Emeritus Program

Kevin Kelly, Esq.

Legal Assistance of Western New York, Inc., Ithaca, NY

1:10-2:00pm

Medicaid and Long Term Care Issues Relevant to IRAs, Retirement Plans, Annuities and Life Insurance Benefits

- Impact on Eligibility
- Beneficiary Designation Issues

Sara Meyers, Esq.

Enea, Scanlan & Sirignano, LLP, White Plains, NY

2:00-2:50pm

Creditor and Domestic Relations Law Issues Relevant to Retirement Accounts

Nancy D. Kellman, Esq.

Law Office of Nancy D. Kellman, White Plains, NY

2:50-3:10pm

Break

3:10-4:00pm

Ethics: Formalities of Retirement Vis a Vis Your Clients, the Office of Court Administration and Your Malpractice Insurance Carrier

- Ethical Obligation to the Client Relevant to Retiring from the Practice of Law
- Notice Requirements Office of Court Administration
- Possible Issues with Your Malpractice Insurance Carrier

Matthew Lee-Renert, Esq.

NYS Grievance Committee for the 9th Judicial District, White Plains, NY

4:00-4:30pm

Panel Discussion/Questions and Answers

4:30pm

Adjournment



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DISCOUNTS AND SCHOLARSHIPS: New York State Bar Association members and non-members may receive financial aid to attend this program. Under this policy, anyone who requires financial aid may apply in writing, not later than ten working days prior to the program, explaining the basis of his/her hardship, and if approved, can receive a discount or scholarship, depending on the circumstances. To apply, please contact: Stephanie Bugos, New York State Bar Association, One Elk Street, Albany, New York 12207 or sbugos@nysba.org.

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LOCATION INFORMATION

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1601 Broadway
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For Fall Meeting questions, please contact SeniorLawyers@nysba.org or Kathy Plog at (518) 487-5681.



NEW YORK STATE BAR ASSOCIATION
SECTION SERVICES DEPARTMENT

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