PARTNERS IN PLANNING
FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC
FAMILY WEALTH & LEGACY COUNSELLORS

MARGARET "PEGGY" R. HOYT, J.D., M.B.A., B.C.S ‡†*
RANDY C. BRYAN, J.D., B.C.S. ‡†
SARAH S. AUMILLER, J.D.
BENJAMIN R. HUNTER, J.D.

‡ BOARD CERTIFIED IN WILLS, TRUSTS & ESTATES
† BOARD CERTIFIED IN ELDER LAW
*CERTIFIED LEGACY ADVISOR™

2012 WORKSHOP SCHEDULE

The Truth About Medicaid Planning

Wednesday, January 4, 2012 at 9:30 a.m.
Wednesday, February 1, 2012 at 9:30 a.m.
Wednesday, March 7, 2012 at 9:30 a.m.
Wednesday, April 4, 2012at 9:30 a.m.
Wednesday, May 2, 2012 at 9:30 a.m.
Wednesday, June 6, 2012 at 9:30 a.m.
Wednesday, July 11, 2012 at 9:30 a.m.
Wednesday, August 1, 2012 at 9:30 a.m.
Wednesday, September 5, 2012 at 9:30 a.m.
Wednesday, October 3, 2012 at 9:30 a.m.
Wednesday, November 7, 2012 at 9:30 a.m.
Wednesday, December 5, 2012 at 9:30 a.m.

As our society continues to age, one of the greatest concerns of the elderly, their friends, family members and other loved ones is that they may need nursing home care in the future, especially as the costs for nursing home care continue to increase. This workshop will debunk many of the myths you may have heard with regard to Medicaid eligibility. We will explore opportunities that enable you to protect and preserve your assets, preserve your independence and maintain your security as you confront the concerns of aging, illness and possible nursing home placement. By attending the workshop you are entitled to receive a reduced rate of $250.00 for your initial consultation. (approximately 3 hours)

The Truth About Estate Planning

Thursday, January 19, 2012 at 9:30 a.m.
Thursday, February 16, 2012 at 9:30 a.m.
Tuesday, March 13, 2012 at 6:00 p.m.
Thursday, April 12, 2012 at 6:00 p.m.
Tuesday, May 15, 2012 at 9:30 a.m.
Thursday, June 14, 2012 at 9:30 a.m.
Thursday, July 26, 2012 at 6:00 p.m.
Tuesday, August 14, 2012 at 6:00 p.m.
Tuesday, September 11, 2012 at 9:30 a.m.
Thursday, October 18, 2012 at 9:30 a.m.
Thursday, November 15, 2012 at 6:00 p.m.
Tuesday, December 11, 2012 at 6:00 p.m.

Tuesday, January 31, 2012 at 6:00 p.m.
Tuesday, February 28, 2012 at 6:00 p.m.
Thursday, March 29, 2012 at 9:30 a.m.
Tuesday, April 24, 2012 at 9:30 a.m.
Thursday, May 31, 2012 at 6:00 p.m.
Tuesday, June 26, 2012 at 6:00 p.m.
Tuesday, July 31, 2012 at 9:30 a.m.
Thursday, August 30, 2012 at 9:30 a.m.
Thursday, September 27, 2012 at 6:00 p.m.
Tuesday, October 30, 2012 at 6:00 p.m.
Tuesday, November 27, 2012 at 9:30 a.m.

This complimentary and interactive workshop is designed to educate families about general estate planning principles, the federal estate and gift tax structures, and the importance of implementing and maintaining estate plans. By attending the workshop you are entitled to receive a reduced rate of $100.00 for your initial consultation. (approximately 2 hours)

BROADWAY PLAZA, 254 PLAZA DRIVE, OVIEDO, FLORIDA 32765
PHONE (407) 977-8080 ♦ FACSIMILE (407) 977-8078
www.HoytBryan.com

Planning For Your Pets

Thursday, May 10, 2012 at 6:00 p.m.
Thursday, September 13, 2012 at 6:00 p.m.

Animal companions… your pets… "your children." Whatever you call them, they are dearly loved family members. Our pets come in all shapes and sizes — from horses to hamsters, from ferrets to felines — they inhabit our hearts with their own unique personalities. They share day-to-day struggles, adventures, and special moments with us. We share our homes, our beds and our hearts with our pets. We worry about our pets. They leave us with a legacy of happy memories after they're gone. Our pets love us unconditionally, help reduce stress and even enhance longevity. For all these reasons and so many more, you should explore all the alternatives for planning. (approximately 2 hours)

Special People, Special Planning

Tuesday, February 21, 2012 at 6:00 p.m.
Tuesday, June 19, 2012 at 6:00 p.m.
Tuesday, October 23, 2012 at 6:00 p.m.

Based on the book, *Special People, Special Planning,* this workshop, presented by co-author Peggy Hoyt, is about creating a financial and legal blueprint to address the special person's unique personal and social needs. Families of people with special needs face planning challenges that accompany longer life expectancies - a future without full independence - and the need to maintain an outstanding quality of life. You will gain an overview of the three main federal disability programs and learn how to create a customized, comprehensive plan for your special person. (approximately 2 hours)

What to Do When Someone Dies

Co-hosted by Baldwin Fairchild.

Thursday, January 26, 2012 at 6:00 p.m.
Tuesday, July 24, 2012 at 6:00 p.m.
Tuesday, November 20, 2012 at 6:00 p.m.

At this workshop we will review the step-by-step process you need to know before and after losing a loved one, which includes: pre-need funeral planning, the probate and estate administration process, along with frequently asked questions. (approximately 2 hours)

Women in Transition

Wednesday, March 21, 2012 at 6:00 p.m.
Thursday, August 9, 2012 at 6:00 p.m.

Based on the book, *Women in Transition: Navigating the Legal and Financial Challenges in your Life*, this workshop presented by co-author Peggy Hoyt, focuses on every woman as she moves from one phase of life to another. Whether she is living with parents, on her own, in a committed relationship, experiencing widowhood or divorce, each transition presents potential areas of vulnerability with personal, legal and financial lessons, opportunities and challenges. This workshop will teach you how to build your own solid foundation to protect yourself and the people and things you cherish.

A Matter of Trust

Tuesday, April 17, 2012 at 6:00 p.m.
Thursday, November 29, 2012 at 6:00 p.m.

This workshop will draw your attention to the little known fact that estate planning is not just about the legal documents, it is all about the personal instructions we leave to our loved ones in the event of our disability or death. We will discuss Wills, Trusts, Powers of Attorney, Living Wills, Ethical Wills, Memorial Instructions, Personal Property Memoranda, "Babysitter Instructions" and Pet Care Instructions, to name just a few. We will also explore the role and importance of Trustees, including professional trustees.

YES! - Your Enterprise Success™

This complimentary workshop is designed to educate business owners about the importance of entity selection, entity maintenance, succession and exit planning. Your business is one of your largest assets. When your dream is on the line, there is no time to second guess. From starting your business to staying in business, we are ready to assist you with the tools necessary to deliver top performance and ensure your pathway to success. Nationwide, more than 70% of all businesses fail to survive to the second generation. Who will run your business in the event of your disability or death? Where will the money come from to provide the liquidity for estate taxes? Is your business plan coordinated with your personal estate plan?

Opportunities in Estate Planning

A Continuing Education Course offering
16 Hours of CE, CFP, and CPE Credits

This course is specifically designed to teach professional advisors how to utilize proven, cutting-edge estate planning techniques while becoming a leader in the impending transfer of wealth from generation to generation. You will have a unique opportunity to experience fresh and powerful planning ideas and techniques. While this course could be presented in the typical continuing education format, we have chosen to present these concepts from the perspective that really matters: the client's perspective. (Ten person minimum)

Loving Without A License

~ Workshop Available by Special Request ~

Based on the book, *Loving Without a License-An Estate Planning Guide for Unmarried Couples and Same Sex Partners*, by Peggy Hoyt and Candace Pollock, this workshop explores the unique estate planning challenges of unmarried couples and same sex partners – life alliance partners. Traditional estate planning focuses on solutions for married couples or for singles. What about the unique challenges faced by unmarried, yet committed partners? The number of life alliance partners continues to grow, with an ever-increasing demand for laws, protections and services designed specifically to address their specific estate planning needs. Step-by-step, *Loving Without a License*, provides guidance, insight and solutions for people genuinely concerned about creating a comprehensive estate plan that does one thing – accomplishes your goals. Protect yourself and your life alliance partner in an ever-changing world!

Retirement Planning

~ Workshop Available by Special Request ~

This workshop is a MUST for all clients approaching age 70 ½. We will discuss in detail the "Stretch IRA" including the changes implemented by the IRS with the final regulations in 2002. There were substantial changes in 2002 and 2003 in the retirement planning arena. Even if you have attended a Retirement Planning Workshop before, you should attend again to get updated.

WORKSHOP REGISTRATION

Workshops are held at:
The Law Offices of Hoyt & Bryan, LLC - Learning Center

~ RESERVATIONS ARE REQUIRED ~

Please select workshops and visit, call, fax or mail your RSVP to:
THE LAW OFFICES OF HOYT & BRYAN, LLC
254 PLAZA DRIVE, OVIEDO, FL 32765
PHONE: 407-977-8080 FAX: 407-977-8078
WWW.HOYTBRYAN.COM

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YES! Your Enterprise Success

Workshops last approximately 3 hours. You are encouraged to invite your Financial Consultant, CPA, and/or Insurance Agent. We request that spouses attend together.

Name: ________________________________ Spouse's Name: ____________________

Phone: ____

Email: ____

Address: ____

City, State, Zip: ____