

# 10TH ANNUAL ESTATE PLANNING SYMPOSIUM

epcmiami.org

2022 VIRTUAL VIA ZOOM  
Tuesday, February 8th, 2022, 9:00 am - 5:00 pm

## MEET OUR SPONSORS

### PLATINUM LEVEL

CORAL GABLES  
**TRUST**  
*Stands Apart*



**GROVE BANK & TRUST**

### GOLD LEVEL

**KAUFMAN | ROSSIN**

**BMT**  
THE BRYN MAWR TRUST  
COMPANY OF DELAWARE

**PSI**  
**PENSION SERVICES**   
DESIGNING RETIREMENT PLANS FOR MAXIMIZED CONTRIBUTIONS

**First National Bank of South Miami**  
Private Bank and Trust  
Welcome to **First Class.**

### SILVER LEVEL

  
**JONES LOWRY**  
INNOVATIVE LIFE INSURANCE SOLUTIONS

**24/7 NURSING CARE**  
QUALITY IN HOME CARE SERVICES

**Nicklaus Children's Hospital**  
  
**FOUNDATION**

# Your Convenient Choice for Trust, Investment and Planning Services

*Local, Independent, High-Level, Flexible and Responsive*



TRUST AND ESTATE SERVICES | INVESTMENT MANAGEMENT  
TAX AND RETIREMENT PLANNING | FINANCIAL PLANNING  
DIRECTED AND SPECIAL NEEDS TRUSTS | CUSTODY

***John Harris***

*Managing Director &  
Chief Wealth Advisor.*

Coral Gables Trust Company

D: 305.443.2544

E: [jharris@cgtrust.com](mailto:jharris@cgtrust.com)

**CORAL GABLES**

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[www.cgtrust.com](http://www.cgtrust.com)

CORAL GABLES | FORT LAUDERDALE | BOCA RATON | PALM BEACH

"Investment and related products are: Not insured by the FDIC, the United States Government or any Governmental Agency or by Coral Gables Trust Company or any of its affiliates. No obligations of the Trust Company or guaranteed by the Trust Company. Subject to investment risk and may lose value."

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**CORAL GABLES**  
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## **Full Trust & Investment Services**

*Coral Gables Trust Company acts as the investment advisor, trust administrator, corporate trustee, co-trustee and agent of trustee. Our team ensures safekeeping of all trust assets and conscientiously performs the trust administration duties outlined in the trust documents, such as: discretionary distributions, tax reporting, bill paying, and record reporting.*

## **Investment Management**

*CGTC manages diversified portfolios for high-net worth individuals, families and complex fiduciary situations that include irrevocable trusts, revocable trusts, guardianships, special needs trusts, charitable trusts, foundations and endowments.*

## **Directed Trusts**

*Coral Gables Trust Company allows the creator of a trust to direct them to follow the investment selections of an outside advisor. This business model permits control over the assets and the revenue they generate to remain with the Financial Advisor.*

## **Special Needs Trusts**

*We provide protection, security and comfort through careful review of our client's needs in coordination with government benefits*

## **Financial Planning**

*We understand it's more than assets and investments and net worth. It's about what you want to do with your money and why. It's about working with our client advisory team to identify your concerns expectations and goals.*

## **Estate Settlement Services**

*Coral Gables Trust Company can assist in the settlement of your estate when the time comes. We can serve as executor, personal representative or trustee of your estate. Our team will assure that your plan is implemented correctly, disputes are resolved and assets are distributed in a timely manner.*

For more information, please contact:

**John Harris**

Managing Director & Chief Wealth Advisor

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E: [jharris@cgtrust.com](mailto:jharris@cgtrust.com)

[WWW.CGTRUST.COM](http://WWW.CGTRUST.COM)



## BOUTIQUE BANKING AND WEALTH MANAGEMENT

### Grove Bank & Trust

Providing unrivaled client service and personal attention since 1926.

With an extensive array of boutique banking, wealth management, and trust services, Grove Bank & Trust offers highly personalized and technology driven solutions to make banking with us a pleasure. Grove Bank & Trust is a Miami-based financial services firm and is one of the longest continuously operating banks in Florida. People are our most important asset and our brand. The values of integrity and honesty are of paramount importance to us and are the essence of who we are and how we operate.

Proudly managing approximately \$1 billion in assets under management, we at Grove Bank & Trust pride ourselves on earning our clients' confidence by establishing meaningful relationships with each and every client and taking the time to develop unique comprehensive plans to meet their goals and objectives.



## GROVE BANK & TRUST

305.858.6666 | [grovebankandtrust.com](http://grovebankandtrust.com)   

\*Investment Products: Not FDIC Insured | May Lose Value | Not Bank Guaranteed | Not a Deposit | Not Insured by any Federal Government Entity. Clients of Grove Bank & Trust and their affiliates should consult with their legal and tax advisors prior to entering into any financial transaction or estate plan





# BOUTIQUE BANKING AND WEALTH MANAGEMENT

## Grove Bank & Trust, Meet our Team



Sheldon T. Anderson  
Chairman  
Chief Executive Officer



Edward J. Joyce  
Vice Chairman



Charles Porter, CFA  
President,  
Trust & Wealth Management



Emilio Vazquez  
Senior Vice President  
Premier Banking



David Breitwieser  
Managing Director  
Chief Investment Officer



Marta Goldberg, JD  
Managing Director  
Fiduciary Wealth Advisor



Alex F. Bahamonde, CFTA  
Managing Director  
Chief Fiduciary Officer



Libby Witherspoon  
Managing Director  
Senior Portfolio Manager



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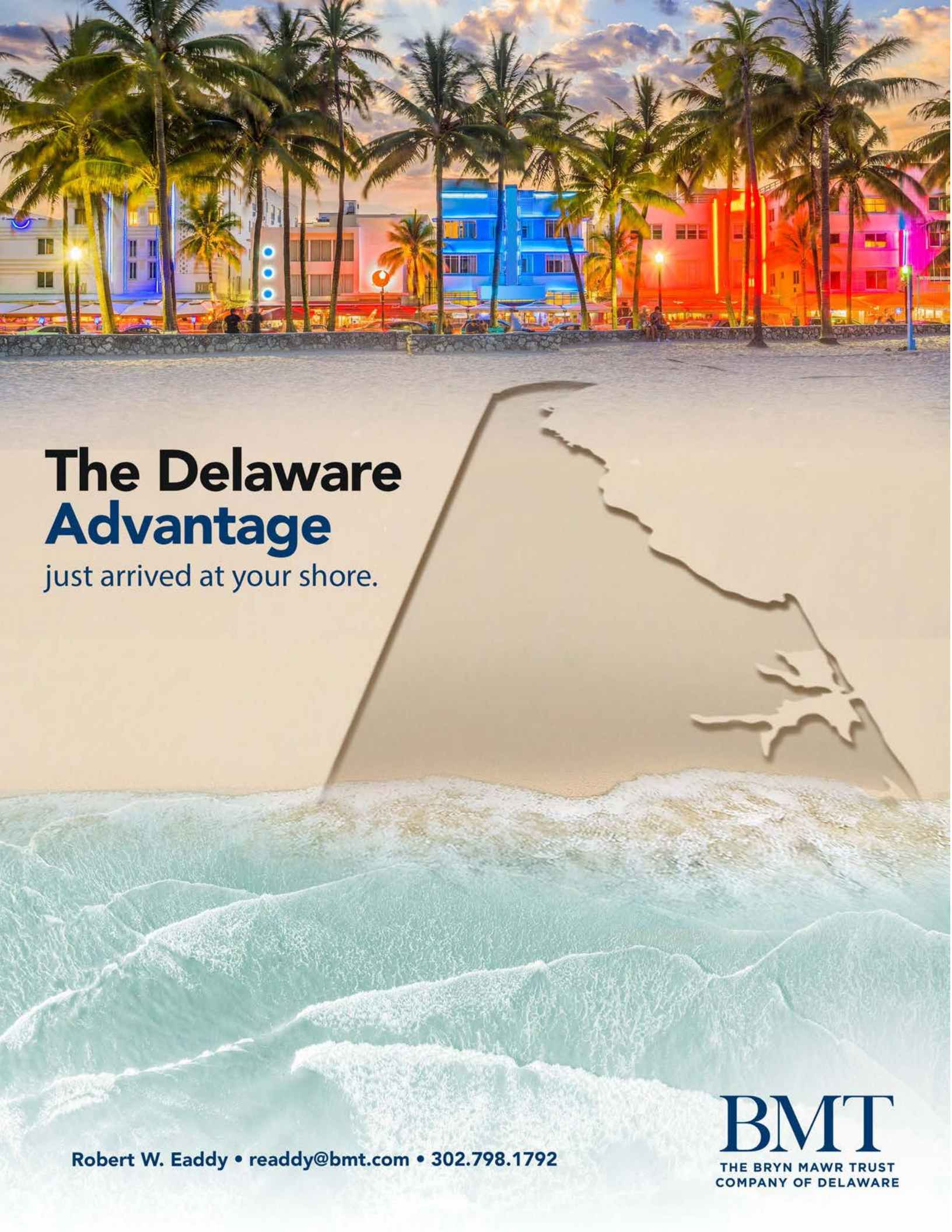
**We're not your  
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[msscott@kaufmanrossin.com](mailto:msscott@kaufmanrossin.com)

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# The Delaware Advantage

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**BMT**  
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## Local Professionals you TRUST

We are committed to assisting individuals, families and businesses achieve their financial goals. We provide unparalleled concierge service. Our team is made up of highly qualified professionals with a combined 200 years of experience. Our team members hold designations of CTFA, CFP, and JD.



### We Provide:

- Investment and Wealth Management
- Financial Planning
- Trust Administration
- Restricted Depositories
- Guardianships
- Estate Settlement
- IRA and IRA Rollover
- Estate Planning Checkup
- Private Banking Services



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**Angel Medina**

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 305.662.5419



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 gmartelo@fnbsm.com  
 305.421.2291

**Investment Trust Products: Not FDIC insured. Not deposits or obligations of the Bank. Not guaranteed by the Bank. Subject to investment risk, including possible loss of principal.**





# CUSTOMIZED 401K & PENSION PLANS



Robert Penafiel, Principal of Pension Services, Inc has one mission in mind:

**To design customized qualified retirement plans for employers seeking the highest tax deductions and asset protection.**

Contrary to most payroll and mutual fund 401(k) plans, at PSI we are committed to offering a full array of customized plan designs that meet the employer's needs. Our designs focus on employee demographics and the type of employers (i.e. C Corps, S Corps, Partnerships or Single-Member LLCs among others). We can offer different formulas to maximize tax deductions for each owner, we can convert employee benefit plans to employer benefit plans. We evaluate all IRS tax codes in our designs, which seek to benefit key employees and owners.

## WHAT WE DO AND HOW WE STAND ALONE IN OUR INDUSTRY

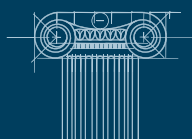
- All our 401(k)/pension plans are customized for each employer;
- We use our proprietary software that enables us to design plans not found in the industry;
- We maximize retirement benefits for owners and key employees;
- We maximize tax deductions;
- We increase asset protection for owners;
- We employ qualified retirement personnel such as attorneys, enrolled actuaries, QKAs, QPA, EA, MAAA, MSPA, CEBS, CPC



# HELPING YOU PRESERVE YOUR CLIENT'S WEALTH... ONE GENERATION TO THE NEXT



MIAMI | PALM BEACH | FT. LAUDERDALE | JACKSONVILLE



## JONES LOWRY

INNOVATIVE LIFE INSURANCE SOLUTIONS  
FOR ULTRA-HIGH NET WORTH FAMILIES

Jones Lowry is a Member Firm of M Financial Group.

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**ERIC EKLUND**  
SENIOR DIRECTOR, ADVANCED PLANNING

**JEFF NEWMAN**  
DIRECTOR

**JASON M WALLACH**  
DIRECTOR

470 COLUMBIA DRIVE | SUITE 100-E  
WEST PALM BEACH, FL 33409

777 BRICKELL AVENUE | SUITE 500  
MIAMI, FL 33131

T 877.600.0029

[WWW.JONESLOWRY.COM](http://WWW.JONESLOWRY.COM)



## SERVICES PROVIDED

- Bathing, grooming & dressing
- Toileting
- Assisting with walking
- Assistance with transfer
- Medication reminders
- Planning & assistance with meal preparation
- Light housekeeping
- Laundry
- Escort to doctor visits
- Errands, ect.
- Social contact
- Maintain a safe home environment

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Comfortable Independent Living**

**24/7 NURSING**

QUALITY  
IN HOME  
CARE SERVICES

**CARE**



**CONTACT US AT:**

**MIAMI-DADE COUNTY LOCATION:**

24/7 Nursing Care, Inc.  
9425 Sunset Drive, Suite 170  
Miami, FL 33173  
T 786.518.3622  
F 305.859.3539

License number: 30211741

**BROWARD COUNTY LOCATION:**

24/7 Nursing Care, Inc.  
3350 SW 148 Avenue, Suite 110  
Miramar, FL 33027  
T 954.949.1332  
F 954.532.8276

License number: 30211998



# Help Build the Future of Pediatric Healthcare

Nicklaus Children's Hospital is South Florida's premier provider of pediatric healthcare. We work with individuals like the clients you proudly serve to help them fulfill their charitable plans. While pursuing their goals and dreams, they can also help children in our community find hope and healing.

Contact **Greg Romagnoli**, Senior Director of Planned Giving  
[Greg.Romagnoli@Nicklaushealth.org](mailto:Greg.Romagnoli@Nicklaushealth.org) | 305.582.0137

[nicklauschildrens.org/plannedgiving](https://nicklauschildrens.org/plannedgiving)



**Nicklaus  
Children's  
Hospital**

Where Your Child Matters Most

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### PLATINUM LEVEL

**CORAL GABLES TRUST COMPANY (CGTC)** is the largest independent and privately held trust company headquartered in South Florida with \$2 billion of assets under management, and a leading provider of Wealth Management, Trust and Financial Planning services throughout the state.

**CORAL GABLES**  
**TRUST**  
*Stands Apart*

John Harris | 305.443.2544 | [jharris@cgtrust.com](mailto:jharris@cgtrust.com) | [cgtrust.com](http://cgtrust.com)

**GROVE BANK & TRUST** With an extensive array of boutique banking, wealth management, and trust services, Grove Bank & Trust offers highly personalized and technology driven solutions to make banking with us a pleasure. Grove Bank & Trust is a Miami-based financial services firm and is one of the longest continuously operating banks in Florida. People are our most important asset and our brand. The values of integrity and honesty are of paramount importance to us and are the essence of who we are and how we operate. Proudly managing approximately \$1 billion in assets under management, we at Grove Bank & Trust pride ourselves on earning our clients' confidence by establishing meaningful relationships with each and every client and taking the time to develop unique comprehensive plans to meet their goals and objectives.

  
**GROVE BANK & TRUST**

Alex F. Bahamonde | 305.860.2719 | [abahamonde@GroveBankandTrust.com](mailto:abahamonde@GroveBankandTrust.com)  
[GroveBankandTrust.com](http://GroveBankandTrust.com)

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**KAUFMAN ROSSIN** At Kaufman Rossin, it's our business to make joy your bottom line. We're one of the top 100 accounting and advisory firms in the U.S., with 60 years of practice and clients throughout the world. We take that responsibility to heart. Whether you need consulting, tax, assurance or accounting we bring technical mastery, collective intelligence and integrity to our work for every client. But it's the listening, understanding, innovating and caring of our 400+ professionals that brings joy to clients – they give us 4.9 stars, among the highest client satisfaction rating in the industry!

**KAUFMAN | ROSSIN**

Mark Scott | 305.798.4200 | [msscott@kaufmanrossin.com](mailto:msscott@kaufmanrossin.com)  
[kaufmanrossin.com](http://kaufmanrossin.com)

**BRYN MAWR TRUST COMPANY OF DELAWARE** serves as a corporate fiduciary and administrative trustee under the full spectrum of tax advantaged solutions contemplated by attorneys and advisors throughout the United States. They have seasoned trust advisors who collaborate with outside counsel, family offices, and asset managers, and a long tradition of flawless execution of fiduciary services for their clients. For those matters where an investment plan is appropriate to supplement or complement a new or existing strategy, their investment managers and underlying platform, enhance the value of the holistic relationship.

**BMT**  
THE BRYN MAWR TRUST  
COMPANY OF DELAWARE

Robert W. Eaddy | 302.798.1792 | [readdy@bmtc.com](mailto:readdy@bmtc.com) | [bmtcwealth.com](http://bmtcwealth.com)

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**FIRST NATIONAL BANK OF SOUTH MIAMI** enjoys a stellar reputation for its professionalism, integrity, stability, and solvency. It has consistently earned the highest ratings from independent analysts for both safety and service. This winning combination allows FNBSM to earn new business referred from professionals that demand only the best for their clients.



Barry Givner | 305.662.5458 | bgivner@fnbsm.com | fnbsm.com  
Angela Medina | 305.421.2270 | amedina@fnbsm.com | fnbsm.com

**PENSION SERVICES, INC.** designs customized qualified retirement plans for employers seeking the highest tax deductions and asset protection.



Robert Penafiel | 305.595.5500 | Robert.Penafiel@pensionnetwork.net  
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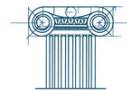
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**JONES LOWRY** is an independent M Financial Member Firm specializing in innovative life insurance solutions for ultra-high net worth families in collaboration with their other professional advisors. They design, implement and manage large-block life insurance portfolios for dynastic families, business owners, private investors, and corporate executives. Their Cash Flow Modeling solutions include the full range of premium financing options and funding techniques for individuals and entities. They do this both domestically and internationally, with a particular emphasis on multigenerational service.



**JONES LOWRY**  
INNOVATIVE LIFE INSURANCE SOLUTIONS

Adam D. Sendzischew | 305.608.5008 | ADS@JonesLowry.com  
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**24/7 NURSING CARE** is a Private Duty Staffing Company that staffs everything from RN's (registered nurses), LPN's (licensed practical nurse), CNA's (certified nursing assistants), and HHA's (home health aides) in client's homes or in facilities to help them with activities of daily living (ADL's) on an hourly basis. We pride ourselves in making sure we match the appropriate caregiver for your loved one. We cover all of Miami-Dade, Broward, and Monroe Counties.



Luis E. Mejer, Jr. | 786.518.3622 or 954.949.1332 | Lmejer@24-7nursingcare.com | 24-7nursingcare.com



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**NICKLAUS CHILDREN'S HOSPITAL FOUNDATION** a financially-sound and award-winning non-profit organization, Nicklaus Children's Hospital Foundation's sole mission is to create awareness and generate funds for Nicklaus Children's Hospital, South Florida's only licensed specialty hospital exclusively for children. Nicklaus Children's Hospital Foundation supports the 309-bed hospital by providing the opportunity for members of the local and global community to invest in our children's future.



[give.nicklauschildrens.org](https://give.nicklauschildrens.org)

Greg Romagnoli | 305.582.0137 | [greg.romagnoli@nicklaushealth.org](mailto:greg.romagnoli@nicklaushealth.org)

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