50th Annual Philip E. Heckerling Institute on Estate Planning

January 22-26, 2018

Heckerling 2018 - Report No. 14

Vendor Reports A to Z

Heckerling 2018
University of Miami School of Law Center for Continuing Legal Education
Orlando World Center Marriott Resort and Convention Center
Orlando, Florida
http://www.law.miami.edu/heckerling

GENERAL INFORMATION ABOUT INSTITUTE:
Inquiries/Registration:
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NOTICE: Although audio tapes of all of the substantive session at the Miami Institute currently are only made available to Institute registrants for purchase, the entire proceeding of the Institute, other than the afternoon special sessions, are published annually by Lexis/Nexis. For further information, go to their Web site at http://www.lexisnexis.com/productsandservices. The text of these proceedings is also available on CD ROM from Authority On-Demand by LexisNexis Matthew Bender. For further information, contact your sales representative, or call (800) 833-9844, or fax (518) 487-3584, or go to http://www.bender.com, or write to Matthew Bender & Co., Inc., Attn: Order Fulfillment Dept., 1275 Broadway, Albany, NY 12204

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As we have done in January for the last twenty one years, and again with the permission of the University of Miami School of Law Center for Continuing Legal Education, we will be posting daily Reports to this list containing highlights of the proceedings of the 52nd Annual Philip E. Heckerling Institute on Estate Planning that is being held on January 22-26, 2018 at the Orlando World Center Marriott Resort and Convention Center in Florida. A complete listing of the proceedings and the Institute's 2018 brochure are available at www.law.miami.edu/heckering. Introduction Part 1 issued on 1/11/18 covered the Institute Opening Reception, its Scope, the Faculty, the Advisory Committee, the Sponsors and the Vendors, plus general information at the end about the Institute. Introduction Part 2 issued on 1/12/18 contained a complete listing of all of the proceedings of this Institute. This Report continues our coverage of the proceedings.

We also will be posting the full text of each of these Reports on the ABA RPTE Section's Heckerling Reports Website, as we have since the 2000 Institute. The Reports from 2000 to 2017 can now be found at URL http://www.americanbar.org/groups/real_property_trust_estate/events_cle/heckerling.html. In addition, each Report from 2006 to date can also be accessed at any time from the ABA-PTL Discussion List's Web-based Archive that now only goes as far back as January of 2006 and is located at URL http://mail.americanbar.org/archives/aba-ptl.html.

Announcement: The ABA's annual technology show, TECHSHOW 2018, will be held in Chicago on March 7-10 at the Hyatt Regency Chicago. Early bird discount registration ends on Monday, January 29th. For more information, go to http://www.techshow.com. Also, see the January/February 2018 issue of Law Practice, the ABA LPM Section's magazine, as this is the annual TechShow issue and contains a whole host of useful articles about the Show as well as technology for lawyers in general.

Summary: This Report #14 is our final one and consists of a combined report from four of our Reporters (Craig Dreyer, Patrick Duffey, Michelle Mieras and Michael Sneeringer) on the vendors who were in attendance all week long at this year's institute in the exhibition hall. A complete list of those vendors and their booth locations, along with the identification of which vendors were Institute sponsors (Diamond, Platinum, Gold and Silver) is contained in Introduction Part 1 that was sent out on January 11, 2018.

Closing Remarks: In closing, we hope those of you who read some or all of these Reports found them useful and helpful to your law practice even though you could not attend Heckerling 2018 in person. So that we can continue to improve on what we do each year, we encourage those of you who have comments or suggestions for improvements to send them to us by the end of this month so we can take those up at our Reporters post mortem review meeting in February. Send them to me, the Editor, at jghodges@jghlaw.com, or to my assistant editor, Bruce Tannahill, at Tannahill, Bruce <BTannahill@massmutual.com>, or to my reporter assistant, Joanne Hindel, at Hindel, Joanne <Joanne.Hindel@53.com>.
REPORT ON THE HECKERLING INSTITUTE VENDORS

By necessity, since there were over 130 vendors in residence and only four reporters who were assigned only part time to cover as many of them as possible in four days, some vendors were missed and, thus, are not included in this report. As for the ones who are listed, they are listed here more or less in alphabetical order for easy of reference. Also, be on the lookout for special offers some of the vendors are offering to people who could not attend the Institute, as these generally expire withing a few days or by the end of this month.

NOW FOR THE REPORT

Reporter Michael Sneeringer (A through C)

ABA – Section of Real Property, Trust and Estate Law
www.americanbar.org/groups/real_property_trust_estate.html
The ABA Section of Real Property, Trust and Estate Law (RPTE) is a diverse community of around 22,000 U.S. and international lawyers, paralegals, real estate and financial services professionals, law students, and legal educators. It provides leadership and subject matter expertise on current regulatory and legal issues, trends, and best practices with the singular goal of empowering its members to better serve their clients. The Section of Real Property, Trust & Estate Law provides value to a broad range of practitioners including:
• Lawyers in private practice
• In-house counsel
• Young lawyers
• Law students
• Paralegals
• Academics
• Real estate professionals
• Financial services professionals

Alliance Trust Company of Nevada
http://alliancetrustcompany.com
Alliance Trust Company of Nevada works with attorneys, financial advisors, CPAs and insurance professionals around the world to provide flexible trustee services and the benefits of Nevada trust situs. Recent tax law changes are making the use of Nevada Trusts even more attractive for clients. Founded in 2005, Alliance Trust Company of Nevada is fully-independent and 100% employee owned.

American Academy of Attorney-CPAs
www.attorney-cpa.com
The American Academy of Attorney (“AAA”)-CPAs specializes in protecting the rights of professionals who have qualified to practice as both an attorney and a CPA. The AAA-CPA is an organization comprised of individuals who have dually-qualified as attorneys and certified
public accountants. Its mission is to provide its members with quality education, opportunities to connect and the professional resources to support and develop their practices. It is committed to safeguarding the right of the public to access the unique expertise of its members.

**American Heart Association**
http://www.heart.org/HEARTORG/
The American Heart Association is the nation’s oldest and largest voluntary organization dedicated to fighting heart disease and stroke. Its organization includes more than 22.5 million volunteers and supporters. It funds innovative research, fights for stronger public health policies, and provides critical tools and information to save and improve lives. Its nationwide organization includes 156 local offices and more than 3,000 employees. It has combined forces with Verily and AstraZeneca, through a $75 million investment in a diverse team of scientists, together with the latest technologies and scientific advances, to set out to find the weapons and strategies to win the fight against coronary heart disease (“One Brace Idea™”).

**American Society of Appraisers**
www.appraisers.org
The American Society of Appraisers is a multi-discipline, non-profit, international organization of professional appraisers representing all appraisal disciplines: Appraisal Review and Management, Business Valuation, Gems and Jewelry, Machinery and Technical Specialties, Personal Property and Real Property. Their mission is to foster the public trust of their members and the appraisal profession through compliance with the highest levels of ethical and professional standards. They offer the “Accredited Senior Appraiser” credential. Members of the ASA go through testing, reaccreditation, and continuing education.

**Appraisers & Planners, Inc.**
www.appraisersandplanners.com
For over 75 years, Appraisers & Planners, Inc. has been one of New York City’s leading, most respected and prominent firms with regard to expert valuation of commercial real estate. It offers a full spectrum of appraisal and valuation services in New York and Philadelphia, from real property and portfolio appraisal to litigation support, expert testimony and arbitration, to superior expertise in estate valuation. It has evaluated property in excess of $30 billion in value.

**Ashar Group, LLC**
www.ashargroup.com
Ashar Group is a nationally licensed life settlement broker and policy valuation expert. The Ashar Secondary Market Valuation (SMV) is an independent appraisal of life insurance fair market value (FMV) based on the IRS definition of "willing buyer - willing seller." Estate and tax attorneys choose the SMV whenever an alternative appraisal of FMV could benefit their clients. Ashar has witnessed a 32% increase in their life settlement business in 2017 due to introductions from planners and fiduciaries. There has also been a recent uptick in SMV request as a result of the increased estate tax exemption. For additional information, look for the upcoming article by Jason T. Mendelsohn, President of Ashar Group, in the February issue of T&E Magazine titled "Willing Buyers Change the Face of Life Insurance Valuation."
**Asset Life Settlements**
http://www.assetlifesettlements.com
Asset Life Settlements is an Orlando based secondary life insurance brokerage firm that negotiates with multiple secondary market funding sources to find buyers for unwanted life insurance policies. With over 30 years of combined secondary market experience, Asset Life Settlements has the knowledge and industry relationships to help clients achieve the highest possible life settlement offers. Attorneys can utilize Asset Life Settlement’s Policy Pre-Price Form by visiting their website for more information.

**BDO Private Client Services**
https://www.bdo.com
BDO is the world’s 5th largest accounting firm with services in the areas of tax, audits and consulting. They currently serve more than 400 publicly traded domestic and international clients. Although they are a very large national and international firm, they pride themselves on providing individualized service with a small boutique feel. They stress their services for athletes, entertainers and executives. BDO is excited in 2018 to be exhibiting at the meetings of the American College of Trust and Estate Counsell for the first time.

**Berdon LLP**
http://www.berdonllp.com
Berdon LLP, founded in 1917, is consistently ranked by trade and consumer publications among the nation's top CPA and advisory firms. With nearly 400 professionals and staff, clients access a comprehensive array of accounting, tax, financial, and management advisory services. It has offices in in Manhattan and on Long Island. Its services include: assurance and accounting; business advisory/mergers and acquisitions; claims administration; fund administration services; internal controls and risk management; international advisory services; litigation valuation and dispute resolution; personal wealth services; state and local taxation; and tax and advisory services. Berdon employs multiple partners who have been with the firm for decades. Scott T. Ditman, a tax partner and Chair, Personal Wealth Services at Berdon LLP, presented on Thursday at special session IV-B titled: “All Present and Accounted For: Proactively Preparing Fiduciary Accountings to Facilitate Pre- and Post Mortem Planning and Mitigate Risk.”

**Bloomberg Tax**
https://www.bna.com
Bloomberg Tax offers a Btax research solution. Its essential resources pair the proven expertise and perspectives of leading tax practitioners in its renowned Tax Management Portfolios™ with integrated news, in-depth analysis and insights, primary sources, practice tools, and more — all delivered on an advanced technology platform that quickly gets practitioners to the information they need. It offers a complete analysis of the new H.R.1.

**BNY Mellon Wealth Management**
www.bnymellonwealthmanagement.com
BNY Mellon Wealth Management is a leading wealth manager. In 2017, it was ranked as a Top 10 U.S. Wealth Manager by Barron’s. It was also awarded Best Private Bank for Customer Service in the U.S. by Financial Times publications Professional Wealth Management and The
Banker. The firm has more than two centuries of experience in providing services to clients who today include financially successful individuals and families, their family offices and business enterprises, planned giving programs, and endowments and foundations. At the 52nd Annual Heckerling Institute on Estate Planning, BNY Mellon Wealth Management hosted a 2018 economic outlook luncheon featuring their Chief Investment Officer, Leo P. Grohowski.

**BOK Financial**  
https://www.bokfinancial.com  
BOK Financial began as a small energy bank founded in Tulsa, Oklahoma over 100 years ago. Today, it is a top 25 U.S.-based bank with more than $30 billion in assets. BOK Financial has successfully diversified into a variety of industries, businesses and geographies throughout the U.S. It offers extensive services and solutions to help clients protect and manage wealth, including: private banking, trust services, specialty asset management, investment management, insurance, and financial planning. BOK Financial prides itself on unmatched personal service from a team of local professionals, with over 135 trust, fiduciary and investment officers.

**Bonhams Auctioneers & Appraisers**  
www.bonhams.com  
Founded in 1793, Bonhams is one of the world's oldest, largest and most trusted international auctioneers of tangible personal property. Bonhams values and sells Asian Art, Fine Art including Post-War and Contemporary, Impressionist and Modern Art, Hollywood Memorabilia, Jewelry, Motor Cars, Fine Books and Manuscripts, Modern Decorative Art and Design as well as other important collectibles in more annual sales than any other house. While Bonhams’ main salerooms are in London, New York, Los Angeles and Hong Kong, Bonhams also has a worldwide network of regional offices and representatives offering valuation services and sales advice in 60 specialist areas. Bonhams’ Trusts and Estates Department provides high-touch client service – with a Director acting as the single-point of contract – for attorneys, fiduciaries, executors and beneficiaries to ensure that they have a seamless client experience. Bonhams’ art services for trusts and estates include initial property assessments, formal appraisals for estate planning, administration and other purposes as well as assistance with consignment sales for single items and entire estate sales.

**Brentmark Software, Inc.**  
www.brentmark.com  
Brentmark® Software provides personal financial planning products and services for professionals and consumers: estate, financial, and retirement planning software; informational web sites (such as NewRMD.com and RothConversions.com); and online calculations (CalcTools.com). Software products include Retirement Plan Analyzer, Estate Planning Tools, PFP Notebook™, Retirement Distributions Planner, Kugler Estate Analyzer™, Income Strategy Generator™, Charitable Financial Planner, Estate Planning QuickView, and Savings Bond Toolkit. Brentmark will also build custom products for corporations. Contact Nicole Maholtz, using Nicole@brentmark.com, for more information.

**The Bryn Mawr Trust Company of Delaware**  
http://www.bmtcwealth.com
Bryn Mawr Trust can serve as trustee or agent of the trustee for Irrevocable and Revocable Trusts, Tax-Planning Trusts, and Special Needs Trusts. With the highest ethical standards as well as objective perspective, Bryn Mawr Trust ensures the proper administration of trusts in accordance with the grantors’ instructions. It has a Designated Special Needs Trust Unit headed up by a team of professionals with expertise in the practical, personal, financial, medical, and legal issues of special needs individuals and their families.

**CAF America: Global Donor Advised Funds**
www.cafamerica.org

A global donor advised fund with more than 25 years of experience, CAF America makes giving abroad and domestically easy, efficient, and tax-effective. By engaging with CAF America's expert staff, wealth advisors can break down the barriers to international giving and see how practice can expand. CAF America takes on all administrative burdens, guarantees regulatory compliance, mitigates risks, and protects donors' reputations. With tailored giving and investment solutions, the ability to transfer complex assets, and unparalleled client dedication, CAF America ensures that a donor's philanthropic success becomes their advisor's success.

**CFP Board**
http://www.cfp.net

CFP Board is a non-profit organization acting in the public interest by fostering professional standards in personal financial planning through its setting and enforcement of the education, examination, experience, ethics and other requirements for CFP® certification. The CFP® certification marks identify professionals who have met the high standards of competency and ethics established and enforced by CFP Board. CFP Board's Standards of Professional Conduct require CFP® professionals to act in their clients’ best interests. Attorneys may qualify for a “fast-tracked” certification process.

**Charles Schwab & Co., Inc.**
www.schwab.com and www.schwabcharitable.org

*Charles Schwab Trust Services and the firm’s charitable arm, Schwab Charitable, were both present at Heckerling. The combination of these offerings under one roof allows for a seamless transition as their clients’ needs and donative intent grow over time. Charles Schwab provides comprehensive offerings for trusts, investments and charitable planning. To complement its Delaware-based trust services, which provide trust administration in partnership with independent advisors who manage trust assets, the firm also offers personal trusts services that include both trust administration and investment management by Schwab through the Nevada-based Charles Schwab Trust Company. Schwab Charitable is an independent, public charity that was created to help increase charitable giving in the United States. Schwab Charitable helps families and their advisors maximize the impact of their philanthropy by applying a similar approach to charitable giving as they do to investing. Its donor-advised fund is a tax-smart, flexible and efficient charitable giving vehicle that can be used alone or in conjunction with other giving vehicles. Schwab Charitable accepts donations of public and private assets such as interests in private businesses (C-Corp and S-Corp), real estate, bitcoin or private equity.*
Christiana Trust │ WSFS Wealth
https://www.wsfsbank.com/Wealth/Trust-Services

Christiana Trust is staffed by experienced, knowledgeable and caring professionals committed to personal service. It offers traditional, directed and administrative trustee services. Christiana has extensive custodial services including the ability to execute and process all buy and sell orders in accordance with client’s instructions. In addition to online access, Christiana provides timely and accurate statements that detail all income and principal transactions and list assets held, their tax basis, current market value and estimated income. Christiana handles securities and performs all the administrative tasks with a penchant for detail and a level of individualized service that is unsurpassed. Attorneys can use Christiana for its services in both Delaware and Nevada.

Christie’s
http://www.christies.com
Founded in 1766 by James Christie, Christie's has since conducted the greatest and most celebrated auctions through the centuries providing a popular showcase for the unique and the beautiful. Christie’s offers around 350 auctions annually in over 80 categories, including all areas of fine and decorative arts, jewelry, photographs, collectibles, wine, and more. Prices range from $200 to over $100 million. Christie’s has been selected as the global auction house for the Collection of David and Peggy Rockefeller. The vast collection will be offered for sale in May 2018 at Christie’s flagship auction rooms in Rockefeller Center in the heart of New York City.

Chubb Personal Risk Services
https://www2.chubb.com/us-en
Chubb is the world’s largest publicly traded property and casualty insurer with a focus on high-net worth insurance. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

CIBC Atlantic Trust Private Wealth Management
http://www.cibcatalantictrust.com
CIBC Atlantic Trust provides private wealth management for individuals, families, foundations and endowments. The have robust family offices services, working from a multi-faceted approach. As of December 31, 2017, they had $41.1 billion in assets under management and 97% client retention. CIBC Atlantic Trust's 370+ professionals work together in multi-functional teams, with an 18:1 client-to-employee ratio.

City National Rochdale
www.cnr.com
City National Rochdale is an investment management firm specializing in intelligently personalized portfolio management for high-net-worth individuals, families, and foundations. It is a wholly owned subsidiary of City National Bank. Neal Rubin is the Managing Director of City National Rochdale’s International Custody & Asset Protection Solutions. City National
Rochdale’s International Custody & Asset Protection Solutions offers clients legally compliant and cost effective solutions along with market leading investment performance in traditional and alternative asset classes.

**Client Care Academy**
Client Care Academy, founded by Vinnie Bonazzoli, has transformed the practice of estate planning. The Academy trains attorneys and their staff in Vinnie’s revolutionary client care program model. Successful attendees of the Academy learn to build a practice that focuses clients to understand that the key is aligning assets with their estate plan, verifying the correct alignment with their financial institutions and tracking changes in asset value and ownership over time so that their families will be taken care of at the time the client dies. To date, the Academy has trained nearly 60 firms nationally on the creation, communication and delegation of their customized, profitable and sustainable client care programs. The Academy’s next Client Care Foundations Workshop will be held at the Hyatt Regency Orlando Airport from April 26 through April 27, 2018. Vinnie’s book, How an Ordinary Lawyer Creates and Sustains an Extraordinary Client Care Program, is available online on the Academy’s website. For 2018, the Academy is also excited about The 5 to 500 Challenge™. For registration and more information, contact: info@clientcareacademy.com or 888-637-3055.

**CollectorIQ**
[https://collectoriq.com](https://collectoriq.com)
CollectorIQ offers proprietary data, valuation, and liquidity tools for fine art & collectibles. CollectorIQ combines traditional collection management with real-time valuation tools allowing collectors and advisors to save time and money versus the traditional appraisal process. Collectors provide collection details once and valuation is continuously updated. CollectorIQ's deep public and private data allow collectors and advisors to make better buying and selling decisions with instant auction price comparables and sale trends. Its iOS application enables users to have collection access anywhere. Its uses include: Optimization of Risk Exposure; Tax Planning; Estate Planning and Strategic Philanthropy. CollectorIQ has bank-level digital security and is trusted with over $1 billion in collection assets. For a 15 minute demo, email info@collectoriq.com.

**Collectrium**
[http://www.collectrium.com](http://www.collectrium.com)
Collectrium is the only platform to integrate all collection-care and management tools in a single experience that is comprehensive, engaging, mobile, and secure. Founded in 2009, the company was acquired by Christie’s in 2015 but continues to operate independently, with offices and clients in the Americas, Europe and Asia. The company offers clients the ability to find collection-care providers through its complimentary referral service, shared collection details with trusted professionals, and located collection care providers like insurers, appraisers and estate attorneys to help manage the client’s assets. Everything entered into the platform is encrypted, backed-up and stored at data centers protected by industry-leading security.
Comerica Bank & Trust, N.A.
www.comerica.com
Through its trustee alliance group, Comerica can serve as administrative trustee of any domestic trust while allowing the local family investment manager to continue to manage the trust assets. Visit its website for more information on its services and fees.

Commonwealth Trust Company
http://www.comtrst.com
Commonwealth Trust Company, founded in 1931, is a privately-held boutique trust company located in Wilmington, Delaware. Commonwealth partners with a client’s existing advisor(s) to provide sophisticated and professional directed or administrative trustee services.

Coral Gables Trust
http://www.cgtrust.com
Coral Gables Trust Company is a leading provider of investment management and trust and estate services in South Florida. Founded in 2004 as a locally owned and operated independent trust company, CGTC serves a client base, ranging in size from $1 million to over $30 million; which includes affluent individuals and families, small to medium sized companies, foundations, and pension and endowment funds. It has 3 offices located in South Florida.

Corporate Valuation Services, Inc.
http://www.corporatevaluationservices.com
Corporate Valuation Services, Inc. (“CVS”) provides valuation and forensic services for the following: Tax, Estate, and Gift Planning; Marriage Dissolutions; Corporate Litigation; Shareholder Buyout; Fairness Opinions and Solvency Opinions; Matters before the SEC and IRS; and any other issues requiring financial analysis. Their professionals, including Tony Garvy, ASA, CPA/ABV/CFF, CVA, FCPA, CDFA, and James S. Arogeti, CFA, CVA, hold accreditations by the American Society of Appraisers, American Institute of Certified Public Accountants, and the National Association of Certified Public Valuation Analysts. CVS is committed to Chicago and Naples’ business community with its participation in the Illinois CPA Society, Association for Corporate Growth (ACG), Chicago Estate Planning Council, DuPage County Estate Planning Council, Northwest Suburban Estate Planning Council, Greater North Shore Estate Planning Council, Divorce Illinois, Naples Estate Planning Council and other professional organizations. Contact Cynthia McNally, DMKT, for more information, cmcnally@corporatevaluationservices.com.

Cowan’s Auctions
https://www.cowanauctions.com
A full-service auction house, with offices in Cincinnati, Cleveland and Denver, Cowan’s holds over 40 auctions each year, with annual sales exceeding $16M. It reaches buyers around the globe, and takes pride in its reputation for integrity, customer service and great results. It has multiple specialty areas, including American Indian Art, Furniture, Paintings and Decorative Art, Jewelry, Antique Firearms and 20th century Modern Ceramics. It has set record prices for American Indian Art, Modern Ceramics, American History and Fine Art. In 2017, it held 50 auctions across 10 departments and sold over 14,500 lots from consignors all over the globe.
Cumberland Trust
http://www.cumberlandtrust.com

Cumberland Trust is an independent trust company experienced in guiding the wealth transfer process to help families protect their legacies. The firm provides comprehensive trust services, partnering with third party advisors seeking these focused services for their own clients. Cumberland Trust primarily acts as a fiduciary and trusted advisor to manage and protect families and their wealth. It provides trust and estate administration, customizing strategies to bring peace-of-mind to clients and to advisors seeking lasting solutions to not only managing fortune, but family. In keeping the core of the business focused on fiduciary services, Cumberland Trust welcomes a relationship with the family’s financial or legal advisors, a collaborative approach which re-introduces choice and control to clients. Since its establishment in Nashville in 2001, Cumberland Trust’s people-first services and open trust architecture have attracted $3 billion in assets under administration with nine offices serving clients in 48 states.

Reporter Michelle Mieras (D through L)

www.directivecommunications.com

Directive Communication Systems (DCS) is where service and easy-to-use technology meet the world of Trusts and Estates. With the average person now having over 150 accounts and the increasing importance of new digital property like Bitcoin in our lives, DCS is the first and only service streamlining digital asset and online account directives management. DCS provides an easy to use service for identifying, organizing and cataloging directives and all types of digital assets in preparation for estate affairs. It's not enough to simply address today's accounts; DCS is prepared for your clients’ future enrollments and downloaded apps. DCS does not take account passwords nor does DCS know the contents of an account, and the service is compliant to site owner Terms of Service Agreements along with new and existing statutes. In short, DCS does all the work for you.

Donlevy-Rosen & Rosen, PA
www.protectyou.co

Donlevy-Rosen & Rosen, PA is a boutique firm focused on providing offshore asset protection planning. The firm is based in Coral Gables, Florida, but prides itself in its availability to clients nationally and internationally. Its website contains numerous articles, videos, white papers and commentary on asset protection and current issues. Look for the contact button on their website to sign up for a print or electronic version of their newsletters. Contact them at 1-800-417-7134 to see how they might be able to benefit your clients.
Doyle
www.doyle.com

Doyle Auctioneers and Appraisers specialize in providing services to estates all over the country, including valuations for estate tax purposes. They will handle one piece or an entire collection. From photographs, they will provide complimentary preliminary auction estimates. Doyle recently expanded into Los Angeles, where they specialize in jewelry sales and provide access to Pacific Rim collections. Their New York office continues to handle full estate sales across the country. Contact them for a tailored proposal.

EisnerAmper LLP
www.eisneramper.com

EisnerAmper provides services to a broad and diverse base of clients, including family offices, closely held companies, and high net worth families. They form deep relationships with clients and their clients’ other advisors. Visit their updated, easy-to-navigate website for substantive articles on current topics or to register for a webinar. You can also find general and industry specific newsletters – sign up to receive what interests you. EisnerAmper continues to expand into new locations such as Dallas, Boston, Singapore, and internationally to better serve your needs.

ElderCounsel
www.eldercounsel.com

ElderCounsel provides legal technology and education for elder law attorneys. They provide state-specific information regarding long-term care planning, Medicaid, Veterans’ benefits, special need trusts, and other planning specific to the aging population. ElderCounsel can help you stay current with legal changes in the elder law arena. They offer monthly case law and state of the law updates free to their members. Other special events are available to their members and to non-members for a fee. Visit their website to schedule a demonstration. Contact Jim Wolverton, Membership Advisor, at jim.wolverton@eldercounsel.com or (866) 789-9908 ext. 596, or John Shickich, Senior Membership Advisor, at john.shickich@eldercounsel.com, for more information.

ESI-APPRAISE
www.appraisenj.com

APPRAISE, by Evaluation Services, Inc., provides stock and bond valuations for trusts and estates. In Q1 2017, they will introduce a 1040/1041 tax allocator. They offer a variety of secure online methods to use APPRAISE. For quick and easy valuation, use their web-based
platform, APPRAISE-WEB, which will store portfolios for 10 months for altering or viewing. Payment can be made via credit card as the service is used, or monthly invoices are available. They also offer APPRAISE Plus, which provides historical cost basis with tax allocation factors, corporate actions and transfer/paying agents. For those lacking the DIY gene, ESI offers an outsourcing solution, performing securities valuations for you. Report samples are available on their website. While you’re there, sign up for their free monthly newsletter. For a limited time, mention Heckerling to have your initial set-up fees waived!

ESOPMarketplace.com
www.ESOPmarketplace.com

ESOPMarketplace.com provides access to the wide variety of expert service providers needed to service ESOPs from start to finish, such as attorneys, valuation experts, trustees, and ESOP feasibility analysis. Create a free login on their website to gain access to their pipeline of providers and to view educational materials on ESOPs and other resources for estate and succession planning. Certain tools are available for subscription fees. ESOPmarketplace.com is part of a family of websites serving businesses with ownership succession. Visit their website or contact Jack Veale at JackV@ESOPMarketplace.com for more information or to purchase Jack’s Sudden Death Checklist, and his new checklists for trustees and executors. Contact Daniel Zugell at dzugell@bta.us.com for a free copy of An Introduction to ESOPs, a complimentary case consultation, and other information.

Estate Valuations & Pricing Systems, Inc. (EVP)
www.evpsys.com

Estate Valuations & Pricing Systems, Inc. (“EVP Systems”) offers a suite of products in their EVP Office software suite, including the popular EstateVal software program (Version 8.1.0 now available including primary or composite pricing options!) for use with the Form 706 and GiftVal, providing gift valuations for use with the Form 709. EVP Systems continues to improve their mutual fund daily accruals (mill rates) systems and obtains information from Lipper. Their programs interface with the most popular tax preparation software for your ease of use. As always, EstateVal and GiftVal programs are free (download at their website), and fees are based upon pay per usage, with discounts based upon monthly volume. Additional information is available on their website or call Christina Ramirez, VP, at 1-818-313-6300.

EstateBuyers.com
www.estatebuyers.com

EstateBuyers.com purchases jewelry across the United States, but are located in Southern Florida where they are strong supporters of estate planning councils and local bar associations. Their bidders have the credentials and expertise to understand what makes certain gems extraordinary and others just average. Expert witness services are also available. For more information about
their services or to discuss jewelry your client may be trying to sell, visit their website or email info@estatebuyers.com or call 305-722-2753. You may also contact Art Samuels, President, at art@estatebuyers.com or Alon Ruschin, CEO & Chairman at alon@estatebuyers.com.

EstateWorks Systems
www.estateworks.com

EstateWorks provides a platform for workflow management, communication, and collaboration focused on estate planning and administration. Attorneys often depend on EstateWorks to improve the efficiency, transparency and overall productivity of their trust and estates operation. In addition to functionality that streamlines the day-to-day work of individual team members while incorporating specific institutional requirements, EstateWorks provides customizable analysis and reports that enhance the active management of the overall business. For further information contact sales@estateworks.com or go to their website,

Everything But the House
www.ebth.com

Everything But The House is an online auction site for estate sales. They are expanding across the country, with physical locations in over 20 existing markets. Each sale lasts five to seven days, and every item starts at $1. EBTH can also assist with coordinating removal of property for donation or for disposal. Visit their website or email sales@EBTH.com to see sales in progress or request a free consultati

EY (formerly Ernst & Young)
www.ey.com

EY provides a multitude of specialized services. Its Fiduciary/Trust & Estate Accounting Services dedicated group offers comprehensive trust and estate accounting services, helping trustees, executors, banks, law firms, and family offices manage risk. Contact Francine Lee (francine.lee@ey.com or 212-773-7933) for information. Other specialized departments include Family Enterprise Business Services (contact James C. Bly, Jr. at james.bly@ey.com or 724-933-6600), Family Office Advisory Services (contact Robert A. Stover, Jr. at bobby.stover@ey.com or 214-969-8321), and Cross-border Tax Advisory Services (contact Justin Ransome at Justin.ransome@ey.com or 202-327-7043).

FairSplit.com
www.FairSplit.com
FairSplit.com offers a web-based program to facilitate the transparent and fair division of assets of an estate, trust, or even a downsizing family. After uploading the assets and assigning values (which may include emotional and monetary values), the interested parties can be invited to review and express interest in items. The system allows unselected items to be organized and lists printed for sale or donation. This is a wonderful solution for geographically diverse families, or situations where it’s best to keep family members apart while allowing full participation in the division of assets. Adjustments can be made by rooms or by items, and photos and appraisals can be uploaded. FairSplit.com’s services are tiered. The first tier – including the uploading and division of assets – is free, and customizable with your company logo. Other tiers offer additional services, such as photography, listing and valuing. Visit their website to register for the free first tier and learn more about their services, or contact David MacMahan at david@fairsplit.com or 855-583-7828.

Fidelity Charitable  
www.fidelitycharitable.org

For over 25 years, Fidelity Charitable has helped donors fulfill their grant-making wishes. Fidelity Charitable’s donor advised fund program continues to grow, with over $25 billion of grants made since inception. Clients can easily and quickly create a Giving Account online with a $5,000 minimum donation by visiting www.fidelitycharitable.org, where they can also find information about how Fidelity’s Giving Account works and what types of assets can be donated. Advisors will also find information on how to use charitable giving to deepen client relationships.

FileCenter  
www.lucon.com

FileCenter offers a cost-effective and easy-to-use document management system. Predefined document types and folders ensure consistent methods and organization across the company, even with multiple people creating and storing documents. They also offer services to make existing files fully text searchable, allowing you to locate those mislabeled or misfiled documents. Their highest-level license costs $249.95, but FileCenter is offering a $50 discount through January 31, 2018 if you mention Heckerling. Visit their FileCenter website at www.lucion.com/filecenter-overview.html to learn more, and schedule a demo to see how FileCenter can help your office become more organized and efficient.

First PREMIER Bank  
www.firstpremier.com

First PREMIER Bank serves as South Dakota trustee for dynasty trusts, domestic asset protection trusts, and directed trusts, and provides investment management for charitable
foundations. Strongly capitalized First PREMIER will remain independent well into the future, providing continuity and certainty for your clients. Contact Jeff Rodman, jrodman@firstpremier.com to talk about how First PREMIER may be able to help your clients take advantage of favorable South Dakota trust and tax laws.

First State Trust Company
www.fs-trust.com

First State Trust Company, located in Wilmington, Delaware, is part of a family of companies under the financial technology company, Fi-Tek, LLC. First State provides both institutional and personal trust services, taking advantage of Delaware’s progressive tax and fiduciary laws. Visit their website or contact Kelly Brockstedt, Managing Director, at kbrockstedt@fs-trust.com or 302-270-9053 for information about First State’s services. For information regarding Fi-Tek’s trust accounting software, visit www.fi-tek.com or contact Frank Judisch, Managing Director, at fjudisch@fi-tek.com.

Foundation Source
www.foundationsource.com

Foundation Source provides comprehensive services for private foundations, including outsourcing service options for existing foundations and structuring and creating new foundations. Their fully searchable website includes updated materials on many topics including donor advised funds. A new demo for Foundation Source Online, with an updated web interface, is available online. Foundation Source also works with entrepreneurial philanthropists to implement a more creative approach to giving. With a strengthened presence in the field and regionalized teams, Foundation Source private client advisors and philanthropic directors are available to provide expertise in philanthropy to clients and host webinars and events. They are ramping up their webinar offerings soon, so look for opportunities to earn various types of CE credit while getting the information you need. Contact Foundation Source at 1-800-839-0054 to connect with a service team in your area.

Gillett Publishing LLC/GEMS – Gillett Estate Management Suite
www.gillettpublishing.com

Gillett Estate Management Suite (GEMS) provides popular tax return preparation software for Forms 706 and 709 as well as trust accounting software. They now offer robust interfaces with multiple brokers and Quicken, allowing you to download assets and transactions and automatically post them in GEMAcct, slashing the time it takes to prepare accountings. Gillett Publishing is offering a 25% discount on new licenses through the end of January 2018. Contact them at sales@gillettpublishing.com to take advantage of this great offer. Visit their website to download a free demo, and look for a cloud application coming out later this year.
Gurr Johns, Inc.
www.gurrjohns.com

For over a century Gurr Johns has provided expertise to help private and institutional clients navigate the global art market. They provide appraisal services for all tangible assets, and advise on the sale and purchase of personal property. Visit their website to locate their services in New York, Los Angeles, Palm Beach, London, and now Chicago, and inquire about a cost-free proposal for your client.

HeirSearch.com
www.heirsearch.com

Look for heirs a better way. HeirSearch.com, a division of International Genealogical Search Inc. (IGS), provides international beneficiary and heir location services. Unlike other search firms, HeirSearch does not charge a percentage of the estate, keeping them above recent litigation around other firms’ billing practices. HeirSearch strives to provide education to attorneys, trust officers, financial planners, and anyone else who needs information about finding beneficiaries and heirs. To see seminars offered by HeirSearch or to request a no-obligation quote, visit their website or contact Kathy McCourt, 1-800-663-2255.

Henley & Partners
www.henleyglobal.com

Henley & Partners focuses on citizenship and residency planning, helping high net worth and ultra-high net worth clients obtain a second citizenship. The expanded options available to dual citizens include access to the EU and safer travel. They also assist Americans seeking a second citizenship without a residence requirement, and have depth of knowledge about countries permitting such second citizenship. Visit their website to learn more about how Henley & Partners can assist your clients.

Heritage Auctions
www.ha.com/trusts

The Trusts & Estates department of Heritage Auctions can help fiduciaries and advisors and their clients value and dispose of personal property. Their specialists are experienced in numerous fields, including collectibles, historical items, luxury lifestyle personal property, and fine and decorative arts. Whether you need help with a single item or an entire collection or estate, visit their website to see how they can help you navigate the auction and appraisal process.
IKOR International
www.ikorglobal.com

IKOR International is a life management company focused on assisting trust and elder law attorneys and financial advisors with their clients’ needs. IKOR’s focus is on the client, and the psychosocial, environmental, medical and other intangible factors that lead to better quality of life. For example, IKOR can recommend vetted in-home care service providers for your client, or assist with determining which wheelchair will best meet the client’s needs. IKOR will serve as guardian and as agent under a medical or financial power of attorney. They also provide bill pay services. IKOR works with a broad spectrum of clients, including aging parents needing to ensure the care of their special needs children. Go to their website or call 877-456-7872 for more information.

InterActive Legal
www.interactivelegal.com

InterActive Legal provides comprehensive planning and drafting solutions, and now offers a cloud-based solution in addition to their desktop software. In addition to new dispositive options within all of their packages, they have launched an offering of practice development tools, with webinars on promoting your practice, business development, branding, referral building, and practice management to help you get the most out of your business efforts. Their website has recently been overhauled for a more user-friendly experience. Visit the site to see a demo of their solutions, or email info@interactivelegal.com to learn more. Through February 2018, InterActive Legal is offering a 10% discount and complimentary six-month subscription to their EstateView Estate Tax Planning Software.

ITM TwentyFirst
www.itm21st.com and www.lifeinsurancetrustco.com

ITM TwentyFirst can help you review and analyze life insurance policies. Recently, ITM TwentyFirst launched its own trust company, the Life Insurance Trust Company, to administer life insurance trusts. Whether you are an administrator holding an orphaned life insurance trust or are looking to exit ILIT administration altogether, the Life Insurance Trust Company may be your answer. The Life Insurance Trust Company is a welcome resource for attorneys and accountants who may struggle to find ILIT administrators. For additional information on the Life Insurance Trust Company, contact Leon Wessels, Corporate Development Manager, 605-574-1703 or lwessels@lifeinsurancetrustco.com.

The Lackner Group, Inc.
www.lacknergroup.com
Say goodbye to duplicate entry systems! The Lackner Group offers 6-in-1 Estate & Trust Administration software, which conveniently uses information entered once to produce state administration and tax forms and federal tax forms. Go to their website to see how their 6-in-1 system could help you. Try it out with a 60-day money back guarantee.

**Lawgic, LLC**
**www.lawgic.com**

The Lawgic patented document drafting software for wills and trusts offers estate planners a reliable and efficient method of customized document production while saving time and boosting profitability. They offer state-specific products for multiple states such as California, Colorado, Florida, Georgia, and New York, which are kept up-to-date by renowned practitioners in those states. Lawgic subscribers are supported with training, updates and technical support. For a demo and pricing information, please visit their website or contact Allison Grewell Carbonneau, Executive Director, Marketing & Business Development, at allison@lawgic.com or 877-252-9442 ext. 103.

**Reporter Craig Dreyer (L through S)**

**Leslie Hindman Auctioneer**
**www.lesliehindmman.com**

Leslie Hindman Auctioneers is a fine art auction company with global outreach. They provide auction appraisals to clients. Headquartered in Chicago, Leslie Hindman Auctioneers has regional offices across the country in Denver, Atlanta, Milwaukee, Naples, Palm Beach, Miami, Scottsdale, and St. Louis. They are at the forefront of technology and serve a global client base. For more information, visit their website or contact them at (312) 280-1212.

**Lexis Nexis**
**www.LexisNexis.com**

Lexis Nexis is a broad provider of legal research and tools for the estate planning professional. They over a voluminous amount of online resources, text resources, and drafting programs. The Lexis Nexis Advance platform has been expanded to many of their services. This year have implemented Lexis Practice Advisor, which provides practical guidance through a module based platform with documents, practice notes, Q &A, and forms with expert commentary. They have evolved from legal research into more of an amazon themed search process, and away from the old terms and connectors searches of the past. For more information, please visit them at their website or by telephone at (888) AT-LEXIS.
Lion Street
www.lionstreet.com

Lion Street is a leading financial services company comprised of 150 independent Owner-Firms in 34 states and 100 cities that specialize in design and planning for high net worth and corporate clients. Each advisor in Lion Street is a stockholder in Lion Street similar to being a partner in a law or tax firm. This allows their advisors to be fiercely independent. They do not provide proprietary products in order to maintain complete objectivity and product agnostic advice. For more information visit their website or contact them at (512) 775-8400.

Mariner Wealth Advisors
www.marinerwealthadvisors.com

Mariner Wealth Advisors is a national registered investment advisor with 20 locations across the country and over 44 billion assets under management. They focus on high net worth individuals and often serve as a family office for high net worth individuals. For more information visit www.marinerwealthadvisors.com or contact them at (913) 904-5700.

Material Culture
www.materialculture.com

Material Culture is an Auction and Appraisal house of art, collectibles, and general estate goods. They understand the unique challenges and opportunities of auctioning large single owner collections and estates. While others may seek to cherry pick a limited group of high value items, Material Culture specializes in making the whole greater than the sum of its parts. For more information visit their website or call (215) 438-4700.

Morphy Auctions
www.morphyauctions.com

Morphy Auction house specialize in fresh to the market collections of all sizes. They do free evaluations and have experts in a variety of fields to assist clients. They provide a wide range of expertise in valuing a wide array of items and collections including firearms, toys, advertising, and automobiles. They are based in Denver, PA and Las Vegas, NV. For more information visit their website or call (877) 968-8880.

MPI
www.mpival.com
MPI is a business valuation and advisory firm providing valuations for a variety of tax, financial reporting and other business applications, as well as corporate advisory services to business owners and their representatives. They are headquartered in NJ but also have offices in Boston, Chicago, Philadelphia, and New York. They often service the following areas: gift and estate tax, ESOPS, income tax, 409A valuations, expert testimony, blockage discounts, restricted and preferred stock, buy sell agreements, charitable contributions, and marital dissolutions. For more information, visit their website or contact them at (609) 924-4200.

**National Christian Foundation**
www.nefgiving.com

National Christian Foundation is a donor advised fund that helps facilitate gifts to charity. They specialize in gifts of non-cash assets including real estate, business interests, and intellectual property amongst others using various transfer techniques. They work with clients’ advisors to facilitate tax leverage gifting since 80-90% of all giving is done in cash, yet cash represents less than 10% of the assets people hold collectively. In 2017 they facilitated about 375 million in non-cash gifts. For more information visit their website or call (800) 681-6223.

**National Philanthropic Trust**
www.nptrust.org

National Philanthropic Trust is a 501(c)(3) public charity and the largest independent provider of donor advised funds. They accept a broad array of assets including real estate, alternative investments, private company interests, credit default swaps, and cryptocurrency to name a few. They are a global organization that can assist advisors in meeting their clients’ philanthropic goals. They can be visited at www.nptrust.org or contacted at (888) 878-7900.

**The National Underwriter Company** www.nationalunderwriter.com

The National Underwriter Company provides tax, insurance, and financial planning information and resources for professionals through various reference materials. They are a tested, trusted tax authority that estate planners can rely on to keep Current and Changing Tax Regulations. New for this year they also include App for their Tax Facts subscribers. For more information, you can visit their website or call them at (800) 543-0874.

**NFP**
www.nfp.com
NFP Corp. is a global insurance broker and consultant that provides tailored employee benefits, property & casualty, retirement, life insurance, and wealth management solutions through licensed subsidiaries and affiliates. They focus on their tailored approach to each client’s needs. For more information, you can visit their website or contact them at (512) 697-6000.

Nixon Peabody Fiduciary Services
www.NixonPeabody.com

Nixon Peabody Fiduciary Services offer clients full-service fiduciary management without having to establish, support and staff “back-office” financial operations. They also assist their clients by serving as trustees, executor, and personal representative. They can be visited at www.Nixonpeabody.com or contacted at (617) 345-6115.

Northern Trust Company
www.northerntrust.com

Northern Trust offers investment management, asset and fund administration, fiduciary and banking solutions to corporations, institutions and affluent individuals. Northern Trust also provides information to professionals through their wealth advisor portal. Here you can sign up for newsletter and they even provide sample high quality estate planning forms and provisions at no cost through this website. For more information, go to the Northern Trust website at https://www.northerntrust.com/wealth-management/united-states/wealth-advisor. For general information you can go to www.northerntrust.com or call (312) 630-6000. R. Hugh Magill, a fiduciary trust officer with Northern, was a panel speaker at this year’s Institute in Special Session IV-D about the exercise of fiduciary discretion.

O’Toole-Ewald Art Associates Inc.
www.otole-ewald.com

O’Toole-Ewald Art Associates Inc. is an independent fine art and personal property appraisal company that provides multipurpose art and personal property appraisals having a focus on insurance and estate appraisals. They commonly handle complex appraisals including fair rental valuation. They work nationwide and have international associates to assist clients as well. For more information, visit their website or contact them at (212) 989-5151.

OC Consulting Group
www.oc-lic.com

OC Consulting Group is a fee-based life insurance consulting practice that is brought in by and works closely with estate planners, attorneys, CPAs, trustees, non-profits and high end financial and insurance advisors to bring expert, third party insurance information to the table. Their
website even gives some examples of sample scenarios were there services are helpful. For more information, visit their website or contact them at (616) 456-1000.

Parasec
www.parasec.com

Parasec is a global document filing and retrieval service. They work to simplify the process of creating estate planning entities in all 50 states and the District of Columbia. They handle the following matters: Corporate Research, Formations, Mergers, Acquisitions and Dissolutions; Corporate and LLC Kits; Business Licensing Compliance/Gap Analysis; Nationwide Registered Agent for Service of Process; Commercial & Residential Real Estate; UCC Typing, Filing & Tracking; County Records Filings & Retrievals; Court Records Filings & Retrievals; Investigation & Litigation Research; Intellectual Property; and Apostilles, Legalizations, Authentications and Translations. For more information, visit their website or contact them at (800) 533-7272.

Parkinson’s Foundation
www.parkinson.org

The Parkinson Foundation helps those with Parkinson’s lead a better life through funding research, treatment, and care of individuals living with Parkinson’s. They also provide a community to provide support and help to individuals, family, and care givers to live the best lives possible. For more information, visit their website or call (800) 473-4636.

Peak Trust Company
www.peaktrust.com

Peak Trust Company serves individuals, families, and advises by offering tax favored trust situs in Nevada and Alaska. They also administer various forms of trusts including irrevocable life insurance trusts, asset protections trusts, special needs trusts, charitable remainder trusts, self-directed IRA’s, employee benefit trusts, dynasty trusts, and self-directed IRAs. They have many self-settled spendthrift trusts and have billions under management. Their director of estate planning, Jonathan Blattmachr, also assists counselors in setting up estate plans for high net worth clients. They were formerly known as Alaska Trust Company. For more information visit their website or call (907) 278-6775.

Phillips
www.phillips.com

Phillips is the destination for international collectors to buy and sell the world’s most important 20th Century & contemporary works of art. In addition to Phillips’s unparalleled momentum in 20th Century & Contemporary art, we have also been established as the worldwide market leader
in Watches auctions. Phillips has been around since 1796 and has a global presence offering appraisals for estate and gift tax, charitable donation, insurance, collateral loan and financial planning purposes to families, executors, solicitors and other professional advisors. For more information visit their website or call (212) 940-1272.

PNC Bank, National Association
www.pnc.com

PNC Asset Management focuses on high/ultra-high net worth clients with a focus on family office services and institutional asset management. They offer a full range and integrated approach to fiduciary services, private banking, and investment management services. They also provide tax and estate planning guidance. For more information visit their website and select the wealth management services link.

PragerMetis CPA’s, LLC
www.pragermetis.com

Prager Metis is a Top 10 international firm and top 100 US accounting firm with twelve offices worldwide including New York, New Jersey, Miami, Los Angeles and London. They provide expert advice that protects and grows the value of a client’s world. Their practice areas include Advisory Services, Audit & Accounting Services, Tax Services, and International Services. For more information visit their website or call (212) 643-0099 or (212) 972-7555.

Premier Trust
www.firstpremier.com

Premier Bank Trust and Investments is a community bank that focuses on directed trusts and are located in Sioux Falls, South Dakota. They offer services, in trust administration, investment management, dynasty trusts, conservatorships, and retirement plan administration. The bank is owned by one individual whom upon death passes to foundation for philanthropic purposes. For more information visit their website or call 1 (866) 951-6800.

The Presser Law Firm, P.A.
www.AssetProtectionAttorneys.com

The Presser Law Firm P.A. specializes in integrating asset protection both domestically and internationally that is integrated into a client’s estate planning. They work with clients and their attorneys to assist with the implement of various asset protection strategies from how to title
assets to more exotic offshore asset protection devices. They can be contacted at (561) 953-1050 or by visiting their website.

**PWC Family Enterprises**

PWC Family Enterprises focus on setting up a family office to support the strategy and legacy of your family. The family office strives to achieve the balance between professional management, responsible ownership, and a healthy family dynamic. They assist with income tax planning and compliance, property ownership planning, philanthropy, lifestyle investments, estate, trust and gift planning, investment and tax planning, residency planning, and insurance and risk management. For more information visit their website.

**Rago Arts & Auction Center**
[www.ragoarts.com](http://www.ragoarts.com)

Rago Arts and Auction Center is a leading U.S. auction house serving thousands of sellers and buyers internationally with a singular blend of global reach and personal service. Rago’s Trusts, Estates and Appraisals team is a valued partner to banks, wealth managers, attorneys, executors, beneficiaries, museums and institutions, providing comprehensive support in the valuation and disposition of personal property assets, from fine art to jewelry coins, furniture and decorative art. Whether handling the disposition of a single piece of property or a large and varied estate, their team offers access to a wealth of company resources, including expert specialists in a wide range of collecting fields. Serving clients throughout the United States with exceptional service and the utmost discretion, Rago’s Trusts, Estates and Appraisals team stands ready to help you achieve your goals. For more information you can visit them at their website or contact them directly at (609) 397-9374.

**Raymond James Trust N.A.**
[www.raymondjamestrust.com](http://www.raymondjamestrust.com)

Raymond James Trust, N.A. is an alternative to a bank-owned trust company. They provide trust services in all 50 states with more than 5 billion in trust assets with offices in Los Angeles, Chicago, Memphis, Ft. Lauderdale, Miami, Orlando, Houston, and Tampa. They have an open investment platform so they can individually tailor investments to a client’s needs. With over 120 trust professionals on staff, they administer traditional trusts, as well and considering special needs and substance abuse provisions. You can contact them at their website or call them at 1 (800) 248-8863 ext. 72300.

**RBC Trust Company (Delaware Limited)**
[www.rbctrust.com](http://www.rbctrust.com)
RBC Trust Company provides complete personal trust and custody services through partnerships with professional advisors throughout the country. They specialize in Delaware trusts. They can be visited at their website or by telephone at (800) 441-7698.

The Real Real
www.therealestate.com

The Real Real is an online luxury consignment site with fully authenticated luxury goods. They have 8 offices throughout the country and have representatives through all 50 states. They provide valuations and will sell personal property from estates. For more information please visit their website or call (415) 516-5040.

Right at Home
www.rightathome.net

Right at Home is a senior in home care organization that operates through individually owned and operated independent care franchisees. They assist with the home care of the elderly and with transitioning clients back to their home after hospital visits. You can visit them at their website or call them at (877) 697-7537.

Ruby Receptionists
www.callruby.com

Ruby Receptionists provide remote reception services based in Portland, Oregon. They have discounts available through many bar and financial organizations. For more information visit their website or call (866) 611-7829.

Shapiro Auctions
www.shapiroauctions.com

Shapiro Auctions provides appraisals, auctions, and estate planning consultations in personal property and fine art. They are based on the upper east side New York City with representatives throughout the United States. They also work across a diverse range of collecting categories. For more information please visit their website or call (212) 717-7500.

Shriners Hospitals for Children
www.shrinershospitalsforchildren.org
Shriners hospital for Children is a 501(c)(3) that has 22 hospitals throughout United States, Canada, and Mexico. They treat children regardless of the families’ ability to pay. Their four specialties are orthopedics, spinal cord injuries, burns, and cleft lip and palate. For more information visit their website or call 1 (844) 739-0849.

Skinner, Inc.
www.skinnerinc.com

Skinner, Inc., is an auction and appraisal house for tangible personal property. They have over 20 specialty areas including fine wine, historic military, and fine arts and hold over 70 auctions annually. They have locations in Coral Gables, New York, Marlborough Mass, and Boston MA. For more information please visit their website or call (508) 970-3000.

Reporter Patrick Duffey (S through Z)

Tiedemann Wealth Management (Per Jim Bertles, Managing Director)
https://www.tiedemannwealth.com

Tiedemann Wealth Management (“Tiedemann”) is an independent investment and wealth advisor serving individuals, families, trusts, endowments, and foundations across the country. Founded in 1999, Tiedemann now serves more than 400 families with $18 billion in assets under management. With seven offices—New York, San Francisco, Seattle, Dallas, Palm Beach, Washington D.C., and Delaware—the firm has nationwide reach.

Jim Bertles, who works primarily out of the Palm Beach office, is managing director of Tiedemann, having joined the firm in 2008. With an open architecture, Bertles explained, Tiedemann is able to serve the needs of sophisticated high-net-worth clients who may use multiple independent investment advisors across the world. Tiedemann prides itself on low turnover—both of staff and clients. In fact, Bertles shared that the firm’s very first client is still with Tiedemann.

In some ways, Tiedemann is almost a multi-family office. The firm is able to provide investment advice, act as a fiduciary (through the affiliated Delaware Trust Company), and provide wealth and family planning. Tiedemann takes a balance sheet approach and coordinates with clients’ existing advisors, often diagramming existing estate plans in a way that clients find intuitively understandable.

Often, though, its Tiedemann’s flexibility that sets it apart—each client receives a customized set of services depending upon their individual needs. In one instance, Bertles shared, a client chose to bring in Tiedemann after a $5 billion liquidity event. Given the scope of the client’s assets, the team at Tiedemann advised the client to open his own family office and, when he agreed, the team helped build out a ten-person team for the client. Tiedemann still works closely with that family office, consulting on investments and planning strategy. For more information visit their website.
Winston Art Group (Per Courtney Christensen, Marc Hajjar, and Rachel Doorly)
http://winstonartgroup.com

Winston Art Group (“Winston”) is the nation’s largest independent art appraisal and advisory firm—a distinction that took on even more importance with the recent Tax Court decision in *Kollsman v. Commissioner*. In Kollsman, Courtney Christensen explained, the Tax Court rejected the estate’s valuation of two paintings in large part because of the conflict of interest that existed as a result of the appraiser estimating fair market value while simultaneously seeking to auction the paintings at a subsequent sale.

Because Winston does not conduct auctions, it is able to render independent advice to clients looking to buy and sell virtually any type of tangible personal property for a flat hourly fee. With a deep and experienced talent pool, appraisers at Winston are often called upon to testify as expert witnesses in high-stakes cases involving valuable artwork or other tangible personal property. Winston has extensive experience with fiduciaries in various capacities. Besides providing appraisals for gift and estate tax returns, Winston often works with Trustees that hold art on an ongoing basis to establish up-to-date values for the works that are included in annual accountings. For estate planners looking to take advantage of more exotic planning techniques, Winston has experience rendering opinions on art leasing rates. Executors can engage Winston as an agent to advise on the storage and maintenance of fine art before it is liquidated or distributed.

Recently, a significant estate in the southeastern U.S. retained Winston to assist with the liquidation of a substantial antique furniture collection. Marc Hajjar highlighted the meticulous process that Winston advisors went through to catalogue and evaluate the collection before putting together a comprehensive sale strategy. In this case, explained Hajjar, the goal was to minimize expenses of moving the delicate collection to auction while still capturing as much value as possible. Winston identified the most marketable pieces and sent those for auction in a larger market while most of the collection was set to a local auction house. The estate saved on costs and, in the end, actually was able to capture substantial value from both auction houses.

The breadth of services offered by Winston has lead the firm to develop its suite of comprehensive collection management services, which allows collectors (and their advisors) to use the firm as a one-stop-shop. This can be valuable for collectors looking to intelligently expand their collection or for fiduciaries looking to judiciously liquidate a large collection. For more information visit their website.

Valbridge (Per Rick Armalavage, Chief Executive Officer)
https://www.valbridge.com

Valbridge Property Advisors (“Valbridge”) is a national real estate appraisal and consultant. While the firm specializes in valuation of real estate, Rick Armalavage, CEO, explains that Valbridge has extensive capabilities to value other assets, including machinery, equipment, and businesses. Founded in 2011 with more than 70 locations across the United States, Valbridge is one of the largest and most experienced players in the industry.
Valbridge has a strong focus on estate planning and their experts are experienced in all aspects of that kind of valuation—from consultation with a client’s advisors to testifying in court. Often, says Armalavage, Valbridge is brought in to consult on the liquidation of significant land holdings. Unlike many of its competitors, the firm is not a broker-dealer and so it is able to provide independent advice. For more information, visit their website.

**Tax Bird** (Per Jim Simon, Co-Founder)

Launched just this past October, Tax Bird is an app—for Android and iOS—that is designed to automate and replace the time consuming chore of day counting that all dual-state residents must endure. Co-Founder Jim Simon explains that Tax Bird was born from his own experience splitting time between Florida and Connecticut after selling his first company. There must be, he was sure, an app that could help automate the day-counting chore. As it turns out, there was no app—at least not until October of 2017 when Tax Bird launched.

For an annual fee of $19.99, Tax Bird keeps track of how many days the user spends in each state. Using GPS data from the smart phone’s sensors, the app encrypts the data which can later be accessed in a detailed end-of-year report that can be provided directly to tax advisors and, if needed, taxing authorities. Also included in the annual fee are reminders—via text, in-phone alerts, or e-mail (or any combination of the three)—that warn users when they approach relevant targets. Users can manually enter data to cover dates prior to day the app was downloaded.

As Tax Bird gains subscribers, Simon and his co-founder look at expanding the app’s capabilities while staying true to their mantra of simplicity. Tax Bird can be downloaded in both app stores.

**Veralytic** (Per Barry Flagg (Inventor and President))

http://www.veralytic.com

Veralytic provides consumers and their advisors with a patented five star independent rating system for individual insurance products. The system is unique in that, unlike traditional ratings systems that focus solely on the insurer, it measures the objective quality of a given insurance product against the universe of peer group products in relation to the client’s goals and objectives. While irrevocable life insurance trust trustees often use the service to document their investment decisions, Veralytic is a valuable tool for anyone purchasing life insurance and anyone giving advice about buying a policy.

The industry’s practice of using internal projections, says inventor and President Barry Flagg, has been criticized by leading actuarial authorities as “fundamentally inappropriate.” Veralytic departs from industry practices by rating across five separate measurements covering the claims paying ability of the carrier, the cost of the policy, the stability of pricing representations, the insured’s access to cash value, and the carrier’s actual historic investment performance. With rising litigation over life insurance, Flagg cautions that fiduciaries and advisors should be careful to rely on insurance industry practices that have been criticized by regulators.
With the recent changes to the tax code, warns Flagg, fiduciaries and advisors should have a new concern: what to do with legacy insurance policies that were purchased to fix a tax problem that no longer exists. Flagg sees this issue as a significant trend in insurance moving forward and believes that planners will be “on the front lines” in this process, which is already occurring. In one instance, Flagg assisted an advisor in converting a client’s traditional life insurance plan (which was originally purchased to fund a now non-existent estate tax liability) into a long-term care insurance policy. Solutions will be specific to the client, says Flagg, so planners will need to bring their creativity to bear on what will certainly be the next big trend in insurance.

Veralytic has begun to roll out a new service for its fiduciary clients, providing (through Veralytic subscribers) an independent insurance advisor for trusts holding life insurance. Much like an investment advisor, these insurance advisors work with fiduciaries to identify proper trust investments—in this case, insurance policies that are highly rated by Veralytic’s proprietary rating system. This, explains Flagg, provides a risk-management solution for fiduciaries of trusts that own low rated policies. Sometimes fiduciaries are faced with a grantor that is simply uninterested in obtaining a different policy, often for personal reasons. In those cases, fiduciaries can protect themselves from frustrated beneficiaries with grantor election forms that document the grantor’s (who is also the insured) refusal to submit to a physical to purchase a new, more highly rated policy. While still new, this service has been an instant success, says Flagg.

South Dakota Trust Company
(Per Pierce McDowell, President and co-Founder)
http://www.sdtrustco.com

South Dakota Trust Company LLC is a Diamond sponsor of the 2018 Heckerling Institute. That relationship, says Pierce McDowell, President and co-Founder of the company, goes back more than fifteen years. South Dakota Trust Company’s rise to national prominence as a boutique trust shop actually began in 1983—before the company was founded—when the South Dakota legislature passed the nation’s first dynasty trust statute. Trust law would change forever, but the company was just getting started.

In 1994, co-Founders Pierce McDowell and Al King met at Heckerling and shortly thereafter founded the precursor to the South Dakota Trust Company. Formally founded in 2002, South Dakota Trust Company now counts more than $40 billion in assets under administration and is a pioneer in the field of family-owned private trust companies, even opening an office in Wyoming to take advantage of its private trust company laws. In some ways, though, South Dakota Trust Company has not changed at all since it was founded; it remains a “pure” trust company that can work with any asset custodian, financial advisor, or insurance professional. That flexibility has paid off, as Pierce reports that the company currently works with more than 200 banks and other financial institutions as investment advisors and custodians.

South Dakota Trust Company has offices in Sioux Falls, South Dakota, Rapid City, South Dakota, and New York, New York. For more information, see their website.
STEP USA (Per Joseph Kellogg, board member emeritus)
https://www.step.org

STEP—the Society of Trust and Estate Practitioners—was founded in 1991 in London and while still headquartered there, it now boasts more than 21,000 members across more than 70 countries. It is a global professional association for practitioners who work in the field of family inheritance and succession planning. Joseph Kellogg explains STEP is an “international group of local advisors.” Unlike similar organizations, STEP is multidisciplinary and includes attorneys, accountants, fiduciaries, and financial advisors.

Membership in STEP is by application only. In order to apply each, practitioners must meet certain education and experience requirements which, of course, vary by discipline. Full members are known in the organization as a “TEP”—a trust estate practitioner. There are also associate members and student members. All members must pay dues and keep current with relevant continuing education requirements. For more information, see their website.

The University of Miami Heckerling Estate Planning Graduate Program (Per Anson Cain and Lindzey Cain)
https://www.law.miami.edu

For Anson and Lindzey Cain, the Heckerling Estate Planning Graduate Program turned out to be more than just career-changing. Lindzey shared the story of how the recently married couple met: after Anson had graduated from the program but before Lindzey enrolled, she went to interview at his firm. The Estate Planning LLM, Anson explained to Lindzey, was a must for any serious practitioner in the area. So like Anson did a few years prior, Lindzey left her home in California to attend the prestigious Heckerling Estate Planning Graduate Program.

Before the Heckerling Institute, there was the Heckerling Graduate Program in Estate planning. Phil Heckerling founded the program and adopted the signature structure that it maintains today. In the Fall, the University of Miami’s Heckerling Estate Planning LL.M. program is a traditional academic program with semester-long classes taught by tenured faculty. In the Spring, though, the program’s students have exclusive access to a series of sixteen single credit “modules”—one each week—taught by leaders in the field, most of them practitioners.

Each year the program accepts fifteen to twenty full time applicants who begin a yearlong “deep dive” into the world of estate planning. While part-time students are accepted on a limited basis, both Anson and Lindzey experienced the program as full-time students, which they said allowed them to really absorb the deluge of sophisticated material. Working students can actually “split” the semesters—taking the Fall semester full time
while enrolling part-time in the Spring semester and completing those classes over the course of several years.

Unlike many other LL.M. programs, the Heckerling Estate Planning Graduate Program is practice oriented. Students are exposed to a practical curriculum with classes like Drafting for Estate Planners (taught by Bruce Stone), Generation-Skipping Transfer Tax (taught by Carlyn McCaffrey), and Valuation (Taught by Ed Koren). In the drafting class, students are each paired with a different local practitioner who works with them to develop an actual estate plan using form documents developed by the program. Another class, called Introduction to Probate, focuses on the oft-ignored administrative process that is central to so many practices.

Classes are kept intentionally small, which leads to a warm collegiality among students and professors that extends beyond the program. Anson’s class was on the larger side with 22 full-time students while Lindzey’s class was just over a dozen. The professors truly do care about their students, explained Anson and Lindsey. One of the practitioner professors got Lindzey her first job and another helped with last-minute advice on her first CLE presentation. Anson found that his class remained tight after graduation, even maintaining a listserv where they can go to for technical (or not-so-technical) advice.

For more information, visit http://www.law.miami.edu/academics/llm/heckerling-graduate-program-estate-planning

TEAM Risk Management Strategies (Per Joshua Greenberg, Chief Executive Officer)
http://team-risk.com

“TEAM,” it turns out, is an acronym that actually means something (unlike, for example SAT), explains Joshua Greenberg, Chief Operating Officer of TEAM Risk Management Strategies. It stands for Trusted Employee Administration Management Risk Management Strategies and the company operates as something of an out-of-house human resources department for fiduciaries looking to outsource administration of household employees. In performing that function, Josh says, the company also does something that those fiduciaries might find even more valuable: it acts as a liability shield to the trust and the institutional fiduciary by serving as the employer of record for what would otherwise be trust employees. That service has proved to be valuable for TEAM’s cadre of blue chip clients, which include Wells Fargo, Northern Trust, SunTrust, and BNY Mellon. Those clients are loyal and grateful—Josh reports that 92% grade TEAM Risk as a 9 or 10 in its annual client satisfaction survey.

So what, I asked Josh, does TEAM do, exactly? That depends. For a trust with an elderly beneficiary, it might coordinate the employment of in-home caregivers, handling everything from the on-boarding process to termination (they have a dedicated HR specialist for that—I asked). For a trust holding a sprawling Great Gatsby-esque estate, it might bring the gardeners, maid, and stable hand into a direct-deposit payment system. For
a trust that maintains a rambling Montana cattle ranch, it could streamline the semi-annual chaos of hiring seasonal ranch hands. What it doesn’t do, said Josh, is actually source the employees; that is still up to the fiduciary or, in some cases, the family.

In one success story that Josh shared, a family discovered that a long-term household employee had stolen from them on several occasions. Avoiding a potentially messy situation, TEAM stepped in, coordinated with the police, handled the termination of the employee, and reimbursed the family for the stolen property using TEAM’s theft insurance policy.

TEAM is based out of San Diego, California, but operates in all fifty states. It provides its services for a flat monthly administrative fee (charged per employee), with the trusts covering salary and all other costs of employment. For more information, visit their website.

The SouthPac Trust (Per Tarita Hutchinson, Managing Director)

http://www.southpactrust.com

Founded in 1982, SouthPac Trust was the original trust company in the Cook Islands. Today it also operates in Nevis and New Zealand, though most of its resources are located in the latter. SouthPact still provides foreign asset protection trust services, but views its role in the modern age as a partner for all of a client’s offshore needs. For example, client’s with precious metal can take advantage of the SouthPac’s dedicated vault, one of just a hand full located in a secure facility in remote—and geopolitically stable—New Zealand.

For more information visit their website.

The Reporters:

Our on-site local Reporters who are present in Orlando in 2018 are Joanne Hindel Esq., a Vice President with Fifth Third Bank in Cleveland, Ohio; Kimon Karas Esq., an attorney with McCarthy, Lebit, Crystal and Liffman Co. LPA in Cleveland, Ohio; Craig Dreyer Esq., an attorney with the Dreyer Law Firm in Stuart, Florida; Herb Braverman Esq., an attorney with Braverman & Associates in Orange Village, Ohio; Kristin Dittus Esq., a solo attorney with offices in Denver, Colorado, Michael Sneeringer Esq., an attorney with Porter, Wright, Morris and Arthur, LLP in Naples, Florida, Michelle R. Mieras, a Fiduciary Risk Manager with Bank of the West in Denver, Colorado, Beth Anderson Esq., an attorney with Wyatt, Tarrant & Combs, LLP in Louisville, Kentucky, Bruce A. Tannahill Esq., a Director of Estate and Business Planning in the Mass Mutual Financial Group in Phoenix, Arizona, and Patrick J, Duffey Esq, an attorney with Holland & Knight in Tampa, Florida.
The Report Editors in 2018 are Joseph G. Hodges Jr. Esq., a solo practitioner in Denver, Colorado, who is the Chief Moderator of the ABA-PTL discussion list. He is being ably assisted in those duties this year by Reporter Bruce A Tannahill Esq.