



Women's Estate Planning Council

Newsletter



President's Message

Holly VandeHoef, Esq.
Trust Officer and
Vice President at U.S. Bank

Women's Estate Planning Council has had a great start to the 2018 year, and I want to thank each of you for your role in that. To start us off, we've had some great programming. We heard Cathie Asmus give us a tax update, Karen Brady share asset protection strategies, and Elizabeth Meck and Susan Merritt discuss the role of trust protectors. We also coordinated our second annual Networking Night in February, to which we received great feedback again. Kirsten Waldrip has also led our group's Nomination Committee to select a great slate of officers for the 2018-2019 year.

On that note, we are quickly approaching a transition on the Women's Estate Planning Council's leadership team. Before that happens, I want to first say that it has been an honor to serve as your President this last year. I remember coming to my first WEPC meeting around five years ago, and I immediately felt welcomed by everyone I met. With such a warm welcome, I decided to join, and I've had the opportunity to meet and work with so many amazing women since then. It's truly been a joy to help lead a group that I feel so great about, but I certainly haven't been alone in that leadership. As such, I also want to specifically thank the 2017-2018 Board Members for their efforts in continuing to make WEPC a great organization.

For our committees, Barbara Ross and Becky Theis have coordinated a wonderful year of interesting and fun programs, and Thiensa Nguyen has generously offered her help to oversee the continuing education paperwork. Kelly Collins and Jenne Trembley welcomed and kept track of our members and guests, and Debbie Reinberg served as an ambassador to our members to help them feel welcome. Gina Trevey and Kim Raemdonck have planned two great socials for our group as well as our involvement in the annual Walk to End Alzheimer's, where we raised over \$1,000 again. Anda Pilmanis has assembled some informative and visually fun newsletters as well as coordinated our sponsorship program. Lastly, Nora Roth returned as NAEPC liaison

Mission:
To promote
interaction between
women estate planning
professionals
educationally,
professionally and
socially.

REMINDER

2018-2019 Membership Dues

**If you have not already done so ...
please renew your annual membership
with your payment of \$175.00 now!**

Please see last page for instructions!

Next Meeting:
June 14, 2018 at 5:30 pm

National Multiple Sclerosis Society
900 South Broadway
Denver CO 80209, 2nd Floor

last year and provided us with updates on resources and events that NAEPC offers.

For our officers, Kirsten Waldrip has been a great help in offering her experience as Past President and serving as the head of the Nomination Committee. Karen Salvatore has recorded our group's activities in her meeting minutes over the last year. Angelia McGill maintained our financials and made sure that bills got paid in a timely fashion. Angela Herrick offered help wherever needed and has ramped up for her upcoming Presidency in 2018-2019.

Regarding this upcoming year, congratulations to Angela on becoming the new WEPC President as well as the rest of the new Board. WEPC is lucky to have your support, and I look forward to seeing what this next year brings. Good luck, and thank you again for letting me serve the group this last year.

WEPC 2018-2019 Welcome Incoming Board and Committee Members

WEPC Officers

Angela Herrick, Esq. – President

Herrick Law, LLC
angela@herrick-law.com

Hayley Lambourn – Vice President

Steenrod, Schwartz & McMinimee, LLP
hlambourn@steenrodllaw.com

Karen Salvatore, CFA®, CFP® – Secretary

Shine Investment Advisory Services, Inc.
karen@shineinvestments.com

Angelia McGill, CPA® – Treasurer

Bauerle and Company, P.C.
amcgill@bauerlesolutions.com

Holly Vandehoef, Esq. – Immediate Past President

U.S. Bank
Holly.VandeHoef@usbank.com

WEPC Committees

Membership Committee

Jennifer Trembley, CFP®, ChFC®, CRPC®, APMA®, CDFA®, BFA® – Co-Chair

Ethos Financial Partners
jennifer.k.trembley@ampf.com

Kayla Nelson, Esq. – Co-Chair

Glatstein & O'Brien, LLP
kayla@denverprobatelaw.com

Lee McCue – Membership Ambassador

McTeam Properties
lee@mcteamproperties.com

Programs Committee

Becky Theis – Co-Chair

Guaranty Bank and Trust Co.
rebecca.theis@guarantybankco.com

Sati C. McLafferty, Esq. – Co-Chair

Ambler Keenan Mitchell Johnson
sati@ambler-keen.com

Hospitality Committee

Gina Trevey, Esq., CTFA® – Co-Chair

AMG National Trust Bank
gmtrevey@amgnational.com

Kelly Collins – Co-Chair

Aspen Grove Financial Strategies, LLC
kelly@aspengrovefs.com

Public Relations Committee

Anda Pilmanis, Esq., Realtor – Co-Chair

Metro Brokers
agentanda@agentanda.com

Carly Wendt – Co-Chair

Merrill Lynch
carly.wendt@ml.com

Liaison to National Association of Estate Planners & Councils (NAEPC):

Nora Roth, JD, AEP®

Colorado State Bank & Trust
nroth@csbt.com



Member Spotlight: Vicki Dansky

Rose Community Foundation

I am the Senior Gift Planning Officer at Rose Community Foundation and have been with the Foundation for more than eight years. Without question, the best part of my job is working with individuals and colleagues who are committed to making the world a better place now and for future generations.

I am a native Denverite and my husband and I love to travel with our adult daughters and to hike in our beautiful Rocky Mountains.

I am on the board of Colorado Planned Giving Roundtable and am excited that Rose Community Foundation will be helping to sponsor a session at its Summer Symposium on August 22-23, 2018 featuring Russell James III, J.D., Ph.D, CFP from Texas Tech University on the following subjects:

talking touchy topics, the science of effective communication on end-of-life financial planning and top charitable planning strategies for financial, legal and philanthropic advisors under the new tax law.

I organized a professional advisor networking event in Boulder where my colleagues and I facilitated an exercise to help the advisors identify and understand core values so that they can align their planning with what matters most to their clients and encourage generosity during the process. Each advisor left with a simple and effective tool to help them have meaningful discussions based on values with their clients.

I believe in the good that can come about from women working together and WEPC provides professional development and the opportunities to create those special synergies.

What expertise or experience do you have that could be particularly helpful to WEPC members?

At Rose Community Foundation, I have learned about the kind of impact strategic philanthropy can have on enduring issues and the importance of stewardship.

**Please
Review your
listing on the
WEPC website and
ensure your work and
contact information
is up-to-date!**

Thank you to our Gold Sponsor



Member Spotlight: Nora E. Roth J.D., AEP

Personal Trust Officer

Colorado State Bank and Trust

My husband Rick and I were married on the day Princess Diana of Great Britain died and we honeymooned in England so it was a very interesting time to be there. For our twentieth anniversary last year, we went back to England and stayed near Kensington Palace, where tributes were posted because it was the 20th anniversary of Princess Diana's death. Another interesting time to be there.

We have no children, but we have three critter kids - one male Russian Blue cat named Merlin (rescue), one female Australian Shepherd/Border Collie/Sheltie mix dog named Lady Guenevere (rescue) and one newly acquired purebred male German Shepherd Dog named Paladin (rescue). Paladin will be taking up a lot of my time as he needs lots of training so he will be my main hobby for the foreseeable future.

My other hobbies are photography, gardening, travel and horseback riding (whenever I get the chance). Last year, we had foxes in our backyard, including seven kits, who were very playful and lots of fun to watch and to photograph (I think I took about 800 photos – they were just so cute!).

Animals have always meant a lot to me so I am a big supporter of the Denver Dumb Friends League. Not only do they rescue small animals, but they also rescue horses. We raise money for them by participating in the Furry Scurry every year – a two mile walk in Washington Park with about 10,000 people and 5,000 dogs. Guenny can no longer handle the walk, but we're hoping Paladin will be up for it (depends on how his leash training goes and how well he interacts with other dogs).

We have also recently gotten involved with Freedom Service Dogs by fostering their rescue dogs, who are in training to be service dogs for veterans with PTSD or injuries as well as adults and children with disabilities. Fostering gives the dogs a chance to get out of their kennels and spend a weekend at home with a family. We're going to have to put the fostering on hold for a bit while Paladin gets settled in as part of our family.

I was encouraged to attend a WEPC meeting by founding member and Past President Carol Williams-Craigie back in late 1998 or early 1999 (read strong-armed into attending) and was immediately hooked because of its dedication to helping women achieve more as working professionals.

As women, we network differently than men we focus on really getting to know each other. We want to be sure that anyone we recommend to our clients will be a good fit, not just have the knowledge and expertise necessary to do the job. As a long-time member, I have seen this group grow from about 20 members to the 90+ members we have now, which has just been wonderful to watch. It is also continually amazing to me that we are the only WEPC in the nation and possibly the world.

I am continually impressed with the caliber of the women I meet at WEPC. Our members' dedication to helping their clients, to sharing their expertise through conversation and presentations, and to providing the highest level of service is truly inspiring.

My network of women professionals has been significantly broadened by being a part of this group.

I continue to highly recommend WEPC to other professional women.



I have been serving as a trust officer for over nineteen years, the last fifteen with Colorado State Bank and Trust. Prior to serving as a trust officer, I was a practicing attorney for over eight years. I practiced in the areas of trusts and estates, probate, bankruptcy and family law. I was a co-author of the original and several subsequent versions of The Colorado Senior Law Handbook. I have done presentations for WEPC, the Colorado Bar Association Estate Planning Retreat, Senior Law Day and the Centennial Estate Planning Council.

I qualified for and maintain my Accredited Estate Planner designation, one of only three trust officers so qualified in Colorado.

My background helps when advising clients about the possible impact of a divorce, adoption, remarriage or bankruptcy on their estate plan. I provide wealth and financial management services for clients for different types of assistance including administration of irrevocable trusts, testamentary trusts, revocable living trusts, individual retirement accounts (IRAs) and investment management accounts. I serve as corporate trustee, conservator, financial advisor, and personal representative where appropriate.

My goal is to provide clients with peace of mind and attentive personal service. I work closely with clients to meet their needs and goals. I provide education on how trusts, estates, and other legal documents work and how proper planning for their financial future can best serve their needs and those of their beneficiaries – including a spouse, descendants, other family members or charities. I work closely with the other members of the advisory team to share and obtain information as authorized and as appropriate to maximize service to the clients.

When I started practicing in the trusts and estates area at the law firm, I became active in the trusts and estates and elder law sections of the Colorado Bar Association to become more knowledgeable and proficient in those areas. This also gave me the

opportunity to learn from my attorney colleagues and to meet corporate trustees. I finally sat a trustee down one day and said, “Just what do you do anyway?” What he told me that day was what attracted me to the area and what keeps me engaged to this day. Being a corporate trustee gives me the opportunity to develop a long-term relationship with my clients and with their families. I am able to provide peace of mind because they know that their families will be taken care of according to their wishes, as they set forth in their estate plans. As trustee, I serve as advisor, confidant, mentor, educator, social worker and am able to provide outside resource help as well. This meshes with my personality very well as I was called “Mother Roth” by my friends when I was growing up for always being there to listen and advise.

As a board member, I am the liaison to answer questions about what the National Association of Estate Planners and Councils (NAEPC) has to offer. I also provide information and recommend our members to qualify as an Accredited Estate Planner (AEP). All AEPs are then listed on the NAEPC website so that anyone searching for an AEP in a particular state can find one. Additionally, AEPs are offered discounts on the webinars offered through the NAEPC on many topics of interest for the trusts and estates area. Please see me if you are interested in learning more about obtaining the AEP designation or learning more about the NAEPC in general.

Nora's tip for use in daily life:

*If you don't have time to do it right the first time,
how will you find the time to fix it later?*

Are you LinkedIn? Join the WEPC LinkedIn Group – www.linkedin.com

- This is a private group, viewable only by WEPC members.
- It's a great forum to connect with other WEPC members outside of the monthly meetings.
- We encourage you to start a discussion, ask a question, request referrals, or post an article of interest to the members of WEPC.
- Please use this site to share our collective knowledge and experience, and help the WEPC continue to grow.

Recent Events: WEPC Christmas Party at Platform T -City Set Glendale December 14, 2017



Angelia McGill
Gina Trevey
Kim Raemdonck
Carly Wendt



Vera J. Divenyi
Darla Daniel
Suzie Tiftickjian



Lisa Eastin
Arlene Barringer



Holly VandeHoef Debbie Reinberg





Barbara Tocker Ross Laurretta C. Moell



Denise Calkins-Youngquist Eileen Kennedy



Thiensa Nguyen Lynda Ricketson Vickie Wilson





Kristin Dittus

Karen Salvatore

Kelly L. Collins

Financial Considerations When Changing Jobs

Jennifer K. Trembley, Financial Advisor

The economic expansion in the U.S. since 2009 has presented opportunities for many Americans to explore new job possibilities. If you are among those looking to make a change in your career path, you should know that switching employers can have a substantial impact on your financial life. Here are four tips to help keep your finances on track through the transition:

1. Review your entire compensation package

When considering a new position, it's important to review the base salary offered in the context of the full compensation package. Many U.S. companies offer competitive benefits that could help you manage everyday expenses, such as health and disability insurance, onsite health clinics, fitness centers, or a company car. Financial benefits, including a pension plan, company matching retirement plan contributions or employee stock options can also be important pieces of your financial plan. Consider the benefits you and your family use and value most from your current compensation package as you make your career decision.



2. Maintain health insurance

If you currently have health insurance through your employer, make it a priority to sustain coverage through the job transition. Depending on your new employer, you may begin to receive coverage on your first day or after a waiting period. Unexpected health issues or accidents can happen any time, so it's not worth the risk to be uninsured – even for just a few days or weeks. To retain coverage, consider the following options:

- Holding onto your current insurance until the new plan is in place. COBRA federal law (the Consolidated Omnibus Budget Reconciliation Act) allows you and your qualified beneficiaries to remain on your employer's plan for up to 18 months if you were not terminated for cause. You are responsible for up to 102 percent of the plan's costs – the full expense for coverage plus a possible administration fee.
- If you're married, check to see if you can secure coverage with your spouse's employer. The qualifying events for enrolling in your spouse's plan may vary, but it's worth exploring if this option is available to you.
- Purchasing insurance through the open market. If you're considering this option, research the costs and benefits of each plan thoroughly so you know what's covered before signing on the dotted line.

3. Prioritize your long-term financial goals

If your new position comes with a salary increase, use the additional dollars from each paycheck to solidify your financial future. It can be easy to spend the extra money if you don't have a plan in place to save it. Commit to applying your bump in income to your key long-term goals, such as retirement, college tuition or another important milestone.

If you choose a job with a lower salary – which may make sense for a variety of reasons – update your budget accordingly to ensure you’re able to live within your means each month. Saving even a modest amount on a regular basis will help you make meaningful progress toward key goals.

4. Take care of your retirement plan dollars

The vested balance in your employer’s retirement plan is yours. As you change jobs, it’s important to make an informed decision about what to do with these retirement savings. You typically have several options – keep the money in your previous employer’s plan; roll it into the plan offered by your new employer; or roll it into an individual retirement account (IRA). There are pros and cons to each option, and no one choice is right for everyone. As you review your options, consider discussing your decision with a financial advisor who can evaluate your specific situation from an objective perspective.

It’s worth noting that another option is to take the retirement funds in cash. Although bear in mind that choosing cash will incur steep tax and early withdrawal penalties. In addition, taking a distribution results in a loss of tax-deferred savings and the potential growth that could come from keeping the money invested.

A career change presents many choices that could impact your financial situation. Being thoughtful about the decisions you make through the transition can help position you to meet your future financial goals.

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Jennifer K. Trembley, CFP®, ChFC®, CRPC®, APMA®, CDFATM, BFA® is a Financial Advisor and CERTIFIED FINANCIAL PLANNER™ practitioner with Ethos Financial Partners, a financial advisory practice of Ameriprise Financial Services, Inc. in Thornton, Colorado. She specializes in fee-based financial planning and asset management strategies and has been in practice for 12 years. To contact her, call 303.252.9777; 9351 Grant Street Suite 300 | Thornton, CO 80229 | Jennifer.K.Trembley@ampf.com

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WEPC

Invites Members to submit articles for publication in our newlsetter.

Please send articles to Anda Pilmanis at agentanda@agentanda.com

WEPC is an affiliated local council of:



NATIONAL ASSOCIATION OF
Estate Planners & Councils

The Association of Choice for Estate Planning Professionals

Member News

Kimberly Raemdonck



Meet Stayton - One very cute baby who arrived on January 15, 2018.



**PLEASE
SEND NEWS
ITEMS ABOUT YOUR
WORK, FAMILY CHANGES
AND/OR SEMINAR
PRESENTATIONS TO**

**ANDA PILMANIS
Public Relations Co-Chair
agentanda@agentanda.com**

**Please put WEPC at the start of
the subject line**

Member News (cont.)

Ellen Trachman

Congratulations Ellen for being named to the Denver Business Journal's "40 under 40 List"



Jennifer K. Trembley

Congratulations Jennifer for being awarded the Women's Choice Award Financial Advisor for 2018



Nora Roth

Meet Paladin, Nora's newly adopted "bouncing baby boy!"



"Real Estate issues in Estate Planning and Administration"
Presented by

Anda Pilmanis

on May 10th, 2018

Barbara Tocker Ross introducing Karen L. Brady as speaker for
“Asset Protection Fundamentals” seminar on March 8, 2018



Thank you to our Gold Sponsor



New Members

We welcome the following new members:

Amy M. Bertie

Financial Services
Destiny Capital

Karen Brady, JD

Attorney
Law Office of Karen Brady, P.C.

Greta L. Suneson

Attorney
Kokish & Goldmanis, P.C.

Tiffany Walker, MBA, JD, LLM

Attorney
S.D. Merritt & Associates, P.C.

Carly Wendt

Financial Services
Merrill Lynch

RaQwin Young, JD

Attorney
Walton and Young, P.C.

WEPC Officers (2017-2018)

President

Holly VandeHoef, Esq.
US Bank
holly.vandehoef@usbank.com

Vice President

Angela Herrick, Esq.
Deters Law, LLC
angelacolemanherrick@gmail.com

Secretary

Karen Salvatore, CFA[®], CRA[®]
Shine Investment Advisory Services, Inc.
karen@shineinvestments.com

Treasurer

Angelia McGill, CPA
Bauerle and Company, P.C.
amcgill@bauerlesolutions.com

Immediate Past President

Kirsten Waldrip, Esq.
Waldrip Law, LLC
kirsten@waldriplaw.com



“Trust Protectors” presented by Elizabeth Meck and Susan Merritt on April 12, 2018

WEPC Committees (2017 - 2018)

Membership Committee

Kelly Collins – Co-Chair
New York Life
kcollins02@ft.newyorklife.com

Jennifer Trembley – Co-Chair
CFP® , ChFC® , CRPC® , APMA® , CDEA™ , BFA®
Ethos Financial Partners
jennifer.k.trembley@ampf.com

Debbie Reinberg, NCG – Membership Ambassador
ELDEResources LLC
debbie@elderresources.com

Programs Committee

Becky Theis – Co-Chair
Guaranty Bank and Trust Co.
rebecca.theis@guarantybankco.com

Barbara Tocker Ross, Esq. – Co-Chair
Susan R. Harris & Associates, LLC
barbara@srhassoc.com

Hospitality Committee

Gina Trevey, Esq., CTFA – Co-Chair
AMG National Trust Bank
gmtrevey@amgnational.com

Kim Raemdonck, Esq. – Co-Chair
Wiegand Attorneys & Counselors
kim@wiegandattorneys.com

Public Relations Committee

Anda Pilmanis – Co-Chair
Metro Brokers
agentanda@agentanda.com

Liaison to National Association of Estate Planners & Councils (NAEPC)

Nora Roth, JD, AEP®
Colorado State Bank & Trust
nroth@csbt.com

WEPC Calendar

Meeting Dates for 2018 - 2019 Year

The WEPC generally meets the 2nd Thursday of every month.

Upcoming meetings:

June 14, 2018

“Knowledge is Power - Financial Strategies for Women”

Jackie Battista and Sati McLafferty

July 12, 2018 (Summer Social)

Wash Park Grill

August 9, 2018

“Colorado Uniform Trust Code”

Darla Daniel

September 13, 2018

October 11, 2018

November 8, 2018

December 13, 2018 (Holiday Social - date may vary)

Instructions for Paying Dues

To pay via Credit Card:

please visit our website at

<http://wepc.net/membership.html>

- click on the red Member Dues Renewal button
(near the bottom of the page)

To pay via Check:

Please send a check made payable to “WEPC” to
WEPC, P.O. Box 460666, Denver, CO, 80246.

Please specify your name on the check
if the check is in your company’s name.

In Person:

Please bring your check to our meeting on June 14, 2018

Please specify your name on the check
if the check is in your company’s name.

Notes:

1. WEPC dues are due in May and are not prorated, hence the best value for your annual dues is achieved if you make payment in May.
2. Please note that if your dues are unpaid by the time of the June 14th meeting, you will be asked to either pay your dues in full or a guest fee of \$25 at the door..

WEPC Sponsorship

Please consider being a sponsor for one of our fantastic WEPC meetings. Opportunities are now available for our members.

Gold Level Sponsor: For our \$500 Gold Level Sponsors, we offer the following benefits at one of our monthly meetings:

- Organization’s name will be announced at the meeting as the sponsor.
- Organization’s name and logo will be displayed at the meeting as the sponsor.
- Ability to place marketing materials at the sign-in table for members and guests.
- 5-10 minutes to talk about your organization at the beginning of the meeting.
- Organization’s name displayed on the home page of WEPC website for a year, in the meeting Evite and in the newsletters for the year.
- 4 meeting guest passes.

Silver Level Sponsor: For our \$250 Silver Level Sponsors, we offer the following benefits at one of our monthly meetings:

- Organization’s name will be announced at the meeting as the sponsor.
- Organization’s name and logo will be displayed at the meeting as the sponsor.
- Ability to place marketing materials at the sign-in table for members and guests.
- Recognition in the meeting Evite, newsletter and website.
- 2 meeting guest passes.

If you are interested or would like more information, please contact Anda Pilmanis, Public Relations Committee Co-Chair at agentanda@agentanda.com

Please print and complete the sponsorship form directly to the Public Relations Committee Co-Chair responsible for sponsorships, as indicated on the form.

WEPC Online

Check out the WEPC website - www.wepc.net

1. Easy to use Member Directory. Use alphabetical or career specialty listings. Need an expert or referral partner? Go to the WEPC Member Directory!
***Has your contact information changed? Please review your listing under “Our Members” on the website and submit an update form if any of your contact information has changed.**
2. Member Handbook is online. Ever wonder what certain committees or board members do? Read the descriptions in the Member Handbook!
3. Submit Membership Application and pay dues online!
4. Please notify the membership committee if your nametag needs to be updated.