

## ***Personal Trust Curriculum Level III***

### **Estate Planning for Lifetime Gifts**

This course introduces participants to the concepts of lifetime gifts. It discusses the appropriateness of lifetime gifts, use of the annual exclusion, and various techniques for transferring assets.

Audience:

This course is appropriate for trust officers who already have a basic knowledge of estate and gift taxes and who seek to expand their skills to enable them to advise clients with respect to clients' estate plans.

Credits available: AIB, ICB

### **Estate Planning for Charitable Giving**

This course provides participants with the knowledge needed to advise clients in the area of charitable giving and how it is used to provide additional liquidity for the estate and savings on potential estate taxes

Audience:

This course is appropriate for trust officers who already have a basic knowledge of estate tax and seek to expand their skills to enable them to advise clients with respect to their clients' estate plans.

Credits available: AIB, ICB

### **Estate Planning for the Business Owner**

This course examines the issues associated with the transfer of various types of business entities, including valuation and tax considerations.

Audience:

This course is appropriate for trust officers who have already achieved a basic expertise with estate planning generally, and who seek to expand their knowledge of estate planning for business owners. Participants undertaking this course should have a firm understanding of the transfer tax system and basic estate planning, including planning for lifetime gifts and estate planning for the marital deduction.

Credits available: AIB, ICB

### **Estate Planning Final Case Study**

This case study provides an opportunity to apply concepts learned in earlier estate planning courses to real-world client situations.

Audience:

This case study activity is appropriate for trust officers who have expanded their skills in estate planning by completing all of the following courses in the Estate Planning series:

- Estate Planning Overview
- Estate Planning for the Marital Deduction
- Estate Planning for Lifetime Gifts
- Estate Planning for Charitable Giving
- Estate Planning for the Business Owner

Credits available: AIB, ICB

### **Financial Planning Skills**

This course provides participants with a working knowledge of financial planning topics.

Audience:

Trust professionals looking for a big picture view of financial planning concepts. This course is appropriate for trust officers who already have achieved a basic level of knowledge and expertise in the trust field.

Credits available: AIB, ICB

### **Generation-Skipping Transfer Tax**

This course will give participants the understanding they need to discuss the implications of the generation-skipping transfer (GST) tax and answer common tax-related client questions.

Audience:

This course is appropriate for trust officers who have already achieved a basic level of knowledge and expertise in the trust field.

Credits available: AIB, ICB

### **Investments II**

This course builds on Investments I and focuses on the concepts used in valuing investments, the characteristics of different types of securities markets, and factors to consider in mutual fund selection.

Audience:

Trust professionals looking for a big-picture view of investments and investment planning concepts. This course is appropriate for trust officers who have already achieved a basic level of knowledge and expertise in the trust field.

Credits available: AIB, ICB

**Life Insurance and Annuities**

This course enhances the trust officer's value to clients as a credible source of insurance information. Participants will learn about life insurance and annuity products, review related policy issues and fiduciary responsibilities, and explore the uses of these products in serving client's financial- and estate-planning needs.

**Audience:**

This course is appropriate for trust officers who already have achieved a basic level of knowledge and expertise in the trust field.

Credits available: AIB, ICB