

**CALIFORNIA SOCIETY OF TAX CONSULTANTS
INLAND EMPIRE CHAPTER
Educational Dinner Meeting
Wednesday, August 15, 2018**



California Society of Tax Consultants
Inland Empire Chapter

We meet at the DoubleTree Hotel, 555 W Foothill Blvd, Claremont, CA 91711

TAX ADVANTAGED RETIREMENT PLANS—FOR INDIVIDUALS AND BUSINESSES

CTEC # 1000-CE-0000—IRS Program # 18QC1-T-00000-18-I—Intermediate 2 hours Federal Tax Law Credit

A recent study indicated that 47% of American workers have saved less than \$25,000 for retirement, and 24% have saved less than \$1,000. Many people do not understand that the government has made available significant tax advantages to encourage people to get ready for retirement.

We will look at the tax possibilities for individuals: Traditional, Roth, Inherited IRAs, annuities & other options. Timing and limits of contributions & especially areas where most people

make costly mistakes are also considered.

The universe of retirement business plans is both bewildering & complex. Most business plans are Qualified plans, including defined benefit, cash-balance, money purchase pension, target benefit, profit sharing 401(k), stock bonus and ESOP plans. For smaller businesses, SEP, IRA, Simple and solo 401(k) are also options. Vesting requirements, contribution limits, nondiscrimination clauses & plan documents are all studied in plan comparisons.

SPEAKER: Bob Christman, MBA, ChFC



Bob Christman has been in the securities business for over 20 years. He has earned both a B. A. in Business Administration and a Master's Degree in Business Administration (MBA). In addition, he has the designation of Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU). Most of his financial career was with Morgan Stanley, where he was an Associate Vice President. He now has his own

company and works with Independent Financial Group as a financial advisor.

He has been an instructor for the Loma Linda University School of Business and a guest lecturer for the retirement planning course at University of California-Riverside.

He has also been active in local affairs. He served on the Loma Linda City Council for 20 years and was the Mayor for 6 of those years.



This presentation has been designed to meet the requirements of the Director of Practice of the Internal Revenue Service; the California State Board of Accountancy; and the California Tax Education Council including code 31 of Federal Regulations 10.6(g). This does not constitute an endorsement by these groups. A listing of additional requirements to renew tax-preparer registration may be obtained by contacting CTEC at PO Box 2890, Sacramento, CA 95812-2890, or phone CTEC at 1-877-850-2832, or on the Internet at www.ctec.org.

MEETING LOCATION

DoubleTree Hotel Claremont

555 W Foothill Blvd

Claremont, CA 91711

Wednesday, August 15, 2018

Sign in at **5:30 pm** — Dinner at **6:00 pm**

Speaker: **7:00 pm to 9:00 pm**

For Reservations and Menu Preference:

Phone **909.575.1066** (message phone)



== MENU ==

House Salad with Ranch and Italian dressings

Fresh Rolls and Butter

Main Menu:

- **Fennel Crusted Pork Loin with Braised Red Cabbage and Pan Jus**

Chef's Choice of Starch

OR

- **Cheese Ravioli with Marinara Sauce**

Chef's Choice of Accompaniments

Coffee, Ice Tea

Chef's Choice CHOCOLATE Dessert

MEETING COST (dinner and 2 hours of education)

- **\$35 for members with reservations made on or before Saturday, August 11, 2018, 11:59 pm**
- **\$50 for non-members, walk-ins and late registrations**

To make a reservation call: 909.575.1066 (message phone) OR email: CSTC.Inland.Empire@gmail.com. Please leave your name, PTIN and your EA, CTEC or CPA # when making your reservation. Pay at the event with check or cash (we are not able to accept credit cards).

If you signed up for our new 2018 permanent dinner list at the May 16, 2018 meeting, you do not have to call in your reservation. However, if you are on the list and are unable to attend please call and cancel, as a meal will be ordered for everyone on the list and we will be billed for all meals ordered. If you are not on the list and made a reservation and are unable to attend, you must cancel your reservation by **Saturday, Aug 11, 2018 11:59 pm otherwise you will be billed for the dinner. Be sure to call 909.575.1066.**