



## *Women's Estate Planning Council*

# Newsletter



### **President's Message**

**Angela Herrick, Esq.**

**Herrick Law , LLC**

It is hard to believe that we are three-quarters of the way through the WEPC year. We have had interesting and thought-provoking presentations and have continued to offer new ways for our members to develop and strengthen professional relationships. In December, members gathered at Del Frisco's Grille for our annual holiday party, which was organized by our amazing Hospitality Committee (Gina Trevey and Kelly Collins). In January, we kicked off the new year with the annual tax update, presented by Fran Coet. We also coordinated our third annual Networking Night in February, which would not have been possible without our dedicated Programs Committee (Becky Theis and Sati McLafferty) and other creative Board Members. Since our meeting occurred on February 14th, a Galentine's Day theme was selected. Several members have reached out to let us know that this was a fun, social, and interactive evening.

One of the best ways to maximize the value you get from WEPC is to get involved with the Board and get to know fellow members. While our Nomination Committee is wrapping up the 2019-2020 slate, it's not too late to nominate yourself or another member for one of the open positions. To make a nomination please contact Holly VandeHoef, our Past President and head of the Nomination Committee, as soon as possible. For example, we are still looking for new co-chairs (a two-year commitment) for the following committees: Programs and Hospitality. You can find more information about our Board and its committees in the WEPC Membership Handbook available on our website.

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

### **REMEMBER**

**WEPC Board Election  
Begins April 25th 2019**

**Please Renew Your  
Membership in May**

(See last page for more information)

**Please bring your  
business cards to  
meetings and participate  
in the Business Card  
Networking Challenge!**

Another way to maximize the value of your membership is to sponsor one of our monthly meetings. A Gold level sponsorship offers members the opportunity to speak about yourself and your practice at the beginning of a meeting. A Silver level sponsorship allows members to place marketing materials on the table at a monthly meeting. Both sponsorship levels offer additional benefits. If you are interested in sponsorship, there is more information available on our website, or you can contact our PR Committee Co-Chairs Anda Pilmanis and Carly Wendt.

We hope that you will continue to support WEPC and our mission: to promote interaction between women estate planning professionals educationally, professionally, and socially. If you know anyone that would benefit from WEPC's offerings, please encourage them to attend a meeting. New members and guests allow our membership to grow and thrive.

**Please review  
your listing on the  
WEPC website and en-  
sure your work and contact  
information is up-to-date!**

**Advise a Membership  
Co-Chair if it has  
changed.**



## **Member Spotlight: Kayla Nelson**

### **Attorney**

### **Zumalt & Sigler LLC**

In June 2018 I joined Zumalt & Sigler LLC as an Associate Attorney. We are a law firm that practices in the areas of estate planning, guardianships and conservatorships, estate and trust administration, estate and trust litigation, fiduciary representation, elder exploitation investigation, criminal defense, and bankruptcy. We represent clients in both uncontested and contested cases.

I previously served as Secretary for the Elder Law Section of the Colorado Bar Association and as Board Member and President of the Denver Concert Band. The Denver Concert Band is a 90-member group that plays music in the Denver metro community for enjoyment.

I have worked in the Elder Law and Trust & Estates legal areas for my entire legal career, and I love it! There is always something new to learn. We find that we have to know a little bit about many different topics, including real estate, public benefits, family law, contracts, and civil litigation. I'm learning more and more about litigation cases and enjoying the new challenges involved with those. What I enjoy most about being an attorney is helping clients to understand the legal processes and to achieve their goals in an effective manner.

I grew up in New Mexico. I have a dog (a coonhound mix) who leads me on rabbit/goose/duck/cat/gopher/police horse-hunting adventures during her daily walks. Beyond the usual Colorado outdoor exploits of hiking and skiing, I also enjoy playing clarinet in a community concert band.

## Member Spotlight:

**Lisa Kukura**

**Attorney**

**The CATHOLIC FOUNDATION of Northern Colorado**

My current position is Gift Planning Director of The Catholic Foundation. I am Catholic and my current job is near to my heart as I feel it is a ministry as well as a job. I love meeting with our donors, that is the best part of my job. Earlier, I volunteered for years and realized that not only was I good at fund-raising, I also enjoy it because I could use my attorney skills in a totally different way.

We moved to Colorado five months ago and love it. I raised four children, however we are new empty-nesters with four children back east, three of which are in college. Two are at West Virginia University and one at Ga Tech.

I previously worked for West Virginia University in their Planned Giving department. I am an alumnus of WVU. I found my current job online, it is the only job I applied for here in Denver. I served on The State Diocesan School Board in WV, my Parish council, and three estate planning council back east. I am currently a member of the EEPC, CPGR, RMEPC and my Parish in Aurora. I gave communion to sick patients in a hospital in WV and have not re-started that ministry yet here.

I was invited to WEPC as a guest and I love the smaller group and the networking aspect.

Skills I have that could help the organization is with managing Donor Advised Funds. I would like to meet attorneys and financial advisors here in Denver and the surrounding area to enhance my job.



### WEPC

Invites Members to submit articles for publication in our newsletter.

Please send articles to **Anda Pilmanis at [agentanda@agentanda.com](mailto:agentanda@agentanda.com)** and/or

**Carly Wendt at [carly.wendt@ml.com](mailto:carly.wendt@ml.com)**

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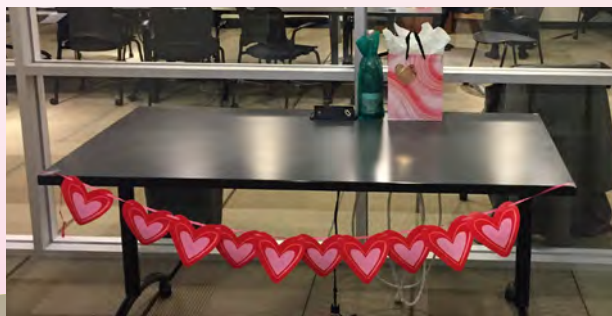
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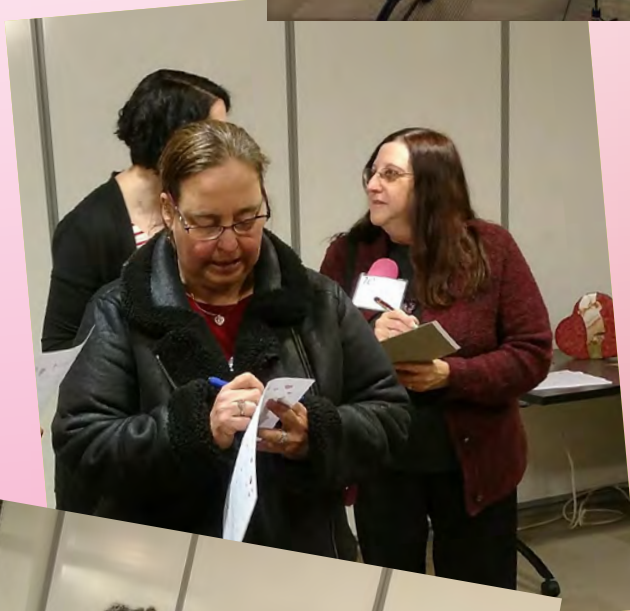
## February 14 2019 Meeting “Galentine’s Day” Networking Event

Members getting together to know each other through the fun games and activities organized by Rebecca Theis, Kayla Nelson, Carly Wendt and Sati McLafferty.

**Great Job Ladies!!!**



Melissa Dyer  
Nora Roth



Eileen Kennedy  
Denise Calins-Youngquist  
Lisa Theard (guest)  
Kathy Grossman

Guest  
Colleen Sherman (guest)  
Kelly Collins





## “Galentine’s Day” Networking Event



Nora Roth  
Stacia Gordon (guest)  
Erica Johnson



Kathy Grossman  
Victoria Wildhaber



Erica Johnson  
Daphne Jean (guest)  
Kayla Nelson



## “Galentine’s Day” Networking Event



Lisa Kukura

Sati C. McLafferty

Daphne Jean (guest)

Kathy Grossman



Heather Dawson

Melissa Dyer

Lisa Kukura

Holly VandeHoef



## “Galentine’s Day” Networking Event



Daphne Jean (guest)  
Kathy Grossman  
Lisa Theard (guest)  
Kayla Nelson

Kayla Nelson  
Carly Wendt  
Becky Theis



Angela Herrick  
Stacia Gordon (guest)  
Daphne Jean (guest)



Stacia Gordon (guest)  
Kristin Dittus



## Member News

**Congratulations Sarah Ehrhardt** for being a winner of Denver Business Journal's 23rd annual 40 Under 40 awards program recognized the best and brightest young leaders in the local business community. This year DBJ asked winners to share what drives the "work hard, play hard" ethos that defines the Denver scene making Denver Business Journal's 40 Under 40.

An excerpt is reprinted below with permission of Denver Business Journal.



Name: Sarah Ehrhardt

Title: Partner

Company: Michael Best & Friedrich

Age: 39

Alma Mater: Hanover College,

University of Wisconsin Law School

Birthplace: Milwaukee, Wisconsin

What is the driving force beyond your work that motivates you? In other words, what is the "Play" component of your life?

I love to travel around the world with my husband. I got the travel bug my first trip out of the country. I traveled to France and Spain in high school and was addicted. Luckily, my husband also has the travel bug. Whether it be a trip to see the mountains of Switzerland, hiking around Italy's Cinque Terre, biking in Copenhagen, trying sushi for the first time in Tokyo, exploring Istanbul, viewing an active volcano in Costa Rica or paddle boarding in Hawaii, I find travel to be a fantastic outlet to immerse myself in different things, meet people from a variety of places and come back feeling refreshed and energized for work.

Was there a moment that you realized this would be your life's work? Tell us about it.

I actually went to law school with the belief that I would be a criminal law attorney. Not sure estate planning had even crossed my mind. I interned with the victim-offender rehabilitation program in the Wisconsin prison system, then tried an internship in family law. I took an estate-planning class during my second year of law school, an income tax class at the beginning of my third year, and my interest in estate planning and tax stood out above everything else. After my first year in the estate planning group at Michael Best, I realized I had chosen well. This area of practice melded both my interest in psychology and counseling with my passion for the law.

What is it about Denver's professional community that sets it apart from other cities?

Denver feels like it is continually changing and growing — a melting pot of Colorado natives and people who move to Denver and bring a little part of their prior home along with them. Having moved to Colorado only a few years ago, I have found the professional community to be friendly and welcoming. I've also been impressed with how many people are invested in giving back to their community in a variety of ways.

What's your favorite way to unwind?

I love going to hockey games, whether it be the NHL, AHL or college level. Having an NHL team in town might have been the best thing about my move to Denver. I also unwind by skiing (not very well),



snowshoeing, paddle-boarding and hiking — all things I've started incorporating into my life since moving to Colorado.

What's your guilty pleasure?

I will admit to binging on tv shows. Never understood Game Of Thrones fans — until I recently began watching season one, and then season two.

And I cannot resist a jar of Nutella.

You were instrumental in Michael Best absorbing Modus. What did you do to make the transition relatively painless?

The combination of the fantastic individuals at Modus and the collegial atmosphere within Michael Best definitely made the transition relatively easy. Michael Best has a very welcoming environment, and many of my colleagues from offices across the country have visited the Colorado offices to meet and connect in person with our Modus colleagues. I also worked out of the Milwaukee office of Michael Best for close to 10 years, before moving to Colorado, and my history with the firm has made it easier for me to help address some of the transition questions.

For somebody relatively new to Colorado, you're already very involved in the local community through the Jake Jabs Center for Entrepreneurship and Rachel's Challenge. How did you go about figuring out where you wanted to make an impact?

When my husband and I moved to Denver a few years ago, I knew relatively little about the Denver community. I spent much of my first year in Denver attending community functions, chamber events and other networking opportunities to learn as much as I could about the local community and better determine how I could get more directly involved.

My estate planning practice includes working with business owners at various stages in their businesses.

After meeting the individuals at the Jake Jabs Center for Entrepreneurship and attending their business plan competition, I was excited to figure out ways to work with them as students and alumni grow their Colorado-based businesses. I also began connecting with several individuals who volunteered or worked with Rachel's Challenge. I was impressed with the mission of Rachel's Challenge and felt I could assist them with their planned giving strategies, which was another way to tie together what I love about my legal practice with an organization that is having an amazing impact on students across the country.

Between that community work, co-managing the Denver Michael Best office and working with its Salt Lake City and Milwaukee offices, you must have your hands full. How do you balance all of your "hats?"

I truly enjoy all the different aspects of my life, which makes it easier to balance the different "hats." I cannot say enough good things about my Michael Best colleagues. They have definitely make it easier to travel between the different offices and still find balance in my life. When I moved to Denver from Milwaukee and added in travel to the Salt Lake City offices, colleagues in those offices were extremely welcoming. This was also a great opportunity to expand my estate-planning practice to new geographic locations, which was exciting. My community involvement has also helped make Denver feel like home. And the support of my husband makes the biggest difference on my ability to work hard and balance that work with travel and hockey games!

What's next in your career?

I'm looking forward to continuing to assist in the growth of the team in Colorado. A lot of progress has been made in a few years, and I am focused on helping Michael Best continue to strengthen its presence in Colorado, as well as on my own personal growth in the estate planning legal field and within the Denver community.

## Kelly Collins

On March 19, 2019 Kelly started work as a Wealth Advisor at Presidential Wealth Management at Greenwood Village. Good luck at your new firm!

## Angela Herrick

Angela just went through the "fun" of selling a home and moving into a new one. We wish Angela and her family many happy memories in their new home.

# Member News

## Congratulations Julie Fletcher McDaniel

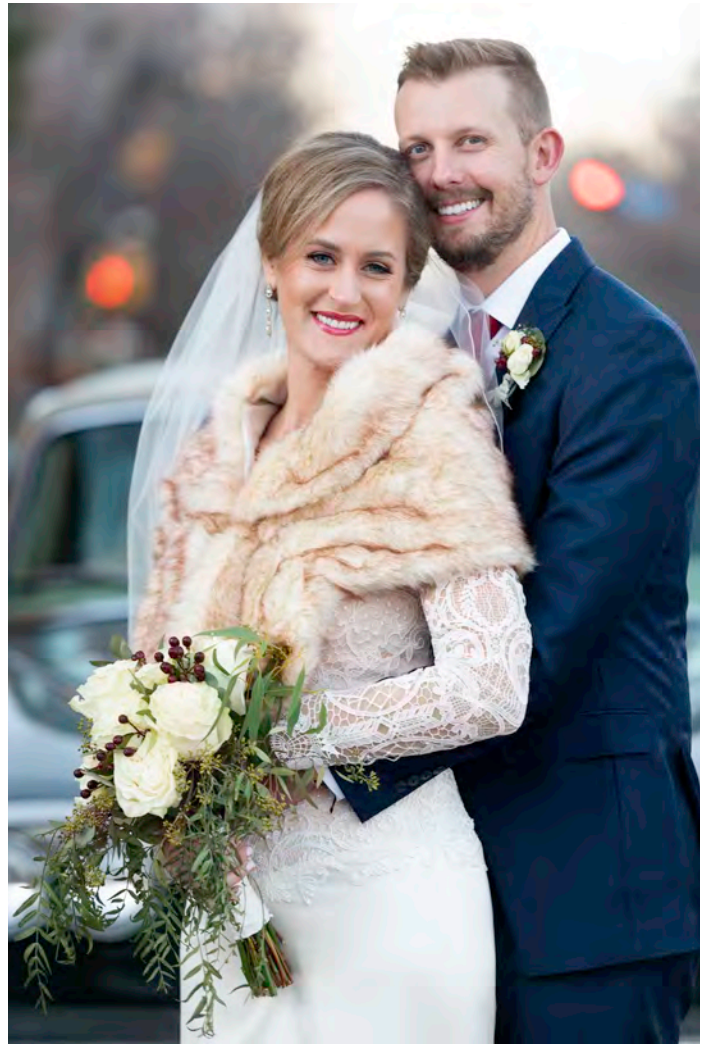
### Wow!!!

Julie has had a very eventful last few months.

In November 2018, Julie received the Denver Foundation Philanthropic Leadership Award.

On December 15th 2018, Julie Fletcher married Kyle McDaniel at The Hotel Boulderado in Boulder Colorado. She is now Mrs. Julie Fletcher McDaniel.

We wish both Julie and Kyle a long and happy life together!



On March 1st 2019, Julie joined two other CFPs Rebecca Kennedy and Scott Arnold in launching IMPACTfolio, LLC, a fee-only financial planning and impact advisory firm offering services for a flat, annual fee. We all wish your new business great fortune and success!

... On her “annual day off” she still finds the time to attend our meeting(s).





## MemberNews

“So, Angela, Jeanne, Holly and I (Rebecca) were the last ones to leave after the meeting (Thursday April 11) and we got on the elevator.

We pushed the button for the 1st floor and nothing happened. And, the doors wouldn't open. We were stuck in the elevator.



Holly, with great calm, pushed the call button and spoke to someone who ended up dispatching the fire department. About 10 minutes later, the door opened and we got back out on the 2nd floor. Rather than take the other elevator, we took the stairs and walked out to the lobby with a dozen firemen in uniform standing there. I wasn't expecting that! So, to document the event, we took a picture with them!”

WEPC would like to thank the fire department for heroically rescuing our friends ....

.... and after seeing the photo below, perhaps we should consider repeating this exercise after all future meetings!



# Member Articles

Congratulations Linda Gardner for her article published in Kiplinger Magazine

From a  
Contributing Expert

## Kiplinger

SMART INSIGHTS FROM PROFESSIONAL ADVISERS

### Something BIG Could Be Missing from Your Retirement Plan

About 70% of people who reach age 65 could potentially need long-term care at some point in their lives, and it can easily cost \$100,000 a year. You need a plan in place, just in case. Here are seven ways to pay for it.

By Linda Gardner, CPA and Investment Adviser Representative Providing Comprehensive Retirement Planning Solutions | Blue Heron Capital, LLC Originally published in October 2018



Congratulations! You've done a great job: You've saved, you've planned, you've checked your to-do list twice. And now, as you complete your last day on the job, it's finally time to retire and do all the things you've dreamed about for years.

**You can see it all now:** You and your loved one will travel to places you've never seen. You'll explore new hobbies, spend time with friends and family, stay healthy and active, and make the most out of every day for the next 20 or 30 years — or more!

The only problem is, it may not play out exactly as you anticipated. There's a hidden threat lurking in the shadows that could devastate your plans. **One day everything's OK. And then, it's not ...**

What if you have an accident or a stroke with long-term debilitating effects? Or fall chronically ill with Parkinson's or another life-altering illness, and you need help with two or more activities of daily living, like bathing, eating, dressing, toileting, continence and transferring? Or, you develop dementia or Alzheimer's. With any of those events you've joined the growing population who need long-term care services. Government statistics estimate that 7 in 10 Americans age 65 or older will need some type of long-term care during their lifetime. **That's 70%. Can you really ignore that risk?**

The costs of long-term care can be huge, and if you or your spouse needs extended long-term care it could totally consume your retirement savings.

And yet, a lot of people leave considerations of this risk out of their retirement plans. Some don't think of it. Many don't believe they'll ever need it, or they mistakenly think they can count on Medicare to pay for everything, including long-term care, once they turn 65.

They can't. **Long-term care is considered custodial care.** Medicare, Medicare Supplements, Drug Plans and Advantage Plans are designed to pay for medical care and drug costs related to injury and/or illness. Those plans typically **don't pay for extended long-term custodial care costs** in most situations (i.e., assistance with bathing, eating, dressing, continence, toileting and transferring), although there may be circumstances, such as shorter-term rehabilitation care or terminal illness, when

Medicare, Medicare Supplements, Drug Plans and Advantage Plans may pay for care.

According to a 2018 Fidelity report, the average couple retiring at 65 will need \$280,000 to cover their out-of-pocket medical expenses through retirement. That doesn't include long-term care.

Why so much? Out of pocket health-care costs are increasing in every category — prescription medications, doctor visits, hospital stays, etc. And, we're also living longer. According to the Society of Actuaries, in one-third of married couple households at least one spouse will live to age 92.

If you're fortunate, you'll stay mentally and physically fit well into old age. My great-aunt turned 98 last year, and it was the first year she didn't bowl in a league! Sadly, not everyone will be so fortunate.

It's hard to predict whether you'll need long-term care, and I personally hope that you never do, but as a part of your financial and retirement planning you need to consider the costs of care today and how you'd cover them. The 2017 Genworth Cost of Care Survey found the national median annual cost for Home Health Aide Services to be \$49,192; \$45,000 for room and board at an assisted living facility; and \$97,455 for a private room in a nursing home — all steadily rising each year.

These are national figures; you can check out the costs in your area at [www.genworth.com](http://www.genworth.com). In Colorado, for example, the median annual costs for room and board in assisted living were \$46,200; and a private room in a nursing home was \$102,565. A stay in a private nursing home room for three years could easily cost \$300,000 or more depending on your locality.

*You know that if you or your loved one needs long-term care, somehow ... some way, you'll receive it. The question is: How will you pay for it?*

There are a variety of alternatives to consider, and some of them include:

#### 1. Spend the funds you've saved for retirement.

For some people, that will work — but for others it won't. A question to consider: If you use up a significant portion of your savings caring for one spouse, will there be enough left to support the other one for the rest of his or her life?



# Kiplinger

## 2. Ask family members to help.

Spouses, siblings and grown children often assist with providing care and/or help pay for long-term care expenses. If this is your plan, be sure to discuss it with your family in advance. Keep in mind that assisting with care at home often includes personal hygiene care you or your loved ones may not be prepared to do. Also note: **More than half the states have a filial responsibility law that could require adult children to pay for some or all of their parents' long-term care expenses.** A qualified legal professional can help you determine if this law could apply to your situation.

## 3. Purchase traditional long-term care insurance.

Today's policies are typically designed to pay for long-term care services needed at home, in assisted living, adult day care, nursing home and hospice. Premiums can be expensive and are typically less expensive the younger you apply. You'll need to evaluate your situation to determine if this fits into your financial retirement plan. If you're already experiencing certain types of health issues, you may or may not be eligible for this type of insurance.

For a couple both age 60 purchasing identical policies, the average annual combined premium for two policies that each provide three years of benefits starting at \$150/day or \$4,500/month, with 3% compound annual growth, and a 90-day elimination period (the waiting period before the benefits would pay once you're diagnosed as needing long-term care), could be approximately \$3,490 per year.

## 4. Consider a certain kind of life insurance.

You can purchase a life insurance policy that allows you to access the policy's death benefits while you're still alive to pay for long-term or chronic care. Some of today's life insurance policies offer riders for long-term care benefits. Adding riders for long-term care benefits may increase the premium for the policy. To be eligible to purchase life insurance with long-term care benefits will require that you pass certain health underwriting requirements. If you never need to access the policy to assist with the cost of long-term care, your beneficiaries will receive the death benefit, which is an income tax-free pay-out, following your death.

## 5. Purchase an annuity with enhanced benefits for long-term care.

Some annuities offer benefit riders that will help pay for long-term care when needed. Some require health underwriting, while others do not. The benefits and additional costs for this coverage will vary among contracts. An annuity can also provide a steady income stream to you in retirement. Like other financial products, annuity features and benefits vary widely between contracts. Annuities are insurance products that may be subject to fees, surrender charges and holding periods that vary by company. Annuities are typically designed for retirement or other long-term needs. Guarantees for all insurance products are backed by the financial strength and claims paying ability of the issuing insurance company. Work with a trusted adviser to help guide you to the appropriate product.

## 6. Consider moving into a facility that offers continuous care choices.

Some facilities offer independent living with the option of moving (when needed) into assisted living, skilled nursing or memory care within the same facility campus. Availability, costs, residential choices, levels of care, amenities and services can vary widely between facilities, so you'll need to carefully evaluate and compare what's available in your area.

## 7. Spend down your assets and qualify for Medicaid.

Medicaid is the government program that can pay for long-term care and is generally available to individuals who have assets below specific levels. The rules vary from state to state; you can get specific information at <https://longtermcare.acl.gov> and/or meet with a qualified professional. Using Medicaid may restrict your care choices, including where you receive care, since not every facility accepts Medicaid patients. The decision you make may have an impact on your spouse's lifestyle, so be clear on the consequences.

I was 45 when my mom went into a nursing home. Until that point in my life, I'd never thought about what I would do if I needed care. And then, as Mom got settled into her room in the care facility we met her roommate — a 42-year-old mother whose children came to visit her every day when they got out of school. She had multiple sclerosis. She was on Medicaid and had limited choices about where to receive her care.

I immediately began the process to purchase my own long-term care insurance policy.

If you're in your 50s or 60s and feeling fit, you might not think this is something to bother with just yet. However, a financial or retirement plan that doesn't address these issues is incomplete — and potentially at risk. Talk to your adviser about how you can prepare to stay on track.

*Kim Franke-Folstad contributed to this article.*

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*This article was written by and presents the views of our contributing adviser, not the Kiplinger editorial staff. You can check adviser records with the SEC or with FINRA.*

# Seven Ways to Clean Your Financial House This Spring

**Jennifer K. Trembley, Financial Advisor**

Spring is on the way. For many of us, the increasingly longer days and warmer weather signify a chance to tidy up and start fresh. If you enjoy the ritual of spring cleaning, why not take time to spruce up your finances as well? The following list is a great place to start:

1. Your goals. If you set New Year's financial resolutions, now is a good time to evaluate your progress. If you're on track – excellent! If you're not where you hoped you'd be, recommit to your goals. Identify what obstacles are in your way and create a plan to overcome them. If you need help deciding what to do next or how to stay on course going forward, consider meeting with a financial advisor who can provide you with a second opinion and help keep you accountable to your progress.

2. Your portfolio. As you may be helpful to also review go hand-in-hand. Take a look ask yourself the following diversified and invested withstand a potential market when you need the money? why you are invested in the these questions can help you balance your asset allocation your investing strategy.

evaluate your financial goals, it your portfolio, as the two often at your asset allocation and questions: Are you still according to your ability to drop and the time-frame of And, do you understand assets you have? Answering decide if you need to re-or make other adjustments to

3. Your budget. There's a needs will vary in the summer months travel, you may need additional funds for programs while your kids are away from school. the summer fun while still feeling confident that you're prioritizing retirement and other financial goals.

good chance that your cash flow to come. In addition to summer things like child care or extracurricular Take time to plan ahead now so you can enjoy

4. Your credit report. Did you know the three major credit bureaus – Equifax, Experian and TransUnion – are required by law to provide you with one free credit report annually? Make it a habit each spring to check your credit report. Doing so is a good way to ensure accuracy, protect against identity theft, and help you prepare for what interest rate you may receive if you plan to make a big purchase soon (such as a vacation home or new boat).

*WEPC is an affiliated local council of:*



**NATIONAL ASSOCIATION OF  
Estate Planners & Councils**

*The Association of Choice for Estate Planning Professionals*



5. Your protection needs. While de-cluttering, take time to review life, home, auto and disability insurance policies to make sure you are still satisfied with your level of coverage. If you've experienced any life-changing events, such as divorce or the birth of a child, it's possible that your needs have changed.

6. Your benefits. Even though open enrollment is typically in the fall, spring is a good time to make sure the benefits you selected are being maximized. Scheduling regular appointments with medical professionals, your eye doctor and dentist can be a great place to start. Also, check to see if you're eligible for any elective benefits you're considering, such as a new pair of eye glasses or orthodontic work.

7. Your estate plan. Estate planning is important regardless of your net worth. It's never too early to create or update your will, health care directive, beneficiaries and basic powers-of-attorney – all of which can help your loved ones make decisions in line with your wishes in the event of your death. If giving assets to your loved ones and/or reducing your tax liability are important to you, an estate plan can also help you with strategies to accomplish those goals.

As with many spring cleaning projects, it's possible to get overwhelmed as you review your finances. If this happens to you, step back and take each task one at a time. A financial advisor in your area can also help you get “unstuck” and identify ways to re-energize your finances.

###

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## October 2018 Presentation

### “Philanthropic Planning & Advising 101”

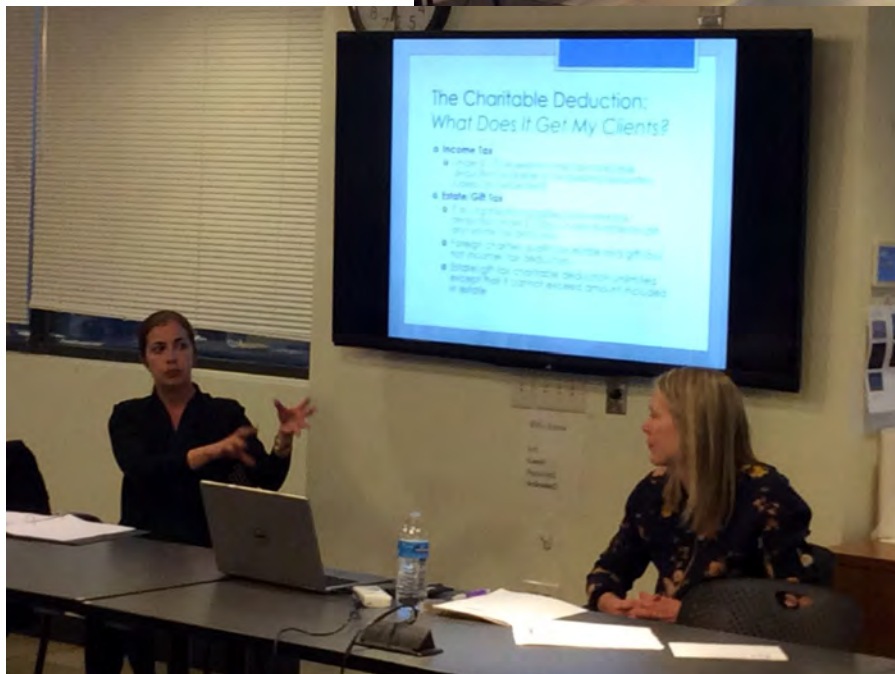


#### Presenters

Jessica R. Diaz

and

Rebecca Alderfor





# December 13 2018 Holiday Party at Del Friscos



**Thiensa Nguyen**

**Eileen Kennedy**

**Rebecca Shandrick**

**Nichole Danner (guest)**

**Guest**

**Colleen Sherman (guest)**

**Lee McCue**

**Lauretta Moell**



**Sati C Mcafferty**

**Kelly Collins**



# 2018 Holiday Party



**Julie Davis Ratner**  
**Sheila Koppenheffer**  
**Erica Johnson**  
**Nora Roth**  
**Barbara Tocker Ross**



**Holly Vandehoef**  
**Kayla Nelson**  
**Karen Salvatore**  
**Carly Wendt**



**Rebecca Shandrick**  
**Nicole Danner (guest)**  
**Guest**  
**Eileen Kennedy**



# 2018 Holiday Party



**Pam Silverberg**

**Anda Pilmanis  
Carly Wendt**



**Kristin Dittus  
Angela Herrick**



**Kristin Dittus  
Angela Herrick**

## New Members

**We welcome the following new members:**

**Lisa Kukura**

Attorney  
The Catholic Foundation

**Paula Young**

Attorney  
Law Offices of Paula Young

## **Are you LinkedIn?** Join the WEPC LinkedIn Group – [www.linkedin.com](http://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.

### **WEPC Officers**

#### **Angela Herrick, Esq. – President**

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[angela@herrick-law.com](mailto:angela@herrick-law.com)

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### **WEPC Committees**

#### **Membership Committee**

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

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#### **Lee McCue – Membership Ambassador**

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#### **Programs Committee**

#### **Becky Theis – Co-Chair**

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#### **Sati C. McLafferty, Esq. – Co-Chair**

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#### **Hospitality Committee**

#### **Gina Trevey, Esq., CTFA® – Co-Chair**

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#### **Public Relations Committee**

#### **Anda Pilmanis, Esq., Realtor – Co-Chair**

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#### **Carly Wendt – Co-Chair**

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

#### **Nora Roth, JD, AEP®**



## WEPC Calendar

### Meeting Dates for 2019

The WEPC generally meets the 2nd Thursday of every month from 5:30 to 7:15 p.m.

#### Upcoming meetings:

**April 11, 2019** Estate Planning for  
Clients with Cannabis Assets  
Rachael Z. Ardanuy, Esq.

**May 9, 2019** Family Law  
Jennifer S. McDonald, Esq.

**June 13, 2019** Summer Social

## 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 next meeting.

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 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](mailto:agentanda@agentanda.com) and/or Carly Wendt at [carly.wendt@ml.com](mailto:carly.wendt@ml.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](http://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 name-tag needs to be updated.