



**BANK OF STOCKTON**  
**Wealth Management Group**

*Presents ABA Trust & Estate Briefing Series*

**What should a Married Couple's Estate Plan be Post 2017?**

**Thursday, April 4, 2019**

**10:00 am – 12:00 pm**

**(9:30 Continental Breakfast)**

**Bank of Stockton Wealth Management Group**

**555 W. Benjamin Holt Drive, Bldg A, Stockton, CA 95207**

Our presenters will review the challenges involved with the prudent investor rule and developments with respect to concentration. Get your questions answered in this 90-minute Briefing.

**This Briefing will focus on:**

Recent years have seen a historical change in the way planners should approach fundamental estate planning practices. Federal estate tax is increasingly an issue for only a very small part of the population, and is much easier to avoid the tax with a minimum of planning. Many face uncertainty as to whether they are truly free of the tax or only in the midst of a 7 year increase in the applicable exclusion amount of \$10 million indexed for inflation through 2025.

- Increased application exclusion & enactment of portability
- Changes in marital planning for married couples
- Factors to considering using portability versus traditional A/B planning
- Impact of state death taxes
- Disruption caused by maximum exclusion type formulas
- Ways to preserve the option of obtaining a step up in income tax basis



**To Register: Contact Lynn Salerno (209) 929-1521 or [lsalerno@bankofstockton.com](mailto:lsalerno@bankofstockton.com)**

**By Monday, April 1, 2019**

Bank of Stockton does not charge to attend the Trust Briefing Series. However, there is a nominal cost for your professional credits: **\$20 for SJCBA Members** and **\$30 for Non-Members**.

For information on MCLE credits, please contact the SJCBA (209) 948-0125

*This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of two (2) participatory hours, of which two (2) hours credit will apply to the General MCLE Requirement. The SJCBA certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.*

*This briefing has been approved for 2.5 CTFA, 2.0 CFP, 2.0 CPE for tax*