

President's Message

We had a smaller than average turnout for our October meeting, due to the tax deadline and competition from the final presidential debate. Those of you who were not able to attend missed an excellent, informative meeting. John Suttle, Esq. enlightened us on the various methods of funding education expenses.

George Coughlin will join us in November to help decipher the IRA distribution rules. His explanations and case studies highlight the importance of proper planning and beneficiary designation.

As I write this, the election is a week away. I already had my Halloween scare, when I opened my 401(k) statement yesterday. With that behind me, I can concentrate on completing my absentee ballot. I can't recall an election that has generated so much excitement, especially among the younger generation. People have held social gatherings to watch the acceptance speeches and debates. New information (and misinformation) is instantly available on the internet. And then of course, there are the cartoons and impersonations. As seriously as I take the issues, there is something in the media or a friend's e-mail that makes me laugh out loud almost every day.

I hope that more of you will be able to join us for the November meeting. The election will be over and hopefully the financial markets will have calmed a bit. It would be nice for a change to be able to discuss holiday plans and college rivalries.

-Lynn Gardner

""Postmortem Retirement Plan Distributions: A Case Study to Hone Your Skills and Knowledge""

We are most fortunate that **George H. Coughlin II, CFP®**, our highly esteemed, long-standing EPCDV member (Past President) will share his expertise by presenting a case study on "Postmortem Retirement Plan Distributions". This workshop (not a lecture) was designed to address the costly stumbling block faced by many beneficiaries of deceased plan participants concerning required distributions from qualified retirement plans and IRA's. This should be a rare and engaging opportunity to work in a small-group environment to untangle various distribution issues encountered in real-life scenarios. Experienced practitioners will have the chance to refine their understanding of this complex subject, while newer planners will be able to begin or further their learning process.

Mr. Coughlin is a Registered Investment Advisor; a life, disability insurance and

Wednesday, November 19, 2008

*Lafayette Park Hotel
3287 Mt. Diablo Blvd.
Lafayette*

*6:00 PM. Wine and Registration
6:30 PM Dinner and Speaker*

***Cost: \$40.00 dinner (if mailed in)
\$45.00 (at the door)***

*Reservations and cancellations must
be received by Monday, Nov 17th at
1:30 p.m. to be assured of a
reservation. Please send your check in
the enclosed envelope today! or
Pay online!*

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call Bonni at:

925.686.4819

variable contract agent; and has been a CFP for 30 years. He focuses on: providing comprehensive financial planning for retired clients and those who have recently lost a loved one; assisting clients with tax-planning to optimize their retirement plan distributions; and providing distribution planning support to financial and estate planning professionals on a consulting basis.

Mr. Coughlin has delivered numerous presentations to various professional organizations on this topic, with audiences including CLU's, CFP® practitioners, EA's, CPA's and attorneys, and his handout material continually receives high marks for its ability to convey complex ideas in a manner that assists other professionals in helping their own clients.

Mr. Coughlin is a Past President of the East Bay Chapter of the Financial Planning Association, and has served on a number of advisory commissions for the California Bar Association. Mr. Coughlin is a 1965 graduate of California Polytechnic State University in San Luis Obispo, received his MBA at the University of Oregon, and has an MS in Taxation from Golden Gate University.

***On Behalf of the Board of
Directors –***

***Happy Holidays
to You and Yours***