



**The NAEPC  
Education Foundation**  
A 501(c)(3) Nonprofit Organization

## 2012–2013 Foundation Report



**The NAEPC Education Foundation, Inc.**

A 501(c)(3) Nonprofit Organization Dedicated to  
“*Improving financial awareness & financial literacy*”<sup>sm</sup>  
[www.naepc.org/foundation.web](http://www.naepc.org/foundation.web) ♦ [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)



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# *Message from Our President, Past President, & Team Leaders*

Greetings and welcome to our 2012–2013 Foundation Report for The NAEPC Education Foundation, Inc.

Over the past 50 years, through the extraordinary efforts of the founding members, subsequent visionaries, officers, directors, volunteer members at large, a very modest contract staff and vendors, the National Association of Estate Planners & Councils (“NAEPC”) has grown into the leading multi-disciplinary professional organization for estate planners, serving over 230 affiliated local councils and their 27,000 credentialed professional members.

NAEPC membership represents various professionals in the areas of accounting, law, life insurance, trust services and financial planning and its members are provided with ongoing education and a forum for professional networking within both the estate and financial services professional communities and the broad nonprofit, charitable and long-term care communities.

The NAEPC Education Foundation, Inc. (hereinafter referred to as either the “The Foundation” or “The NAEPC Education Foundation”) was formed in 2005 as a 501(c)(3) nonprofit organization with a mission to

- ◆ Provide the public with financial awareness programs and improve financial literacy
- ◆ Educate the public regarding the benefits of the multi-disciplinary team concept of estate and financial planning as espoused by the National Association of Estate Planners & Councils
- ◆ Develop educational programs for estate and financial planning professionals
- ◆ Develop and promote a community outreach program for the general public
- ◆ Hold educational conferences, seminars, forums, and meetings regarding estate and financial planning

Our Foundation’s underlying vision is to significantly improve both the public’s financial awareness and their financial literacy, while developing educational content to assist professionals in providing high-quality, cost-effective services to the public.



**PRESIDENT**  
Clark B. McCleary, CLU,  
ChFC, MSFS, AEP®



**IMMEDIATE PAST  
PRESIDENT**  
Joseph V. Falanga, CPA,  
AEP®



**PRESIDENT ELECT**  
Robert G. Alexander, JD,  
LL.M., AEP®, EPLS

*In its short existence, The Foundation and its many active volunteers have accomplished the following significant and highly visible initiatives:*

## What does The NAEPC Education Foundation do?

- 1 9/01/06 – The Foundation launches a **Professional Speakers Bureau** program which provides affiliated local councils with professional speakers without an honorarium (councils are responsible for travel and lodging expenses).
- 2 11/01/06 – The first edition of ***The NAEPC Journal of Estate & Tax Planning*** is released.
- 3 09/27/08 – The NAEPC Education Foundation assists NAEPC longtime member Valentino Sabuco in the creation and enactment of Congressional Proclamation H. Res. 1499 proclaiming the third week in October as ***National Estate Planning Awareness Week***. The Foundation agrees to take the leadership role in publicizing and promoting ***National Estate Planning Awareness Week*** to the professional estate and financial planning community, nonprofit organizations, national and local media, federal, state and local government entities, and the general public.
- 4 10/19/09 – The NAEPC Education Foundation successfully launches the first ***National Estate Planning Awareness Week*** with distinguished speaker, tax expert and author/co-author of hundreds of tax books on financial and estate planning **Sidney Kess, CPA, JD, LL.M., AEP® (Distinguished)**, serving as honorary chairperson.
- 5 03/24/10 – The NAEPC Education Foundation enters into a content license agreement with Valentino Sabuco & Noverus, Inc. for \$1 a year, to provide a library of articles covering over 100 life events to be used to launch ***The Foundation's Public Estate & Financial Planning Portal***.  
[www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)
- 6 07/20/10 – The Foundation develops and adopts ***The National Estate Planning Awareness Week Public Awareness 2010 Campaign Guide*** and begins implementing communication strategies.
- 7 08/15/10 – The Foundation drafts the initial version of ***The NAEPC Education Foundation Capitalization Guide***, designed to provide The Foundation with a road map to obtain the necessary current and ongoing financial resources to properly implement its mission and to effectively serve its members and the general public today and for generations to come.
- 8 09/24/10 – The Foundation receives production proof copies of its first two branded publications to launch ***The NAEPC Education Publishing Division***.

- 9 09/27/10 – The public relations department of Charles Schwab commits to a “media pitch” in early October for **National Estate Planning Awareness Week**.
- 10 10/15/10 – **The Foundation’s Public Estate & Financial Planning Portal** is introduced at [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org) to support **National Estate Planning Awareness Week**.
- 11 10/18/10 – **The 2010 National Estate Planning Awareness Week** commences and advances estate and financial planning awareness for professionals and the public thanks to our many hard working volunteers and **Sidney Kess, CPA, JD, LL.M., AEP® (Distinguished)** serving as honorary chairperson.
- 12 10/20/10 – The Foundation completes a *draft* of **The NAEPC Education Foundation 2011 Business Plan**.
- 13 11/24/10 – The Foundation and NAEPC successfully holds its **47<sup>th</sup> Annual Professional Conference** in San Diego, California, with educational presentations by many of the nation’s most distinguished estate planning professionals.
- 14 06/10/11 – The Foundation Board of Directors appoints Valentino Sabuco, CFP®, AEP® as its Executive Director/Publisher and Sabuco agrees to serve The Foundation in this capacity initially as a volunteer until such time The Foundation is properly capitalized then as an appropriately compensated executive.
- 15 09/19/11 – The Foundation completes and releases our inaugural 2010-2011 Foundation Report.
- 16 10/17/11 – **The 2011 National Estate Planning Awareness Week** commences and becomes the most effective “awareness week” for professionals and the public, thanks to our many hard working volunteers, **Sidney Kess, CPA, JD, LL.M., AEP® (Distinguished)** and **Andrea Millar, CPA/PFS** served as honorary co-chairpersons, and the American Institute of Certified Public Accountants (AICPA, the American Association of Attorney - Certified Public Accountants, the American Bar Association - Real Property, Trust and Estate Law, the American Bar Association - Tax Section (Estate and Gift Tax Committee) ,the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning, the Planned Giving Design Center and the may other associations and nonprofits participated.
- 17 11/17/11 – The Foundation and NAEPC successfully holds its **48<sup>th</sup> Annual Professional Conference** in San Antonio, Texas, California, with educational presentations by many of the nation’s most distinguished estate planning professionals.
- 18 12/05/11 – The Foundation completes the advanced navigation for [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org) and launches its online publishing division.

As you can see your officers and the many volunteers have accomplished all of the above with a minimal budget and many, many long hours of hard volunteer work.

The NAEPC Education Foundation is deeply grateful for the commitments and caring generosity from so many individuals and organizations who invest in our mission. Our numerous accomplishments and ambitious goals for the years ahead are not possible without the ongoing support of these generous individuals and organizations.

As we proudly present our 2012–2013 Foundation Report, please join us in celebrating all your Foundation's accomplishments and our vision for the future.

Respectfully submitted,



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Clark B. McCleary, President



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Joseph V. Falanga, Immediate Past President



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Robert G. Alexander, President Elect



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Joanna Averett, Treasurer & Chair of The Foundation Executive Committee



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Valentino Sabuco, Executive Director/Publisher

**The NAEPC Education Foundation, Inc.**

*The Estate & Financial Service  
Industry's Nonprofit Organization*

*"Improving financial awareness and financial literacy"<sup>sm</sup>*

*The NAEPC Education Foundation Mission*

- ◆ Provide the public with financial awareness programs & improve financial literacy
- ◆ Educate the public regarding the benefits of the multi-disciplinary team concept of estate & financial planning as espoused by the National Association of Estate Planners & Councils
- ◆ Develop educational programs for estate & financial planning professionals
- ◆ Develop and promote a community outreach program for the general public
- ◆ Hold educational conferences, seminars, forums, & meetings regarding estate & financial planning



Our Foundation's underlying vision is to significantly improve both the public's financial awareness and their financial literacy, while developing & assembling educational content to assist professionals in providing high-quality, cost-effective services to the public

# Serving Estate and Financial Planning Professionals & the Public

As a nonprofit organization, The NAEPC Education Foundation generates operating capital to implement its programs and support its lean administrative staff through modest fees from its educational conferences, continuing education programs and publications and from grants, donations, and contributions of time and intellectual property from dedicated members and supporting financial service organizations.

NAEPC and The Foundation both promote the team approach to estate and financial planning. Together they are fast becoming the trusted, “go-to” resource for current, high-quality estate and financial content, tools and education for both estate and financial planning professionals and the public.

In 2010, The Foundation created a unique public awareness estate and financial planning portal at [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org) with the goals of helping the American public become more financially aware, financially literate, and to cost-effectively help them implement and keep their estate and financial plans up to date.

The Foundation has made an ongoing commitment to promote financial awareness and literacy in estate and financial planning throughout the year, and in particular during

the third week in October, now known as **National Estate Planning Awareness Week**. Refer to the following link to see the text of the National Awareness Week Congressional Proclamation – H.Res. 1499 – September 25, 2008:

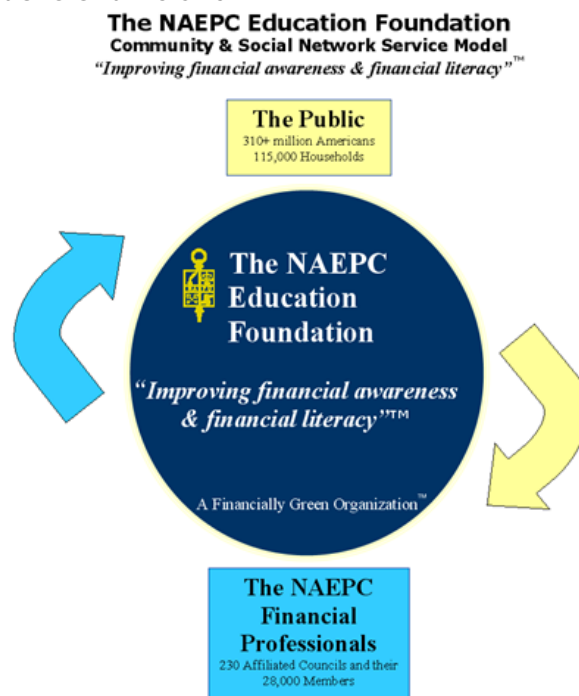
[www.estateplanninganswers.org/alert-third-week-in-october-october-18-%E2%80%93-24-2010-is-national-estate-planning-awareness-week/](http://www.estateplanninganswers.org/alert-third-week-in-october-october-18-%E2%80%93-24-2010-is-national-estate-planning-awareness-week/)

Estate planning is one of the most important elements of comprehensive financial planning, yet it is an element that is very much underserved. It is estimated that over 120 million Americans do not have up-to-

date estate plans, critical to protecting themselves and their families in the event of sickness, accidents, or untimely death. One of The Foundation’s primary goals is to alert, educate, motivate and assist the American public to cost-effectively implement and keep their estate plans up to date. The Foundation intends to reach every American at least annually with a polite reminder regarding estate

planning and to provide them with high quality information and resources to educate and guide them through the estate and financial planning process.

The Foundation is in a unique position to assist the public in improving their financial awareness and financial literacy and by providing the high-quality materials and continuing education programs to the professional community that are required to support the public’s estate and financial planning needs. The following materials are designed to provide additional background on The Foundation, its mission, programs, and future plans.



## *All About Your Education Foundation*



*“A **very awkward situation** occurred when the widow found out that her husband’s ex-wife got his \$1,000,000 life insurance policy because he didn’t sign his updated beneficiary selection. Ouch!”*

**– Jack Rittenhouse, CLU, CHFC, AEP®**

# Our 2012 Officers

The following highly distinguished nationally known professionals serve as the Board of Directors for The NAEPC Education Foundation and serve without compensation, donating their time, professional expertise, and resources to advance the mission of our organization.



**PRESIDENT**

**Clark B. McCleary, CLU, ChFC, MSFS, AEP® (Distinguished)**

McCleary & Associates  
Houston, Texas



**PRESIDENT-ELECT**

**Robert G. Alexander, JD, LL.M., AEP®, EPLS**

Alexander & Klemmer, S.C.  
Milwaukee, Wisconsin



**TREASURER**

**Joanna Averett, MBA, CFP®, AIF®, AEP®**

First American Trust  
San Bernardino, California



**SECRETARY**

**Gregory E. Sellers, CPA, AEP®**

Wilson Price  
Montgomery, Alabama



**IMMEDIATE PAST PRESIDENT**

**Joseph V. Falanga, CPA, AEP®**

UHY Advisors  
New York, New York

# *Our Foundation Executive Committee*



**Co-Executive Officer - Chair**

**Joanna Averett, MBA, CFP<sup>®</sup>, AIF<sup>®</sup>, AEP<sup>®</sup>**

First American Trust

San Bernardino, California



**Co-Executive Officer**

**John P. Garniewski, Jr., CPA/PFS, CFP<sup>®</sup>, AEP<sup>®</sup>**

Wilmington Family Office

Wilmington, Delaware



**Co-Executive Officer**

**William D. Kirchick, Atty, AEP<sup>®</sup>**

Bingham McCutchen LLP

Boston, Massachusetts



**Executive Director/Publisher**

**Valentino Sabuco, CFP<sup>®</sup>, AEP<sup>®</sup>**

Rohnert Park, California

## *Our Professional Advisory Board*

The following highly distinguished estate and financial planning professionals together serve as a volunteer advisory board to the Foundation.

**Steve R. Akers, JD, AEP®  
(Distinguished)**

Bessemer Trust Company, N.A.  
Dallas, TX

**P. Thomas Austin, CPA, CLU, ChFC,  
AEP® (Distinguished)**

Ziegler, Metzger & Miller LLP  
Cleveland, OH

**Frank S. Berall, Atty, AEP®, LL.M.**

Copp & Berall LLP  
Hartford, CT

**Jonathan G. Blattmachr, Esq.,  
AEP® (Distinguished)**

Eagle River Advisors  
New York, NY

**Lawrence Brody, JD, LL.M., AEP®  
(Distinguished)**

Bryan Cave LLP  
St. Louis, MO

**Vincent M. D'Addona, CLU, ChFC,  
AEP®**

Strategies for Wealth  
New York, NY

**Jo Ann Engelhardt, JD, LL.M., AEP®  
(Distinguished)**

Bessemer Trust Company, N.A.  
Palm Beach, FL

**Thomas M. Forrest, TO, CPA, AEP®  
(Distinguished)**

Charles Schwab  
Wilmington, DE

**Professor Stanley M. Johanson,  
JD, LL.M., AEP® (Distinguished)**

University of Texas School of Law  
Austin, TX

**Lawrence P. Katzenstein, Atty,  
AEP® (Distinguished)**

Thompson Coburn LLP  
St. Louis, MO

**Robert S. Keebler, CPA, MST, AEP®  
(Distinguished)**

Keebler & Associates, LLP  
Green Bay, WI

**Sidney Kess, CPA, JD, LL.M., AEP®  
(Distinguished)**

New York, NY

**Al W. King III, JD, LL.M., AEP®  
(Distinguished)**

South Dakota Trust Company, LLC  
New York, NY

**Bernard A. Krooks, JD, CPA, LL.M.,  
CELA, AEP®**

Littman Krooks LLP  
New York, NY

**Stephan R. Leimberg, JD, AEP®  
(Distinguished)**

Leimberg & Associates  
Bryn Mawr, PA

**Richard A. Oshins, JD, LL.M., MBA,  
AEP® (Distinguished)**

Oshins & Associates, LLC  
Las Vegas, NV

**Jeffrey N. Pennell, JD**

Emory University School of Law  
Atlanta, GA

**Susan Porter, JD, LL.M., CTFA, AEP®  
(Distinguished)**

Brown Brothers Harriman Trust  
Company, NA  
New York, NY

**John W. Porter, B.B.A., JD, AEP®  
(Distinguished)**

Baker Botts LLP  
Houston, TX

**Richard M. Weber, MBA, CLU,  
AEP® (Distinguished)**

The Ethical Edge, Inc.  
Pleasant Hill, CA

## *Our Past NAEPC Presidents*

**H. Forrest**  
Miami, FL  
1963 – 65

**John Khouri**  
Boston, MA  
1965 – 66

**Joseph Tierney, Jr.**  
Milwaukee, WI  
1966 – 67

**Frederick Rozelle**  
Center Sandwich,  
NH  
1967 – 68

**Alonzo Horsey**  
Norristown, PA  
1968 – 69

**Joseph Coughlin**  
Hackensack, NJ  
1969 – 70

**D. Monroe**  
Winnetka, IL  
1970 – 71

**Bryron Johnson**  
Boise, ID  
1971 – 72

**Herbert Butler**  
Lake Oswego, OR  
1972 – 73

**Herbert von  
Kummer**  
Philadelphia, PA  
1973 – 74

**Hartman Axley**  
Denver, CO  
1974 – 75

**L. Henry Gissel, Jr.**  
Houston, TX  
1975 – 76

**Bruce Welch**  
Orlando, FL  
1976 – 77

**Joseph Blacharski**  
San Bernadino, CA  
1977 – 78

**Herbert Chasman**  
Philadelphia, PA  
1978 – 79

**David Macgregor**  
Milwaukee, WI  
1979 – 80

**Sidney Schneck**  
New York, NY  
1980 – 81

**Ewing Carruthers,  
Jr.**  
Memphis, TN  
1981 – 82

**Robert Baldwin,  
Jr.**  
Syracuse, NY  
1982 – 83

**Kenneth Brown**  
Charlotte, NC  
1983 – 84

**Samuel  
Tannebaum**  
Dallas, TX  
1984 – 85

**William Braun**  
Decatur, IL  
1985 – 86

**James Ledwith**  
Berwyn, PA  
1986 – 87

**Carl Stallard**  
Winter Park, FL  
1987 – 88

**Sharon Virga**  
Landover, MD  
1988 – 89

**Fred Kissling, Jr.**  
Lexington, KY  
1989 – 90

**Charles Ives**  
Cambridge, MA  
1990 – 91

**David Lajoie**  
Richardson, TX  
1991 – 92

**Harold Small**  
San Diego, CA  
1992 – 93

**Gary Froid**  
St. Petersburg, FL  
1993 – 94

**Edward Cutler**  
Tampa, FL  
1994 – 95

**Joseph Bachtiger**  
Bryn Mawr, PA  
1995 – 96

**John Burson**  
Perrysburg, OH  
1996 – 97

**Thomas Forrest**  
Wilmington, DE  
1997 – 98

**Mike Watkins**  
Oro Valley, AZ  
1998 – 99

**Robert Oliver, III**  
Coral Gables, FL  
2000

**Joanna Reiver**  
Wilmington, DE  
2001

**Gerald A. Youngs**  
Clearwater, FL  
2002

**Jack Rittenhouse**  
Santa Rosa, CA  
2003

**A. Stephen  
McDaniel**  
Memphis, TN  
2004

**Dan Florence**  
Dallas, TX  
2005

**Carol E. Tully**  
Boston, MA  
2006

**Gary L. Flotron**  
St. Louis, MO  
2007

**Walter Lee  
Davis, Jr.**  
Johnson City, TN  
2008

**Kathleen J.  
Belmonte**  
Tampa, FL  
2009

**Michael W.  
Halloran**  
Jacksonville, FL  
2010

**Joseph V. Falanga**  
New York, NY  
2011

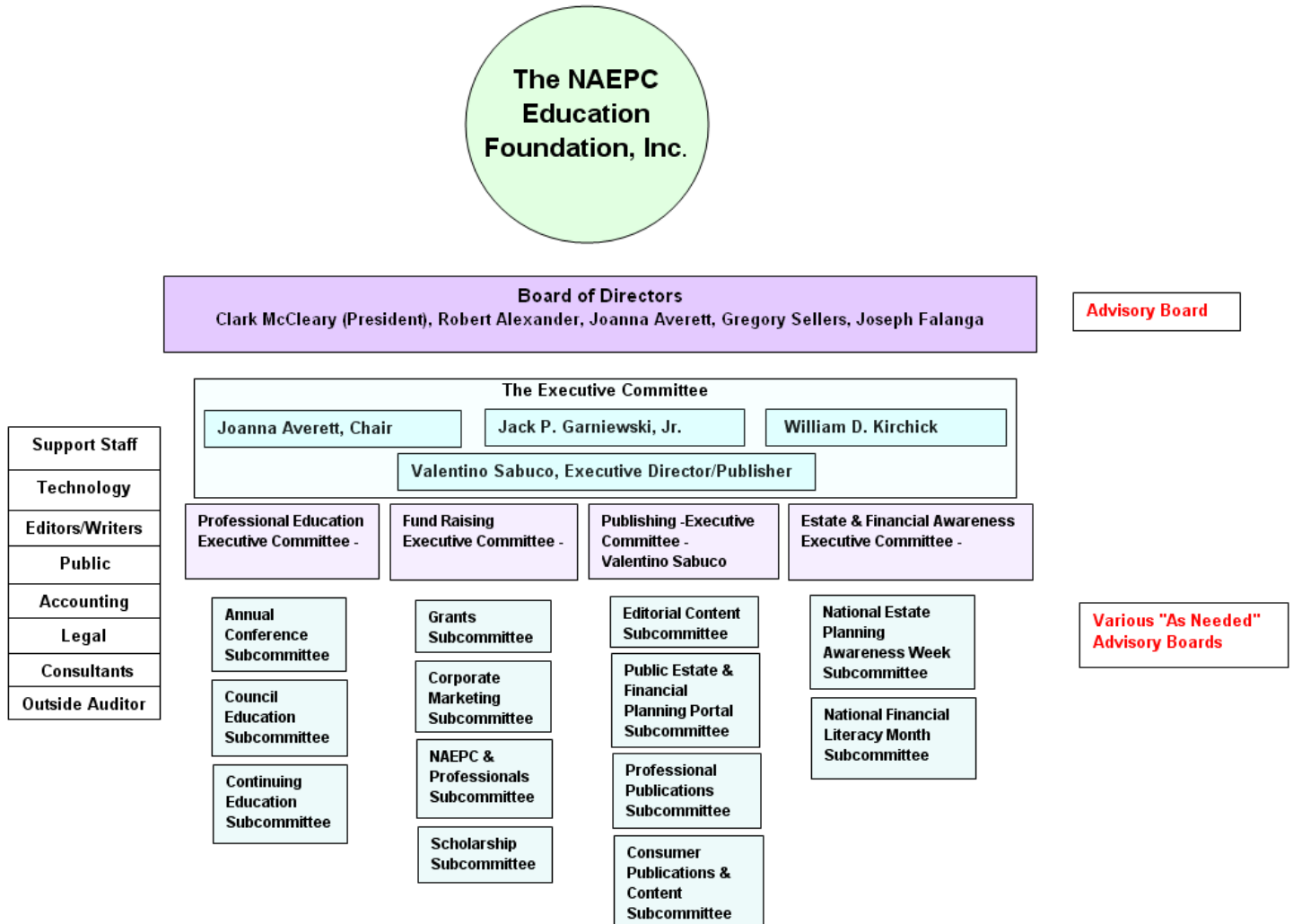


The organizational structure of  
The Foundation provides for a  
**very lean & efficient** operation.



## Our Organizational Structure

The following is our organizational flow chart followed by a narrative describing how The Foundation functions with the checks and balances appropriate for our nonprofit organization.



The organizational structure of The Foundation provides for a very lean and efficient operation. Currently, both the Executive Committee and the Subcommittee leadership serve as volunteers and are selected from NAEPF's estate and financial planning professionals on an annual basis.

Please visit <http://www.naepf.org/foundation.web> to receive additional information regarding The Foundation's current programs as well as volunteer and committee assignments.

1. The **Foundation Board of Directors** consists of five highly distinguished professionals who serve as volunteers. The five-member Executive Committee of NAEPC also serves The Foundation as its Board of Directors. These individuals are selected and nominated by the NAEPC Board of Directors and are elected by the NAEPC-affiliated councils.
2. The **Foundation Professional Advisory Board** serves as advisors to The Foundation's Board of Directors. It consists of highly distinguished, nationally known estate and financial planning professionals.
3. The **Executive Committee** currently consists of three members of the NAEPC Board of Directors who are appointed by the full Board of Directors. Initially they will serve as volunteer executives until such time as The Foundation becomes sufficiently capitalized. Thereafter it is anticipated that one or more of them will serve as compensated executives. This Executive Committee is accountable to and reports directly to The Foundation's Board.
4. The **Executive Director** is appointed by the Executive Committee and approved by the Board of Directors. The Executive Director serves under the direction of the Executive Committee and helps coordinate the various programs and activities of The Foundation. Initially the Executive Director will serve as volunteer executive until such time as The Foundation becomes sufficiently capitalized. Thereafter it is anticipated that the Executive Director will serve as a compensated executive.
5. The **Committee Chairpersons** will be appointed by the Executive Committee and approved by the Board of Directors. The Chairpersons shall be selected from those persons currently serving as Board members or volunteers of the National Association of Estate Planners & Councils.
  - a. The identified **Subcommittees** will be appointed from NAEPC members by the Executive Committee, managed by the appropriate chair and the Executive Committee, and approved by The Foundation Board.
6. The **Publisher** is appointed by the Executive Committee and approved by the Board of Directors. The Publisher serves under the direction of the Executive Committee and helps coordinate the various publishing programs and activities of The Foundation. Initially the Publisher will serve as volunteer executive until such time as The Foundation becomes sufficiently capitalized. Thereafter it is anticipated that the Publisher will serve as a compensated executive.
7. **The Public Estate & Financial Planning Portal** will have a volunteer advisory board selected from NAEPC and non-NAEPC members appointed by the Executive Committee.

8. **The National Estate Planning Awareness Week** campaign will consist of a volunteer advisory board selected from both NAEPC and non-NAEPC members appointed by the Executive Committee. Each year the Executive Committee will appoint an Honorary Chairperson or Co-Chairpersons. The Honorary Chairperson(s) will be approved by The Foundation Board.

Each year, the Executive Committee will work with the Committee Chairs to develop written programs and campaigns for the upcoming year along with budgets for approval by the Foundation Board of Directors.

After these programs, campaigns and budgets have been approved by the full Board of Directors, they will be included as subsections of The Foundation's Business Plan. Upon approval by the Board of Directors, a summary version of the Business Plan will be submitted in the form of a Foundation Report to the NAEPC membership at large along with a cover letter from the current and immediate past Presidents of the Board and the current President of the Executive Committee.

**Through public outreach efforts we educate the public about**

- ✓ What is estate and financial planning
- ✓ Why estate and financial planning are so important
- ✓ The reasons to do estate and financial planning
- ✓ How to best identify the professional team to assist with planning

**Throughout this educational process, common misconceptions about estate and financial planning are corrected and the need for a qualified team of professionals to oversee the process is emphasized.**

# Our Community & Social Network

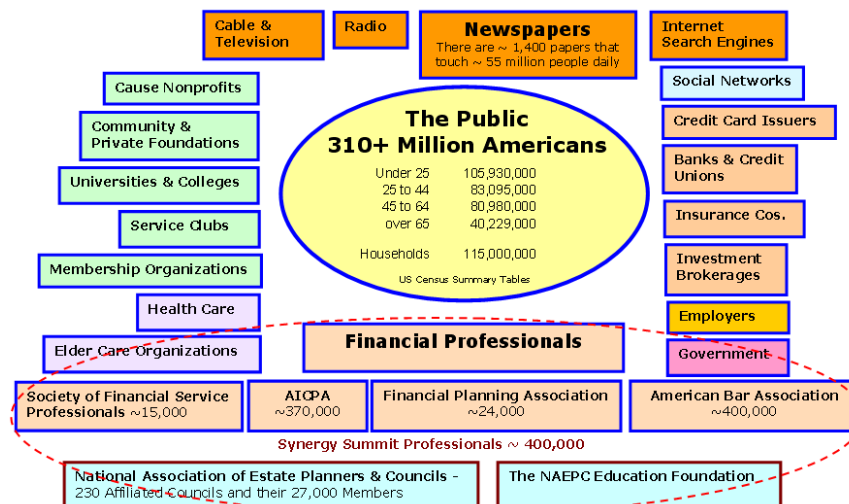
## Our Community Exposure: A Win–Win–Win–Win Communication Model

How can we reach and motivate the public? We understand that this is a massive undertaking but through The Foundation unique position and the support of the media, the financial service professionals and their organizations, nonprofits, employers, and government entities that both touch and support the public we can do it in our normal course of business; this is a real win-win-win-win model.

- ◆ **The public & their families** want to improve their financial awareness and implement appropriate estate and financial planning so they can live out their dreams and not become a burden to their families. To do so, they must become better informed about their estate & financial planning responsibilities and opportunities.
- ◆ **Media** serves the public by providing ongoing trusted timely content and information. It traditionally generates its revenues from subscriptions, advertising, and classifieds, but now is exploring other opportunities.
- ◆ **Financial professionals & their financial service organizations** provide financial services and products to the **public** and want to help the **public** become and stay financially strong so they can provide additional services and financial products.
- ◆ **Nonprofit organizations, government, professional organizations, employers, friends, & family** that are supported by the **public** want each American family happy and flourishing. Nonprofits, organizations and entire-American society as a whole compose a common community that will directly benefit from satisfied, productive, and financially successful individuals.

The public **wins**; the media **wins**; the financial professional and their organizations **win**; nonprofits, employers and the government **win**; and the overall community **wins** with a strong and financially sound economy. This is truly a real **win-win-win-win** community opportunity!

The following graphic illustrates how we plan to touch and better educate the **public**. This can be accomplished through key media and organizations using **National Financial Literacy Month** (April) and **National Estate Planning Awareness Week** (October) as a mutually agreed upon venue to annually share high-quality financial and estate planning content with their constituents during these periods. Through this model we can quickly reach the **entire American public**, and continue to do so each year.



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# *Our 2012-2013 Campaigns & Programs*

## *An Overview*

1. Continue develop of the infrastructure
2. Promote financial awareness & improve financial literacy
  - ◆ National Financial Literacy Month (April)
  - ◆ National Estate Planning Awareness Week (October)
  - ◆ The Foundation's Public Financial Portal at [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)
3. Advance The Foundation Publishing Division
4. Develop professional educational programs for estate & financial planning professionals via
  - ◆ Annual Professional Conference
  - ◆ Affiliated Local Estate Planning Council Meetings & Events
  - ◆ The Foundation's Knowledge Community™ Professional Portal for professional with live and "on-demand library of content."
5. To fund nationwide educational scholarships for deserving students enrolled in accredited educational programs leading to the estate & financial professions
6. 2012-2013 Capital Campaign



## ***1. Developing Infrastructure***

As noted earlier, the organizational structure of The Foundation is a very lean and efficient team. Currently The Foundation's executive team and the various committee leaders are entirely a volunteer team effort with rotating leadership from estate and financial services professionals who serve on an annual basis.

The Foundation has grown to the stage that it now requires ongoing "hands-on" management to plan, implement and manage its programs and initiatives. The Foundation also plans to develop infrastructure to support increased sustainable cash flow from our current and future projects, operations, and programs to support our mission.

To fill this void, a team of long-term NAEPC members have volunteered to contribute significant tangible and intellectual property to help build the required infrastructure and manage the initiatives necessary to develop ongoing cash flow for the operations for The Foundation. Once The Foundation is properly capitalized, it is anticipated that The Foundation's executive positions will be formalized by contract and will be compensated commensurate with their skills and required time commitments.

An effort will also be made to improve The Foundation's technology infrastructure and to expand its databases and platforms in order to be more efficient, both while advancing, refreshing and updating existing websites and portals.

## ***2. Promoting Financial Awareness & Improving Financial Literacy***

### **a. National Estate Planning Awareness Week & National Financial Literacy Month**

The NAEPC Education Foundation is in an exceptional position to help improve estate and financial awareness and financial literacy by reaching the majority of Americans (the “public”) through its developing network, a positive public message and valuable up-to-date estate and financial planning educational materials, tools, and content.

The average individual person is bombarded with over 14,000 advertisements daily. To make a meaningful impression with quality information, these materials need to come from a trusted source and be received more than once. The Foundation has the potential to manage one of the most amazing, broad-based public and professional social networks.

The Foundation’s planned efforts are documented in the NEPAW-NFLM Guide and organized around annual “campaigns” that consists of the following action items:

1. Annual selection of a national figure(s) as our Honorary Chairperson(s)
2. Annual selection of a national strategic planning committee
3. Annual development of a strategic campaign, budget, and a public relations program
4. Annually alert the 230 NAEPC-affiliated local estate planning councils and related professional organizations across the country that by Congressional proclamation the third week in October is **National Estate Planning Awareness Week (NEPAW)** and by a Presidential Proclamation April is **National Financial Literacy Month (NFLM)**, and introduce professional organizations, financial service companies, nonprofits, the media, and the public to [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)
  - a. At the national level, officers and directors of The Foundation will
    - i.) Send out press releases and make personal contacts to
      - ◆ Financial Service Organizations
      - ◆ National Media
      - ◆ National Nonprofit Organizations
      - ◆ National, State and Local Government Entities
    - b. At a local level, the council presidents will be encouraged to
      - i.) Contact their members, alert them to NEPAW and NFLM and introduce them to [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)
      - ii.) Contact local media, nonprofit organizations, and government entities to alert them to NEPAW and NFLM, introduce them to [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org), and offer their local council and membership as possible resources to be interviewed and quoted and to provide speakers for estate planning seminars and community programs:
        - ◆ Local Newspapers
        - ◆ Television Stations
        - ◆ Radio Stations
        - ◆ Junior Colleges, Colleges, and Universities
5. Build a database of local, regional and national contacts that touch the entire public
6. Create an annual media campaign
7. Develop, create, and publish digital, print and media materials for circulation
8. Annually assess and improve the plan for the following year

## **b. Public Estate & Financial Planning Portal – [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)**

The leaders and members of The Foundation are very concerned about the high degree of financial illiteracy and lack of financial awareness within the United States. This has led to the creation and development of what will soon become the major public estate and financial planning portal and the “go-to site for estate and financial planning consumer financial content.”



1. The current website houses a growing collection of rich, up-to-date content to address the public's questions and needs for high-quality up-to-date estate and financial information.
2. The website serves the public by supporting financial awareness and advancing financial literacy.
3. The website can be used by the media, employers, nonprofit organizations, membership organizations, estate and financial service companies, and federal, state and local government entities to assist their employees, members, customers, and vendors and the general public to find high-quality information and resources regarding estate and financial planning.

The initial phase of The Foundation's public educational website is operational, and is nearing full development. It can be viewed at [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org).

### **Phase 1 - Public Estate & Financial Planning Portal – [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)**

The creation and posting of the initial content for [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org) has been completed. The following phase 1 work remains:

1. Seek consumer and professional feedback on:
  - ◆ Layout
  - ◆ Navigation
  - ◆ Ease of viewing
  - ◆ Site name
  - ◆ Features
  - ◆ Links
2. Make appropriate edits and enhancements

### **Phase 2 - Public Estate & Financial Planning Portal – [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)**

1. Finalize the public portal social strategic and marketing plans
2. Retain and complete development of our technology team
3. Retain and complete development of our editorial staff and advisory board
4. Advance and solidify publishing business rules
5. Develop multimedia content for the site
6. Discover, develop and present new consumer publications, products and services
7. Complete development of the submission template for future written and audio content
8. Complete development of the submission template for future publications, products and services
9. Activate technology tools that will allow the public and professionals to add editorial comments at the end of all content
10. Review and refresh the homepage and site on a quarterly basis
11. Manage the site going forward

### **c. Other Programs to Provide Financial Awareness and Improve Financial Literacy**

The following is a brief outline of other estate and financial awareness programs that we are on the lookout for, hope to discover and generate attention too, and are being considered for development:

1. Educational Programs for:
  - ◆ Middle Schools
  - ◆ High Schools
  - ◆ Junior Colleges
  - ◆ Trade Schools
  - ◆ Colleges
  - ◆ Universities
  - ◆ Graduate Programs
2. Specialty Programs for Nonprofit Organizations
3. Specialty Programs for Estate and Financial Service Companies
4. Specialty Programs for Larger Organizations for their Employees, Members & Customers
5. Financial Calendars – Monthly “Financial Tips” Programs

### 3. Advancing The Foundation's Publishing Division

The Foundation is developing a publishing division which provides ongoing support for its programs and provides its members, other professionals, and the public with both complimentary and value-priced tools, content, education and materials. These features will further promote financial awareness and literacy in estate and financial planning.

To support The Foundation's estate and financial awareness initiatives, The Foundation's publishing program will be responsible for:

1. Helping to develop and manage the public estate and financial planning portal – [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)
2. Developing NAEPC Foundation branded publications, multi-media tools, and programs to support and promote financial awareness and literacy in estate and financial planning. These materials can include:
  - ◆ Publications – Print and Digital
  - ◆ Webinars Live & On-Demand, DVDs, Smartphone Apps, Web-Radio
  - ◆ Financial Calendars – Monthly "Financial Tips" Programs
  - ◆ Financially Green Organization™
  - ◆ Content for Education Programs from K-12 Through Graduate School
  - ◆ Specialty Programs for Larger Employers & Membership Organizations
  - ◆ Nonprofit Organizations
  - ◆ Specialty Programs for Financial Service Companies
  - ◆ Continuing Education Programs for Professionals

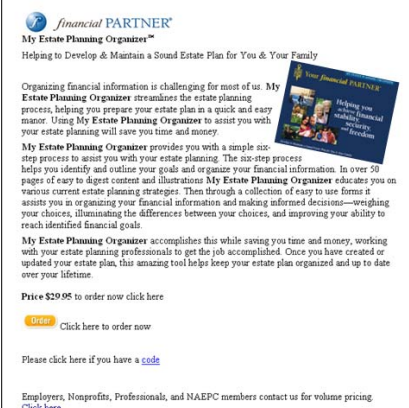
In conjunction with the public release of the [www.EstatePlannigAnswers.org](http://www.EstatePlannigAnswers.org), The Foundation's publication division has developed its first publications:

1. *My Estate Planning Organizer*™
2. *Your financial PARTNER – Personal Financial Management System*™

The Foundation's publishing division will develop publishing standards that will attract and encourage the development of additional high-quality materials both for and from its members, for other professionals and for the public. While The Foundation is seeking capitalization to advance its initiatives, in order to generate immediate and ongoing revenues the initial marketing and sales efforts by The Foundation's publishing division offerings will be from:

- ◆ Web-based Vehicles
- ◆ [www.NAEPc.org](http://www.NAEPc.org)
- ◆ [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)
- ◆ Member and Strategic Partner Websites
- ◆ The NAEPC Education Foundation E-Store
- ◆ Web Optimization and Searches
- ◆ Amazon Referrals

Once there is sufficient and consistent cash flow, a formal marketing plan can be developed to approach estate and financial service companies, nonprofit organizations, schools and government entities with direct sales of existing offerings, co-branding and customization that also might include building continuing education programs around certain publications.



**financial PARTNER**  
**My Estate Planning Organizer™**  
Helping to Develop & Maintain a Sound Estate Plan for You & Your Family

Organizing financial information is challenging for most of us. My Estate Planning Organizer streamlines the estate planning process, helping you prepare your estate plan in a quick and easy manner. Using My Estate Planning Organizer to assist you with your estate planning will save you time and money.

My Estate Planning Organizer provides you with a simple six-step process to assist you with your estate planning. The six-step process helps you identify and outline your goals and organize your financial information. In over 50 pages of easy to digest content and illustrations My Estate Planning Organizer educates you on various current estate planning strategies. Then through a collection of easy to use forms it assists you in organizing your financial information and making informed decisions—weighing your choices, illuminating the differences between your choices, and improving your ability to reach identified financial goals.

My Estate Planning Organizer accomplishes this while saving you time and money, working with your estate planning professionals to get the job accomplished. Once you have created or updated your estate plan, this amazing tool helps keep your estate plan organized and up to date over your lifetime.

Price \$29.95 to order now click here

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## ***4. Developing Educational Programs for Estate & Financial Planning Professionals***

The Foundation and NAEPC-affiliated local estate planning councils have been actively involved in providing the estate and financial professional community with regular professional educational sessions and a special industry annual conference.



### **a. Annual Conference**

The Foundation will co-host the 49th Annual Conference with NAEPC in Orlando, Florida, from November 7 to 9, 2012. It will be a 3-day conference that features one-day devoted solely to affiliated local estate planning council leadership development. The one day program provides information and training for leaders from NAEPC-affiliated councils throughout the country. Approximately 125 council leaders attend the sessions on Council Leadership Day. The remaining two days of the conference provide technical professional education featuring the nation's most distinguished estate planning professionals. Additional attendees will join the conference for the technical education portion of the event with total attendance anticipated to reach 400. Each participant is a credentialed professional who devotes a major portion of his or her practice and business to estate planning. The conference attracts attorneys, trust officers, accountants, insurance and financial planners and planned giving professionals from across the country.

The NAEPC Education Foundation & National Association of Estate Planners & Councils 49th Annual Conference  
November 7 - 9, 2012  
Buena Vista Palace  
Orlando, Florida

For information and registration materials, please visit [www.naepc.org/convention.web](http://www.naepc.org/convention.web)



### **b. Council Education**

Both the NAEPC and The Foundation provide affiliated local estate planning councils with a rich collection of benefits that include the *NAEPC News*, website packages, referrals, operational manuals and tools, National Estate Planning Awareness Week kits, and a professional speaker's bureau.

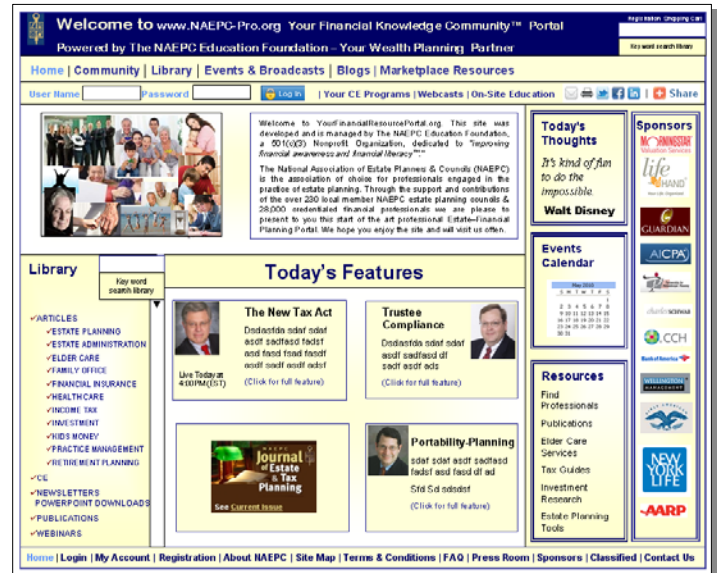
The professional speaker's bureau provides affiliated local councils with professional speakers with no honorarium (councils must fund travel, lodging and meeting expenses). Available speakers for the 2012 season included:

- ◆ Robert G. Alexander, JD, LL.M., AEP<sup>®</sup>, EPLS
- ◆ Robert E. Burton, CLU, ChFC, AEP<sup>®</sup>, LL.B.
- ◆ Joseph V. Falanga, CPA, AEP<sup>®</sup>
- ◆ Michael W. Halloran, CLU, ChFC, AEP<sup>®</sup>, CFP<sup>®</sup>, REBC, RHU, LUTCF, MSFS, MSM
- ◆ Clark B. McCleary, CLU, ChFC, MSFS, AEP<sup>®</sup>

## c. Professional Financial Website & CE Programs

To better serve the 27,000 members of NAEPC's 230 affiliated local councils and the nation's various estate and financial service organizations and companies, The Foundation is exploring the creation and development of what could be become a major professional estate and financial planning web portal. The vision for The Foundation's Knowledge Community™ Professional Portal with an "on-demand library of content" is to become the "go-to financial portal for estate and financial planning professionals" for their research, publications, articles, continuing education programs, and other professional content needs.

The site will house and provide direct access to a growing collection of rich content designed to address the professional's ongoing needs for high-quality, up-to-date estate and financial information and professional continuing education.



The initial phase of The Foundation's Knowledge Community™ Professional Portal is in the planning stage. Based on the technology work that has been accomplished on the public portal, a significant cost and time saving may be available by integrating technology developed from the existing public platform.

## 5. Funding The NAEPC Education Foundation Scholarships

It is a goal of The NAEPC Education Foundation to assist the 230-plus affiliated local estate planning councils across the country to fund local educational scholarships for students enrolled in estate and financial professional curriculums and to help fund student attendance at NAEPC conferences, seminars and events.

The Foundation will encourage "challenge scholarship matching programs" with the affiliated local councils to fund scholarships to students coming from their communities.

***The NAEPC Education Foundation** is in a unique position to assist the public to improve financial awareness and financial literacy while providing high-level educational materials and continuing programs to the professional community in support of the public's estate and financial planning needs.*



*As a 501(c)(3) nonprofit organization **The NAEPC Education Foundation** generates operating capital to implement its programs and support a lean administrative staff through modest fees from its educational conferences, continuing education programs, and publications, grants, donations and contributions of time and money from dedicated members and supporting financial service organizations.*

# *Our Capital Requirements & Budget*

## ***1. Sources of Funding***

Because it is a 501(c)(3) nonprofit organization, The NAEPC Education Foundation has the opportunity to generate ongoing revenues and funding from many sources including:

1. Grants
2. Sponsorships
3. Donations
4. Bequests
5. Planned Giving Programs
6. Publishing Programs
7. Conferences
8. Continuing Education Programs
9. Membership

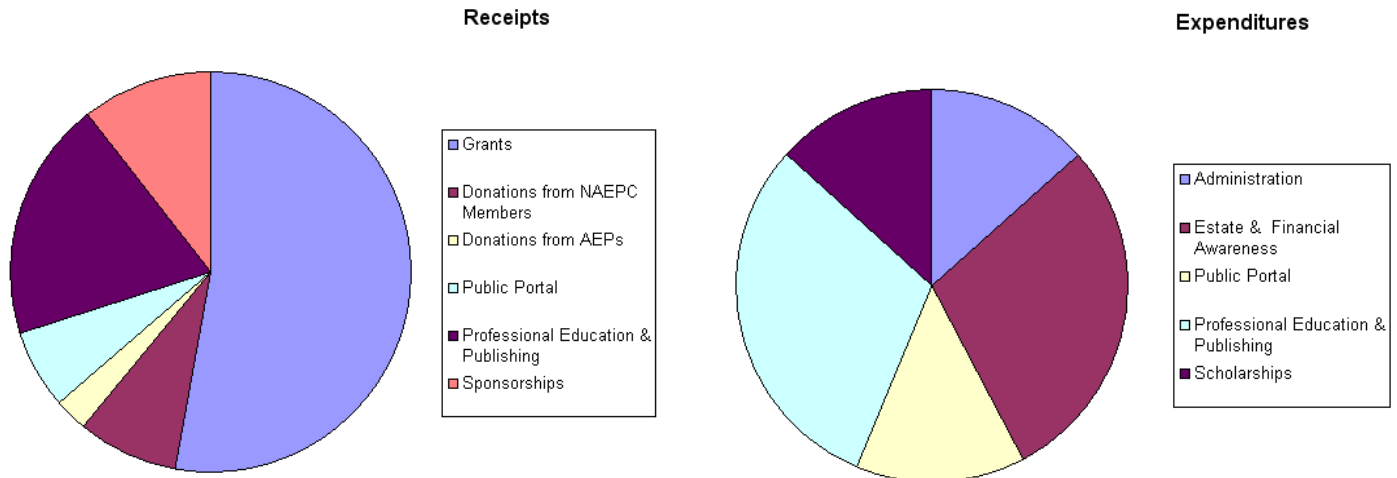
The Foundation's business plan currently incorporates a number of these opportunities and additional ideas will be considered and developed in the future.

## ***2. 2012–2013 Targeted Fund Raising & Operating Goals***

The following is a proposed operating budget for The Foundation. It is predicated on receiving certain donations and grants so that specific programs and campaigns can be initiated and managed according to quality control standards. If these funds are not received at the levels noted, it may not be possible to initiate, implement or advance many of the important programs outlined in this report.

## The NAEPC Education Foundation 2012-2013 Targeted Fund Raising & Operating Goals

Targeted Receipts		
Grants	\$1,000,000	53%
Donations from NAEPC Members	150,000	8%
Donations from AEP <sup>®</sup> s Designees	50,000	3%
Public Portal	125,000	7%
Professional Education & Publishing	365,000	19%
Sponsorships	<u>200,000</u>	11%
Total Receipts	<u>\$1,890,000</u>	100%
Targeted Expenditures		
Administration	\$239,000	13%
Estate & Financial Awareness	505,000	27%
Public Portal	245,000	13%
Professional Education & Publishing	540,000	29%
Scholarships	<u>236,000</u>	12%
Total Expenditures	<u>\$1,765,000</u>	93%
Targeted Cash Flow (Deficit) to Build Reserves	<u><u>\$125,000</u></u>	7%



***The NAEPC Education***

***Foundation*** is grateful for the ongoing support of its many affiliated local estate planning councils and to countless NAEPC individual members for their valued contribution of endless hours of work, for sharing their extensive intellectual property and for their financial resources during calendar year 2011.



# The 2011 NAEPC Education Foundation Donors

## Affiliated Local Estate Planning Councils

Estate Planning Council of Central New York  
Estate Planning Council of Riverside County  
Southern Nevada Estate Planning Council  
Tallahassee Regional Estate Planning Council

## Individuals

**Robert G. Alexander**, JD, LL.M., AEP®, EPLS  
**Joanna Averett**, MBA, CFP®, AIF®, AEP®  
**Hartman Axley**, CLU®, ChFC®, JD, CFP®, MSFS, RHU, AEP®  
**Kathleen J. Belmonte**, CTFA, AEP®  
**William J. Braun**, CLU®, ChFC®, AEP®  
**Christopher M. Brown**, JD, AEP®  
**Cindy D. Causby**, CTFA, AEP®  
**Franklin B. Cornelius**, CLU®, ChFC®, AEP®  
**Walter Lee Davis, Jr.**, Atty, CPA, AEP®, EPLS  
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**M. Eileen Dougherty**, CTFA, CFP®, AEP®, ChFC®  
**Charles V. Douglas**, JD, CFP®, AEP®  
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**Charles C. Ives**, AEP®  
**Christopher P. Jakyma**, JD, CTFA, AEP®  
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**Gail L. Waldman**, CFP®, AEP®  
**Nancy H. Weingard**, CLTC, CFP®, AEP®



A neighbor calls and says, “My mother’s leaving for a trip tomorrow evening: *can you put together a living trust for her by then?*”

–Robert G. Alexander, JD, LL.M., AEP<sup>®</sup>, EPLS



# The NAEPC Education Foundation 2012 Donor Contribution Form

## Have You Ever Heard Someone Say...

*"I'm too young to do estate planning."*

*"Doesn't the government provide for that?"*

*"All my property is titled in joint tenancy with my spouse so I don't need a will."*

*"Estate planning is only for the rich."*

*"Estate planning is too complicated and expensive."*

## THE NAEPC FOUNDATION MISSION

- ◆ Provide the public with financial awareness programs and improve financial literacy
- ◆ Educate the public regarding the benefits of the multi-disciplinary team concept of estate and financial planning as espoused by the National Association of Estate Planners & Councils
- ◆ Develop educational programs for estate and financial planning professionals
- ◆ Develop and promote a community outreach program for the general public
- ◆ Hold educational conferences, seminars, forums, and meetings regarding estate and financial planning

Our objectives for public outreach are to educate Mary & John Q. Public about these issues: What is estate planning? Why is estate planning so important? What are the reasons to do estate planning? and Who are the professional team of estate planners available to assist individuals with their estate plans? In the process we want to correct common misconceptions about estate planning and to emphasize the team approach to estate planning. NAEPC and the NAEPC Education Foundation represent the entire community of professional estate planners. Through our over 230 affiliated local councils and their 28,000 members. The NAEPC Education Foundation is the logical organization to provide the national leadership necessary to educate the public about estate and financial planning. Please join us with your financial and in-kind support.

## WE CAN'T DO THIS ALONE – WE NEED YOUR HELP!

Please consider making a contribution to The NAEPC Education Foundation by completing and returning this page. Unless you request otherwise, your contribution will be given recognition on The NAEPC Education Foundation webpage at [www.naepc.org/foundation\\_contributors.web](http://www.naepc.org/foundation_contributors.web) and in next year's Foundation Report. Thank you for your consideration.

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Click or visit [www.naepc.org/foundation\\_contributors.web](http://www.naepc.org/foundation_contributors.web) to make your online contribution or enclosed a check payable to "The NAEPC Education Foundation" or complete the following credit card form.

Please accept my contribution of \$\_\_\_\_\_.

Charge My VISA/MC/AMEX # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Name of Cardholder \_\_\_\_\_ Signature \_\_\_\_\_

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Telephone Number \_\_\_\_\_ Email \_\_\_\_\_

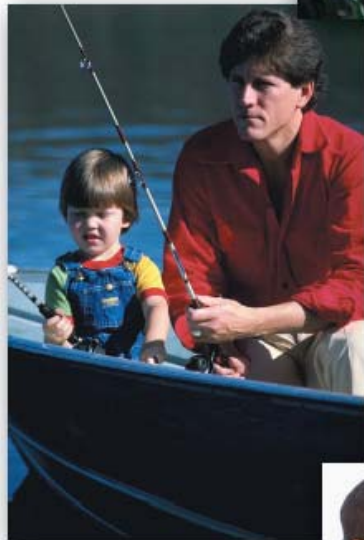
Use of my donation for:  Unrestricted  Improving Financial Awareness  Professional Education  Scholarships

Call, email, fax, or mail your generous contribution to us at:

The NAEPC Education Foundation ♦ 1120 Chester Avenue, Suite 470 ♦ Cleveland, OH 44114  
Phone: 866.226.2224 ♦ Fax: 216.696.2582 ♦ Email: [admin@naepc.org](mailto:admin@naepc.org)







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## The NAEPC Education Foundation 2012–2013 Foundation Report

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[www.naepc.org/foundation.web](http://www.naepc.org/foundation.web) ♦ [www.EstatePlanningAnswers.org](http://www.EstatePlanningAnswers.org)

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