

**CE EVENT**  
**WEDNESDAY, NOV. 1, 2017**  
**8:00 AM to 12:30 PM**



**ADVANCED GIFTING TECHNIQUES WITH  
IRREVOCABLE LIFE INSURANCE TRUSTS**

**8:15AM-10:15AM: Earn 2 CE Credit Hours - NJ Life & Health and/or CFP**

This course is intended to provide an in depth study of gifting issues and potential solutions when funding irrevocable life insurance trusts. The rules and limits will be discussed in detail together with the gifting strategies that are used and what facts make them effective or not effective. A case study will be presented illustrating the concepts discussed. At the end of the course you should be able to identify the gifting issues in funding an irrevocable life insurance trust and potential solutions to such issues.

**Presented by: Brian Singleton, JD, CLU®, ChFC®**  
*Advanced Markets Director*

**CREATING LIFETIME RETIREMENT  
INCOME**

**10:30AM-12:30PM: Earn 2 CE Credit Hours - NJ Life & Health and/or CFP**

This course will educate attendees on ways of producing predictable income for the quickly growing wave of retirees and pre-retirees. With the use of case studies, attendees will see alternative measures that may work for their clients. The 4-Box Strategy for Retirement Income, introduces a proven approach of managing income from assets.

**Presented by: Bruce Bickar, RICP®**  
*Chief Operations Officer*

**Hosted By:**

**MassMutual Tri State**  
**MassMutual**  
Tri State

**RSVP BY:**

**October 27, 2017**

**Phone:**

**856-231-2632**

**Email:**

**JenniferMcGuigan@financialguide.com**

**Date:**

Wednesday, Nov. 1, 2017

**Time:**

8:00 AM - 12:30 PM

**Location:**

Fiddler's Elbow Country Club  
811 Rattlesnake Bridge Road  
Bedminster, NJ

**INCLUDES:**

**Continental Breakfast**

**8:00 AM - 8:15 AM**

**CALL OR EMAIL  
TO RESERVE YOUR  
SEAT TODAY!**

**MassMutual**  
Tri State

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