

# GLOUCESTER COUNTY LEGAL EDUCATION ASSOCIATION

December 12, 2019 CLE/CPE LECTURE

**CLE Credits:**

NJ 2.4 Substantive  
PA 2.0 Substantive

Gloucester County Fire Academy  
210 County House Road (off Kings Highway)  
Clarksboro, NJ 08020  
4:30 p.m. – 6:40 p.m.

**Accounting CPE Credits:**

NJ 2.0 Personal Development  
PA 2.0 Professional Skills  
Development

**NEW JERSEY SUPREME COURT CONTINUING LEGAL EDUCATION BOARD ACCREDITED SERVICE PROVIDER #154  
PENNSYLVANIA SUPREME COURT CONTINUING LEGAL EDUCATION BOARD ACCREDITED PROVIDER #3176  
CREDITS MAY BE APPLIED UNDER THE NEW YORK APPROVED JURISDICTION POLICY  
NEW JERSEY STATE BOARD OF ACCOUNTANCY SPONSOR #20CC00198100  
PENNSYLVANIA STATE BOARD OF ACCOUNTANCY SPONSOR #PX177630**

Directions to Gloucester County Fire Academy: From Philadelphia (using Walt Whitman or Benjamin Franklin Bridge), follow 295 South (toward Delaware) to exit #18 Rts. 667 & 678 “Clarksboro, Paulsboro, Mt. Royal”. Once on this exit ramp, take the second right Rt. 678 “Mt. Royal – Clarksboro”. At the traffic light at the end of the exit ramp, turn left onto Berkley Rd. (Rt. 678 East). Follow Rt. 678 East for 1<sup>9</sup>/<sub>10</sub> mi. to the 3<sup>rd</sup> traffic light. [The lights are as follows: 1<sup>st</sup> Lt. entrance to Rt. 295/130 North; 2nd Lt. Rt. 667 Cohawkin Rd.; 3<sup>rd</sup> Lt. Rt. 551 Kings Hwy.] At the third light, there is a “6 point” intersection; make a soft right turn onto County House Rd. Follow County House Rd. (over R.R. tracks) for ½ mi. to the Fire Academy on left.

If lost, Gloucester County Fire Academy’s phone number is (856) 423-4127. In an emergency, the East Greenwich Police Department’s phone number is (856) 423-4100.

## THE LIFETIME INCOME MODEL SOCIAL SECURITY: SEVEN KEYS TO ENHANCING BENEFITS

**PAUL C. KOENIG, CFP, ChFC, CRPC, RFC  
LANCE LEIMBERG, CFP, ChFC, CRPC**

Please return this registration form together with your check payable to “GCLEA” no later than FRIDAY December 6<sup>th</sup>

**\$35.00 to members of Bar Associations within Vicinage 15**

**\$55.00 to non-member attorneys**

**\$35.00 to Accountants**

**\$10.00 to Paralegals**

**Price includes CLE credit charges and all handout materials**

Starting and ending times for this seminar allow for a ten-minute break. This program has been approved by the Board on Continuing Legal Education of the Supreme Court of New Jersey for 2.4 hours of total NJ CLE *substantive* credits. This program has been approved by the Pennsylvania Continuing Legal Education Board for 2.0 hours of total PA CLE credit in *Substantive Law, Practice and Procedure*. For CPAs, this seminar is presented as an *Overview*; a working background of the legal system is suggested as a prerequisite.

**To register, complete this form and mail it with your check (payable to “GCLEA”) to Lynn A. Silverstein at:  
GCLEA, P.O. Box 338, Woodbury, NJ 08096**

**James L. Capobianco, Esq., CPA – President & Founder CLE/CPE Program**

*Please Print Your Name*

*Phone Number*

*CPA or Atty License #*

*Email Address*

The first topic will deal with retirement planning. This is of particular importance not only to your clients in advising them in the context of estate planning, but also to the small legal practitioner or accountant in his or her own firm management, succession planning and retirement formulation. The discussion will focus on how to identify whether you, your clients, or members of your firm have enough money to retire; if funds have been invested in the right places; and in which order to use retirement assets. Social security is not enough to live on, and the majority of people do not have a pension. This seminar will focus on the critically important task of how to plan for your money to outlive you.

The second half of this presentation deals with the complexities of Social Security. This is a critical component of a practitioner’s retirement plan and the overall management of one’s firm. Determining how and when to take Social Security requires careful consideration. Folks who are divorced or widowed have additional options of which they are often unaware, thus further complicating the decision-making process (of particular interest to Family Law practitioners). This presentation will explain various features of this government program that are often misunderstood or completely unknown.