

Wealth Management Topics

CALAMOS®

The Calamos Wealth Management wealth planning team is often asked to speak to client groups and various industry conferences. Below is a list of the topics offered. If you are interested in having our Senior Wealth Strategist, Terry LaBant speak please contact Cara Mossington at 630-245-1238 or cmossington@calamos.com

Your Family Limited Partnership: Hoping it Worked ...?

This presentation reviews wealth shifting using Family Limited Partnerships and Family Limited Liability Companies in their historic, current and potential future contexts based on the evolution of tax law and court cases challenging them as planning techniques.

Landlords and the Surtax

Taxpayers who own real estate that produces taxable income may end up paying an additional Surtax on that income this year. This presentation reviews how the Surtax operates, the history of passive activity loss rules, and how taxpayers may be classified as real estate professionals who otherwise do not pay the Surtax on their rental income.

Navigating the Tax Landscape: A New Frontier?

This presentation reviews the impact of the "American Tax Relief Act of 2012", but it presents these changes in light of planning discussions and opportunities still available to save taxes over time.

The Apples and Oranges of Charitable Giving

Families can foster their charitable giving legacy in many ways, including the use of private foundations and donor advised funds. As the two differ greatly in terms of structure

and operations, this presentation highlights some points to consider when making philanthropic decisions.

Naming Trusts as Retirement Plan Beneficiaries.

Parents can leave retirement accounts to children directly or in trust. Trust designations can provide protection to children from themselves or others. But, these designations fail if not made properly. This presentation covers the benefit of trust designations and how to ensure they work.

Retirement Planning After 70.

As workers retire later, some still consider adding to retirement accounts. This piece reviews that accounts that can receive more retirement savings, those which must pay out and other which can suspend distributions for those who choose to work after age 70.

Stretching the Inherited IRA

Many of us take advantage of saving through our retirement plans each year. Tax free growth and income tax deferral provide great advantages in these accounts. Extending these benefits to our beneficiaries helps further. This presentation reviews how to provide an inherited IRA to someone without accelerating income tax payments prematurely.

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The Surtax Cometh...

When President Obama and Congress enacted the Affordable Care Act, it included a federal Surtax on the net investment income of certain “wealthy” taxpayers. This presentation explains the Surtax, when it applies and planning opportunities to help minimize its impact.

Foreshadowing Change?

President Obama has released two federal budget proposals now which recommend substantial changes to wealth transfer tax laws. This presentation summarizes the President’s proposed changes and how they would impact wealth transfer planning that currently provide great benefits.

Is Portability a Panacea for Estate Planning?

Portability allows spouses to share estate tax exemptions. Many believe this eliminates the need for traditional estate planning. This presentation explains portability and debunks that myth.

Is Your Estate Plan Overdue for a Checkup?

Estate plans help us put our affairs in order. However, changes to your family, to your financial situation or tax or state laws generally may have an unintended and adverse impact on your original plan. Or, you may never have taken those final but important steps to implement your plan in the first place. This presentation helps review why an estate plan is rarely a “one and done” endeavor.

Estate Planning Benefits During Periods of Low Interest Rates.

The Federal Reserve has continued to lower interest rates to encourage economic growth. As rates have become historically low, taxpayers may have one last chance to consider several wealth transfer techniques that work so well in this environment.

State Residency – So . . . Where do you live?

The new tax act has brought more certainty to estate and income tax discussions for individuals. Less than 1% of taxpayers are now subject to the estate tax. So, taxpayers are now discussing how to save federal income taxes. But, they also have become more sensitive to the cost of state taxes that they may pay over time. This presentation focuses on the importance of the component of tax planning that often influences relocation during retirement.

Common Neglected Estate and Tax Planning Issues.

This presentation explains a variety of common issues overlooked when reviewing income tax and wealth transfer planning opportunities.

Taxpayer Relief Act of 2012 – A New Frontier?

This presentation explains how tax planning discussions have changed in light of the new tax act and offers considerations for those who hope to plan ahead.

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