
ABOUT THE EDITOR

Alexander A. Bove, Jr. is an internationally known and respected trust and estate attorney with over thirty-five years of experience. He is Adjunct Professor of Law, Emeritus, of Boston University Law School Graduate Tax Program, where he taught estate planning and advanced estate planning for eighteen years. Prior to that he taught estate planning for four years at Northeastern University Law School. In 1998 he was admitted to practice as a Solicitor in England and Wales. In addition to his J.D. and LL.M. degrees, in 2013, he earned his Doctorate in Law from the University of Zurich Law School.

Mr. Bove is frequently engaged as an expert witness or consultant in trusts and estates matters and has extensive pretrial, trial, and settlement experience in that regard. Numerous domestic and international law firms have consulted with him on trust & estate matters. More specifically, he has testified or consulted on cases involving the interpretation of trust administrative provisions, responsibilities of trustees and rights of beneficiaries, the standard of care required of an estate planning lawyer, beneficiary disputes, and related matters, testifying on behalf of both plaintiffs and defendants in those specific areas as well as in the fields of trusts, wills, probate, and estate planning in general.

He has published seven books, including three law books, and one of his books, *The Complete Book of Wills, Estates and Trusts*, has over 100,000 copies in print. He is also the editor and contributing author of the two-volume set, *Asset Protection Strategies*, published by the American Bar Association, with an updated second edition publication date expected in late 2018. Mr. Bove has written and published over 1,000 articles and is a regular contributor of articles to a number of legal journals, including *Trusts & Estates*, *Estate Planning*, *Trusts & Trustees* (Oxford University Press), and *Trusts e Attività-Fiduciarie* (Italy). He is also on the editorial board of *Trusts & Estates Journal*. From 1973 to 1995 he authored the widely acclaimed legal and financial column, "The Family Money," for *The Boston Globe*. He is also co-columnist with his partner, Melissa Langa, of the column, "The Trustworthy Advisor," appearing bi-monthly in the *Massachusetts Lawyers Weekly*. His latest book, *Trust Protectors – A Practice Manual With Forms*, is available through Juris Publishing.

ABOUT THE AUTHORS

Jay D. Adkisson is an attorney who practices in the areas of creditor-debtor litigation, asset protection and wealth preservation, and captive insurance companies and insurance/reinsurance litigation. He is also columnist for Forbes.com. Jay is perhaps best known as the creator of Quatloos.com, and as a book author and popular legal and financial speaker on a variety of topics. He has twice been an expert witness to the U.S. Senate Finance Committee.

Jay earned his Juris Doctor degree, with honors, from the University of Oklahoma in 1988, and was a member of the Oklahoma Law Review. He has been admitted to practice before the Supreme Court of Oklahoma (1989), Texas (1993), California (2007), Nevada (2012), Arizona (2012), the U.S. Supreme Court, the U.S. Court of Appeals for the 5th, 9th, 10th, and 11th Circuits, and numerous federal district courts nationwide. Jay also frequently acts as an expert witness in various areas, and occasionally as a court-appointed receiver.

Jay is a member of the American Bar Association and has been active in leadership in the Business Law and Real Property, Trusts and Estate (RPTE) sections, including: Chair, 2015 to 2016, and Vice-Chair, 2012 to 2015, Committee on Financial Services and Insurance in the Real Property, Trusts & Estates Section; Past Chair, 2011 to 2014, Committee on Captive Insurance Companies in the Business Law Section; American Bar Association Advisor, 2012 to 2014, Uniform Laws Commission drafting committee on the Uniform Voidable Transactions Act (formerly the Uniform Fraudulent Transfers Act); and American Bar Association Advisor, 2014 to 2017, Uniform Laws Commission drafting committee on the Uniform Protected Series Act.

Hans Christian Beyer founded The Law Office of Hans Christian Beyer, P.A., in 2002 as a boutique law firm to assist domestic and international clients with asset recovery, creditors' rights, and bankruptcy-related matters. Mr. Beyer is a 1988 graduate of the University of Michigan Honors College with a B.A. in Economics with high honors. He earned his J.D.

degree in 1991 from the University of Michigan Law School. Mr. Beyer has practiced throughout Florida and has appeared in federal and international courts on behalf of financial institutions, creditors' committees, and high net worth individuals in complex and often high-profile matters involving asset recovery in overseas jurisdictions. He also advises clients on business law and strategy, especially in connection with international law and business issues. Mr. Beyer has experience in structuring sophisticated transactional matters, negotiating business contracts, conducting out-of-court workouts, and litigating in federal, state, and foreign courts. Mr. Beyer is active in professional and civic groups, having served on the Executive Council of the Florida Bar's Business Law Section for many years, having acted as the Chair of its Bankruptcy/UCC Committee, and having served in various capacities including as president of his local Kiwanis International chapter. He has also served on the board of directors of public and private companies. He is a frequent lecturer on topics pertaining to fraudulent transfer litigation, anti-money laundering initiatives, and the proper structuring of international transactions, and has been a regular guest lecturer at the University of Florida Law School. Mr. Beyer has presented papers at the World Tax Conferences in Dublin, Ireland, and Spain; has authored numerous articles and chapters for a variety of publications, including the ABA and the ABI; and has lectured in various foreign jurisdictions, including Ireland, Germany, the Caribbean, and Canada. During his legal career he has been a partner at top national and Florida law firms.

Robert W. Chesner leads the firm's insurance and investment oversight practice. Mr. Chesner advises high net worth individuals and family offices in the design and implementation of domestic and international life insurance and annuity structures; consults on their property, casualty, and liability needs; and oversees the marketing and development of the firm's insurance practice. He also consults with firm clients about the implementation, reporting, and analysis aspects of their investment portfolios as well as all other non-investment risk management matters. Mr. Chesner serves as President of Edgewater Consulting Group, Ltd., a GSRJ affiliate that provides a comprehensive post-sale service platform to insurance professionals in the private placement life and annuity marketplace. Mr. Chesner is also the firm's Chief Operating Officer. In this role, he leads and oversees all of the operational, administrative, and financial functions of the firm. Mr. Chesner is a frequent speaker on life insurance matters and is quoted regularly in major financial publications. Mr. Chesner co-authored, with Leslie Giordani, Bloomberg BNA's Tax Management Portfolio 870, 1st, "Private Placement Life Insurance and Annuities." Mr. Chesner received his B.S. in Accounting from Providence College in 1989.

J. Richard Duke, LL.M. in Taxation, University of Miami School of Law; J.D., Cumberland School of Law of Samford University; B.S., Auburn University; Principal of Duke Law Firm, P.C., Birmingham, Alabama. He was named to a list of “Top 100 Attorneys” in the U.S., *Worth* magazine, December 2005, 2006, 2007, and 2008. He was Counsel to the Mises Institute 1983–1991, and Ambassador to the Mises Institute, 2017–. He was formerly an Adjunct Professor of Law at Thomas Jefferson School of Law.

Duke is a member of the Florida Bar and the Alabama State Bar. Writings include: Contributor to the LexisNexis® Guide to FATCA Compliance manual, 2013; contributor to the six-volume *International Trust Laws and Analysis* (Kluwer Law International); chapters of *Tax Compliance and Reporting for Offshore Trusts*; and *Uses of Foreign Life Insurance in International Estate Planning, Asset Protection Strategies: Planning with Domestic and Offshore Entities* (The American Bar Association, 2002); contributing editor to *Offshore Investment* magazine, authoring the monthly feature “Dubai Digest” 2009–2010; “Use of Trusts by U.S. Citizens in International Tax Planning,” in *Trusts in Prime Jurisdictions* (Kluwer Law International); and co-author of *Controlled Foreign Corporation Guide* (Offshore Press, Inc.); and the chapter “United States: E-Commerce Tax Administration and Compliance” for *Global E-Business Law & Taxation* (Oxford University Press, 2009).

Barry S. Engel is a shareholder of Greenspoon Marder, P.A., a Florida-based law firm with an associated office in Denver, Colorado, wherein he acted as Chair of the International Wealth and Asset Planning Practice Group, passed away on July 21, 2017, following a courageous battle with pancreatic cancer. He was often referred to as the father of asset protection planning subsequent to co-authoring the 1989 amendments to the Cook Islands International Trust Act (1984), as enacted by the Parliament of the Cook Islands, which was the first asset protection-specific statutory trust law of its kind because it served as a model for similar trust laws that were adopted in more than 20 offshore financial centers in addition to one-third of the United States legislatures. Prior to his passing, Engel served as President Emeritus, and as Americas Branch Chair. He was also a Fellow of the Isle of Man-based Offshore Institute, a multidisciplinary professional body with membership in over 60 countries that is dedicated to the promotion of specialist education and training in offshore and international finance and tax planning. His professional writings through the years were extensive and included in part authoring the third edition of *Asset Protection Planning Guide*, published in January 2014 by CCH Incorporated, Chicago, Illinois; and the *Asset Protection Planning Guide* (2nd Edition) in 2005, as well as its first edition in 1999. In June of 2017, Engel was honored with a Lifetime Achievement Award at the Southpac Trust Offshore Conference, where he was scheduled to deliver the keynote address. He received his B.S. from the University of Colorado-Boulder,

magna cum laude, in 1976, and received his law degree from the University of California, Hastings College of Law, with honors, in 1979.

Alexander J. Fisher is a top-rated attorney practicing in the Beverly Hills, California area. Providing legal representation in California for a variety of different issues, Alexander Fisher was selected to Rising Stars for 2015–2018. He is admitted to practice before the courts in California.

Alexander Fisher is a graduate of the University of Michigan (BA, 2004) and Emory University (JD, 2007; MBA, 2008) and is a member of the California Bar.

Alexander Fisher represents clients with business litigation issues. Additional legal issues represented include real estate: business and entertainment & sports.

Howard S. Fisher is of counsel to Greenbaum, Nagel, Fisher & Paliotti, LLP, whose practice is concentrated in the areas of corporate and business law and litigation as well as commercial real estate conveyance, lending, and litigation. He also has significant experience in probate and estate litigation and personal injury litigation and arbitration. Mr. Fisher is an active member in the Massachusetts Bar Association and he serves on a panel of pro bono attorneys for Bet Tzedik Legal Services. He is a past member of the American Arbitration Association panel of arbitrators.

Mr. Fisher had extensive litigation experience in all trial courts, including the Appeals Court and the Supreme Judicial Court in Massachusetts, since 1972. He has successfully prosecuted and defended numerous matters involving real estate disputes, accounting between partners, commercial and residential landlord–tenant disputes, probate and will contests, and an array of personal injury actions.

Mr. Fisher earned his B.A. in Government from Boston University and is a graduate of Suffolk University Law School (JD) where he was the Technical Editor of the Law Review and subsequently obtained a Masters of Law (LLM) in Corporation Law from New York University School of Law.

Lauren Fitte is an international tax and estate planning attorney at the Austin, Texas, law firm of Giordani, Swanger, Ripp & Jetel, LLP. Ms. Fitte specializes in designing, implementing, and administering tax-efficient structures for U.S. and non-U.S. families and advises with regard to inbound and outbound foreign trust and entity planning, investment planning, inheritance planning, asset protection, tax compliance matters, and pre-immigration planning to meet the goals of multijurisdictional families. Ms. Fitte also practices in the areas of traditional estate and disability planning, probate and estate administration, entity formation and governance, and trusts of all types. Ms. Fitte graduated from The

University of Texas School of Law after receiving her B.A. in English from Rice University. She is also a certified mediator in the State of Texas and has experience advising litigation co-counsel with regard to trust and estate disputes and will contests.

Jacqueline Z. Fox is an associate attorney at Greenspoon Marder, P.A., a Florida-based law firm with an associated office in Denver, Colorado. She focuses her practice on advising individuals and privately held companies in matters of sophisticated domestic and international tax and wealth protection planning. Fox was a co-author of “U.S. v. Rose: Fraudulent Transfer of Assets to Cook Islands Asset Protection Trust,” *LISI Asset Protection Planning Newsletter* # 244 (May 7, 2014). She received her B.A. from Brandeis University, with honors, in 2008, and received her law degree from Nova Southeastern, Shepard Broad Law Center, in 2012. Thereafter, Fox received an LL.M. in Taxation at the University of Miami, School of Law, in 2013.

Jeffrey T. Getty is the Managing Director of Key’s Family Wealth Consulting Team. He leads a team of tax attorneys and investment professionals who work with high net worth clients and business owners helping them to design and implement sophisticated wealth strategies as part of Key Private Bank’s personal and family CFO services. These strategies include tax reduction, transactional tax, alternative risk management practices, philanthropy, asset protection, and legacy planning, as well as complex credit and leverage strategies.

Jeff is a nationally recognized author and speaker with more than 20 years of experience working with entrepreneurs, business owners, and executives in designing and implementing sophisticated and innovative asset protection, tax reduction, and estate planning strategies. Additionally, over the past decade, Jeff has more than \$7 billion in transactional experience in private offerings of equity and debt, mergers and acquisitions, reorganizations and spinoffs for closely held and family-owned businesses. Jeff joined Key Private Bank in 2011 after a 15-year career as a senior-level wealth management advisor for Wells Fargo Private Bank and National City’s Private Client Group. He was also a managing member of a boutique law firm focusing on tax, business, and estate planning. Jeff holds a bachelor’s degree from the College of Charleston, a law degree from the University of Pittsburgh, and a master of science (taxation) from Duquesne University. Jeff resides in Sewickley, Pennsylvania, with his wife and three daughters.

Leslie C. Giordani primarily represents high net worth individuals and family offices in a wide variety of legal matters. Her particular focus is on the design, implementation, and administration of domestic and international trust, investment, and life insurance structures. Ms.

Giordani is board certified in Estate Planning and Probate Law (Texas Board of Legal Specialization), is listed in *The Best Lawyers in America*, and is a Fellow of the American College of Trust and Estate Counsel (ACTEC). Ms. Giordani is a frequent writer and speaker in the areas of life insurance, asset protection, and foreign trust planning, and most recently she co-authored, with Robert W. Chesner, Jr., Bloomberg BNA's Tax Management Portfolio 870, 1st, "Private Placement Life Insurance and Annuities." Ms. Giordani graduated with honors from the University of Houston Law Center in 1990, where she served as Articles Editor of the Houston Law Review and was inducted to the Order of the Coif. Prior to law school, she practiced nursing for several years, after receiving a B.S.N. with highest honors from Wayne State University in Detroit, Michigan, in 1983.

Amy P. Jetel has a multijurisdictional practice, focusing on the design, implementation, and administration of international trust and entity structures. She assists U.S. and non-U.S. clients with carrying out their estate planning and asset protection goals, and she is well versed in international tax and treaty issues faced by clients connected to more than one jurisdiction.

Ms. Jetel is Board Certified in Estate Planning and Probate Law by the Texas Board of Legal Specialization and is a Fellow of the American College of Trust and Estate Counsel (ACTEC). She has developed a niche practice within her field, in which she helps plan around the throwback-tax regime that applies to U.S. beneficiaries of foreign non-grantor trusts. Ms. Jetel also helps non-U.S. individuals structure tax-efficient lifetime and testamentary gifts to their U.S. family members, and she assists clients in bringing unreported foreign structures into full compliance with the Internal Revenue Service rules.

Ms. Jetel is a well-regarded author and speaker, with experience in estate planning, asset protection, and international taxation and compliance. She serves as a contributing author and update editor to the four-volume treatise, *Asset Protection: Domestic and International Law and Tactics*, published by Thomson/West group and updated quarterly.

George D. Karibjanian is a member of Franklin Karibjanian & Law. George is Board Certified by the Florida Bar in Wills, Trusts & Estates and is a Fellow in the American College of Trust and Estate Counsel. George practices exclusively in the areas of estate planning and probate and trust administration, and has also represented numerous clients with respect to nuptial agreements.

Born and raised in Vineland, New Jersey (in the heart of South Jersey), George has called Boca Raton home since 1988. George has participated in over 140 formal presentations, either individually or as part of a panel

discussion, to national, statewide, and local groups, and has over 65 legal publication credits in national and regional periodicals and journals.

Denis A. Kleinfeld is highly regarded as a lawyer, teacher, and author. His private legal practice, Kleinfeld Legal Advisors, is located in North Miami Beach, Florida. He is Professor of Law at the LLM Wealth and Risk Management Program, Texas A & M School of Law. Mr. Kleinfeld is co-author of the two volume treatise *Practical International Tax Planning*, contributing author to the *LexisNexis Guide to FATCA*, and a lengthy list of other books and published articles. Mr. Kleinfeld is known for his ability to analyze complex tax matters, wealth and risk management exposures, and related human dynamic issues to develop pragmatic legal solutions which enable businesses and individuals to transition through their respective life-cycles and phases. He advises U.S. and international companies, businesspersons, investors, professionals, families, and individuals. Mr. Kleinfeld became a member of the Florida Bar in 1983. He is a member of the American Bar Association, the Florida Institute of Certified Public Accountants, and the American Institute of Certified Public Accountants.

Austin K. Kurtz, an Arizona native, born and raised in Scottsdale, concentrates his law practice on plaintiffs' personal injury litigation, commercial litigation, and sports law. He has a business background, graduating from Barrett, The Honors College at Arizona State University, with a dual major in Business Management/Entrepreneurship and Business Law from the W.P. Carey School of Business. Austin uses prior studies in business and sports to bring a unique approach to the world of personal injury and the valuation of damages. He is licensed to practice in Arizona, Colorado, and California.

Daren J. Layton received a B.S. in Accountancy (2007) and a M.S. in Taxation (2008) from Arizona State University, and a Juris Doctor (2012) from the University of Arizona. Daren is also a certified public accountant. Daren practices law in Tucson, Arizona, with the law firm Waterfall, Economidis, Caldwell, Hanshaw & Villamana, P.C. Daren assists clients in creating and implementing personalized estate plans, navigating income, gift and estate tax issues, business succession matters, and charitable planning. In addition to lifetime planning, Daren assists clients with probate and trust administration matters.

Samuel M. Lohman is an international lawyer based in Geneva, Switzerland, and Dubai. He is a member of the Oregon Bar and the International Bar Association and is registered with the Geneva Bar Association as a foreign lawyer authorized to practice law. He specializes in legal matters relating to the international financial service industry.

Mr. Lohman's particular areas of emphasis are anti-money laundering compliance, transnational (individual/corporate/commercial) planning, litigation, arbitration and mediation, as well as general matters of education within the international financial service industry. He frequently writes and lectures, and has served as an appointed expert in the areas of anti-money laundering compliance, banking secrecy, and bankruptcy in a trans-national context. Mr. Lohman has taught many courses over the years, including MBA Business Strategic Planning and International Structuring and the Use of Offshore Jurisdictions.

Elizabeth L. Morgan (formerly Elizabeth Morgan Schurig) represents a wide array of clients faced with multijurisdictional tax, estate, and business planning issues. She is experienced in the design of complex estate and business plans for U.S., non-U.S., and dual-citizen clients, and in assisting such clients with their pre-immigration and expatriation tax planning. Ms. Morgan frequently advises clients on the resolution of international tax and treaty issues in connection with their estate and business planning, and serves as outside counsel to several high net worth family offices. She has formulated and administered estate and business plans for individuals and entities with ties to Australia, the Bahamas, Canada, the Channel Islands of Jersey and Guernsey, China, Costa Rica, Cyprus, the Czech Republic, Dubai, the Federation of St. Kitts & Nevis, France, Germany, India, Ireland, the Isle of Man, Israel, Italy, Liechtenstein, Malta, Mexico, Nepal, the Netherlands, New Zealand, Oman, Panama, Portugal, Puerto Rico, Spain, Switzerland, and the United Kingdom, and the United States Virgin Islands. In addition to her expertise in the design, administration, and tax compliance of both inbound and outbound foreign trust and business structures, she has an extensive background in traditional probate, trust, and estate administration. A frequent author and speaker in the areas of domestic and international estate planning, asset protection, and foreign trust planning and tax compliance, Ms. Morgan has been quoted in various publications, including *The Wall Street Journal*, *Practical Accountant*, *Investments & Wealth Monitor*, and *Bloomberg Wealth Manager*. She is a contributing author (since 1995) and co-editor (since 2000) of the four-volume treatise, *Asset Protection: Domestic and International Law and Tactics* (Thomson/West Group, updated quarterly). Her 2003 article, "A Charging Order Is the Exclusive Remedy Against a Partnership Interest: Fact or Fiction?" was quoted in the Florida Supreme Court dissenting opinion in *Olmstead v F.T.C.*, 44 So. 3d 76, Fla., 2010.

Brent W. Nelson concentrates on estate and tax planning for individuals and businesses. Brent helps individuals develop estate plans in a wide variety of circumstances, from simple plans to complex plans for high net worth individuals and families. Brent assists clients with international

estate and tax matters, including reporting compliance with the Internal Revenue Service. He also assists clients with probate and trust administration matters.

Brent's practice also includes helping businesses plan from start to finish, including formation, operation, merger and acquisition, and termination. He also helps business owners develop business succession plans.

Brent also advises clients on tax compliance and audits with the Internal Revenue Service.

Brent is a frequent lecturer and author on estate planning and tax matters. He is the co-author of the *Arizona Estate Planning and Probate Handbook* (Thomson Reuters).

William K. Norman is a Partner in the law firm of Ord & Norman in Los Angeles, California. He is a Certified Specialist in Taxation Law. In his practice, he focuses on the counseling of clients in cross-border business transactions, cross-border real estate investment structures, personal wealth planning for the multinational family, offshore voluntary disclosures, expatriations of U.S. citizens and green card holders, use of trusts by multinational families, and representation of taxpayers before the IRS and the Tax Court. Mr. Norman received an A.B. degree in economics from the University of California at Berkeley, a J.D. degree from the University of California, and an LL.M. (in taxation) degree from New York University School of Law. He is a senior adjunct professor in the Graduate School of Taxation, Golden Gate University, where he has taught international tax courses for over 30 years on inbound and outbound transactions; foreign tax credit planning; income tax treaties; cross-border acquisitions, mergers, and restructurings; transfer pricing; and international estate planning. He has chaired the California CPA Foundation conference on international taxation several times. He has co-chaired the annual International Bar Association conference entitled *International Wealth Transfer Practice*, held in London for ten years, and the annual STEP-USA Pacific Rim conference for six years. He is the immediate past chair of STEP-LA Branch and a current member of its Executive Committee. He has appeared as a speaker and seminar leader at the USC Tax Institute and the New York University Tax Institute. In 2008, the Taxation Section of the Los Angeles County Bar Association presented the Dana Latham Award to him in recognition of his outstanding contributions to the field of taxation.

Daniel H. O'Connell received a B.S. degree from the University of Oregon, a Juris Doctor degree from the University of California at Berkeley, and an LL.M. degree from New York University. He was formerly a professor and the Assistant Dean at the University of Arizona College of Law, serving on the law faculty for a period of over six years.

In December 2015, Dan joined the law firm of Waterfall, Economidis, Caldwell, Hanshaw & Villamana, P.C., as a shareholder. The firm has achieved an “AV” rating by *Martindale-Hubbell Law Directory*, the highest rating possible, held by only a small percentage of law firms.

Prior to joining the Waterfall firm, Dan practiced in his own firm, O’Connell & Associates, P.C., for 40 years. O’Connell & Associates, P.C. is now the only firm in Tucson listed in the taxation, asset protection, and corporate law areas, and is one of only three firms listed in trust and estates, wills and probate sections, of the *Bar Register*—the most prestigious biographical firm listing in the country.

Dan specializes in tax and tax-related matters. Dan’s emphasis on tax matters includes work in the areas of estate planning, asset protection planning, corporations and limited liability companies, qualified retirement plans, real estate, probate, and other tax-related matters. Mr. O’Connell’s main emphasis is in estate and asset protection planning for medium and large estates.

Paolo Panico is qualified to practice as a lawyer in Luxembourg (Avocat à la Cour), Scotland (solicitor), and Romania (Avocat). He is also chairman of Private Trustees SA, an independent trust and corporate service provider in Luxembourg. He teaches international and comparative trust law at the LLM of the University of Liechtenstein and Legal Structures at the University of Luxembourg. His publications include *International Trust Laws*, 2nd edition (Oxford University Press, 2017).

Gideon Rothschild is a partner with the New York City law firm of MOSES & SINGER LLP, where he co-chairs the Trusts & Estates and Wealth Preservation Group. He focuses his practice in the areas of domestic and international estate planning techniques for high net worth clients and is a nationally recognized authority on wealth preservation and offshore trusts.

Mr. Rothschild is a Past Chair of the Real Property Trust & Estate Law Section of the American Bar Association, a Fellow of the American College of Trust and Estate Counsel and Academician of The International Academy of Trust and Estate Lawyers, and a past Chair of the New York Chapter of the Society of Trust and Estate Practitioners (STEP).

Mr. Rothschild is the co-author of the BNA Tax Management portfolio on asset protection planning and a member of the Editorial Advisory Boards of *Tax Management Estates, Gifts, and Trusts*, and *Trusts and Estates*. He is the author of numerous articles for publications, including the *New York Law Journal*, *Journal of Asset Protection, Trusts and Estates*, and *Estate Planning*; a former Adjunct Professor, at New York Law School and the University of Miami School of Law Graduate Programs in Estate Planning; and a frequent lecturer on asset protection and estate planning to

professional groups including University of Miami's Philip E. Heckerling Institute, New York University Federal Tax Institute, the New York State Bar Association, the American Bar Association, the Southern Federal Tax Institute, and the American Institute of Certified Public Accountants.

Mr. Rothschild has been designated a Distinguished Accredited Estate Planner by the National Association of Estate Planners and Councils and is listed in *Best Lawyers in America* (Lawyer of the Year 2018), ChambersUSA, CityWealth Leaders List, New York Superlawyers and Worth's Top 100 Lawyers. Mr. Rothschild is also licensed as a Certified Public Accountant.

Philip R. Rupprecht's practice emphasizes wealth, estate, and business preservation planning for high net worth individuals. His clients include real estate developers, executives of publicly traded companies, small business owners, lawyers, medical professionals, and others who want to preserve accumulated assets from future, unwarranted litigation exposure. A *Best Lawyers*® honoree, Phil also helps clients work through financial difficulties, providing debtor workout and Chapter 11 bankruptcy services.

Rupprecht is a shareholder in the Phoenix, Arizona, law firm of Aiken Schenk Hawkins & Ricciardi P.C. His practice emphasizes both domestic and offshore asset protection planning along with international estate planning. He is a member of the State Bar of Arizona and the American Bar Association.

Reuben W. Tylor was born in Dunedin, New Zealand, in 1949, and did his primary and secondary schooling in Cook Islands and New Zealand. He graduated BA (1971) and LLB (1973) from Auckland University. He was admitted as barrister and solicitor of the NZ High Court in 1974 and commenced employment with Chapman Tripp. In 1975, he joined Short & Tylor in the Cook Islands (first private law firm in the Cook Islands). He currently holds a license as barrister.

Reuben founded Southpac Trust Company Ltd in 1983, and Cook Islands Trust Corporation in 1998, both as 50% shareholder. Since 1987, he has been principally engaged in providing legal services to offshore industry. Work has included development of various financial and legislative products, the most important of which was development of asset protection legislation targeting the U.S. market in late 1980s. This was a world first, and the Cook Islands continues to retain top position in this industry despite many countries (and even several U.S. states) copying our legislation. Subsequent to developing this initial legislation, Reuben engaged in marketing asset protection products for more than two decades. During this period he has been a guest speaker at a number of international conferences in both the USA and Europe, and has published numerous articles on aspects of asset protection in international journals.

In 2002, Reuben founded New Zealand Trust & Investment Corporation Ltd, a New Zealand trustee company, as 50% shareholder. In this company, he developed new products into the European marketplace, with emphasis on application of tax treaties. He is responsible for marketing and development of new business.

Ryan Zapalac practices in the areas of domestic and international estate planning, asset protection, and entity formation and governance. He is a graduate of the University of Texas at Austin School of Law and of the University of the Incarnate Word in San Antonio, Texas. Prior to joining Elizabeth Morgan & Associates in 2017, Mr. Zapalac worked as a summer associate for Weisinger Law Firm, PLLC, in San Antonio, and as a legal intern for Abogados Tributarios Asociados in Querétaro, Mexico.