Winter/Spring 2024

WOMEN'S ESTATE PLANNING COUNCIL

NEWSLETTER

YOUR PRESIDENT:
KRISTIN DITTUS, JD LLM
Life & Legacy Planning, Ltd.

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

I am excited to welcome in Spring and looking forward to reconnecting with friends on patios this summer.

With Spring - comes time to nominate new board members. Joining a committee is a great way to connect with fellow members and continue the success of our group. We have 4 committees: Membership, Hospitality, Programs and Public Relations where members serve a 2 year term. We are also seeking a Vice President to serve a 3 year term going on to President, then Past President and a Secretary for 2024-2025. To make a nomination or let us know you are interested please contact me, Caroline McLeod Thompson or RaQwin Young Krizan. You'll find more details about the Board and our committees in the WEPC Membership Handbook available on our website.

Recent Highlights. We closed out 2023 with a wonderful holiday party at Frank and Roze and kicked off 2024 with an informative tax update from Alissa Bowers, CPA, on tax matters to be aware of. We are grateful to our hospitality committee, Courtney Bine and Isabella Campbell, for planning a great holiday event and to Isabella and Jessica Beck for an outstanding 8th Annual Galantine's Day event with bodacious decorations and networking bingo to help our members get to know each other better. Our Galantine's Day event epitomizes the many benefits of WEPC and highlights our mission "to promote interaction between women estate planning professionals; educationally, professionally and socially." Griffin Bridgers caught us up on the essentials of the Corporate Transparency Act in March and I provide a summary on "Navigating the Corporate Transparency Act and FinCEN's Ubiquitous Quest for Beneficial Owner Information" in this newsletter.

Upcoming Events. We will take April off and are considering a couple ideas for May, such as finding a presenter on Artificial Intelligence. Our annual Board retreat is held in June. We discontinued our general meeting for June and members can connect again for our July social. We welcome proposals for topics you want to hear or ideas for speakers. We would love to have members present too!

Thank you for a great 2023, I hope to see even more of you in 2024!

REMEMBERING HART

1931-2023

Hartman Axley

Hartman Axley was born in 1931 in Madison, Wisconsin to the late Ralph and Katharine
Axley. He graduated from the University of Wisconsin with degrees in Economics
and Law. He was a loving father to his son Tim, and daughter Colleen as well as
grandchildren Johanna, Kathryn, Daniel, Alexandra and Luke, great-grandchildren
Grant and Jason, and daughter-in-law Cynthia. He was preceded in death by his wife Marguerite.

Hartman began competing in Nordic Combined at age 12 and was a member ofthe University of Wisconsin Ski Team, and the Central United States Ski Association Downhill and Slalom Championship 4-man team. He was Intercollegiate Ski Chairman for the Central US Ski Association and was active in efforts to make skiing an NCAA Sport. He served as a member of the Squaw Valley Olympic Ski Patrol. He was vice-chair of the Colorado Ski Museum. Hartman served in the military in Korea. He was a Captain, Judge Advocate General's Corps US Army. He was actively involved in the National Ski Patrol and was Rocky Mountain Division Director and Assistant National Director. He helped establish
many of the Volunteer Ski Patrols in Colorado. He helped establish and was chairman of the Southwest YMCA. He was active in the National Senior Olympics playing badminton and winning over 100 medals. He became a Certified Badminton Umpire and was a volunteer scorer for Badminton at the Atlanta Olympics.
He was inducted into the Colorado Ski Hall of Fame, the National Ski Patrol Hall of Fame, the Metro Denver YMCA Hall of Fame, and the Colorado Badminton Hall of Fame. He was a Legend of the Denver Athletic Club and Senior Athlete of the Year at the Denver Athletic Club. He received the Minnie Dole Award from the National
Ski Patrol, and a Lifetime Achievement Award from the Wisconsin Alumni Association.

Hartman was involved in many professional organizations including the National Association of Estate Planners and Councils, Colorado Insurance Commissioners Advisory Council, Colorado Liaison, Association for Advanced Life Underwriting, Society of Financial Service Professionals, Estate Planning Law Specialists, Inc,
Wisconsin Bar Association, and Colorado Bar Association. He was involved in the Chartered Life Underwriters, the Accredited Estate Planners, the CertifiedFinancial Planners, and was a Registered Health Underwriter.

He was involved with the NAIFA Producer's Advisory Council and received a master's degree in financial services as well. He was the Vice President of the Colorado Ethics in Business Alliance Board. He was a founding member of the Boulder Estate Planning Council and President of the Denver Estate Planning Council He received the J Stanley Edwards Award from the Coloradoand Denver AssociaNon of Life Underwriters. The Boulder Estate Planning Council established the Axley-Baugh Distinguished Service Award in his honor. The National Association of Estate Planners and Councils established April 17th as HartmanAxley Day. He also received the Hartman Axley Award for outstanding service and Achievement from NAEPC. He was inducted into the Estate Planning Hall of Fame and received the Lifetime Service Award from NAEPC as well. He received the Wesley C Whitney, CLU Award from the Denver Association of Life Underwriters.

Hartman loved music and was involved in choirs throughout his life from the Boys' Choir at Grace Episcopal Church in Madison, the Mini Singers, the Tutor Singers, the Men's Chorus, the 8th Army Chapel Choir in Korea and Japan, many church choirs and the VA National Medical Music Group. He also played viola in the
University of Wisconsin Symphony Orchestra.

His was a life well lived. He will be greatly missed.

-Horan & McConaty, Lakewood CO Nov. 2023

FOR MORE INFORMATION ON HART & HIS TIME WITH NAEPC, CHECK OUT THEIR TRIBUTE:

HTTPS://WWW.NAEPCJOURNAL.ORG/ISSUE/43/REMEMBERING-HART-AXLEY/

NOTE: IT WAS HART AXLEY WHO CONTACTED ERICA JOHNSON, WHEN SHE WAS WEPC PRESIDENT, TO CONVINCE WEPC TO JOIN THE NAEPC. AS NOTED ON A LATER PAGE, WEPC WAS RECENTLY HONORED AS A FIVE-STAR COUNCIL BY NAEPC - WHICH WOULD NOT HAVE HAPPENED WITHOUT HART HAVING GOTTEN US INVOLVED WITH THEM. HE WAS A STAUNCH SUPPORTER OF WEPC, BECOMING A MEMBER, COMING TO MANY MEETINGS AND LEADING THE GROUP IN SINGING CHRISTMAS CAROLS AT OUR DECEMBER SOCIALS.

NORA ROTH,
THANK YOU FOR YOUR SERVICE!

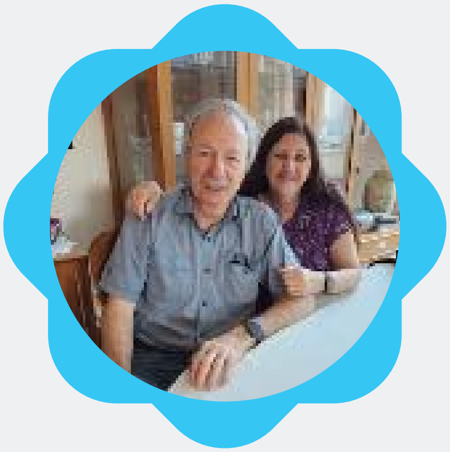
WEPC would like to give a loving send off to Nora Roth, *who retired September, 2023. Nora was a member & an active leader with WEPC since March, 1999!*

Nora, tell us about your professional life.

I started as a an attorney with Rider & Woulf, P.C. in mid-1990 where I worked until the Fall of 1998 practicing in the areas of trusts and estates, bankruptcy and family law.

In the Fall of 1998, I went to work as a Personal Trust Officer/Assistant Vice President with Norwest Bank/ Wells Fargo. I stayed with WF until May 2003, it was during this time, that I joined WEPC. I also taught at the DU Sturm College of Law for one semester in the Spring of 2001.

From May 2003-Jan 2019, I served as Personal Trust Officer/Vice President with Colorado State Bank and Trust/BOK Financial, after which I served as a temporary Financial Services Officer with ANB Bank (02/19-07/19). Finally, I worked as the Office Manager with Human Network Systems until my retirement in 09/2023.



NORA ROTH,
THANK YOU FOR YOUR SERVICE!

HOW ABOUT YOUR TIME WITH WEPC?

Vice President (President Erica Johnson) - 2006-2007
President - 2007-2008
Immediate Past President - 2008-2009

NAEPC Liaison for many years - 2009-2014 and also 2016-2019 (Maggie Mitchell was the liaison from 2014-2016) then Jenne Trembley became the liaison in 2019.

Presenter several times over the years.

THE MEMBERS & LEADERSHIP *WOULD LIKE TO THANK NORA ROTH FOR HER DECADES OF SERVICE TO WEPC!*

WEPC & Member News

- WEPC would like to thank our Galentine's sponsors: Kristin Dittus of Life & Legacy Planning, Ltd. & Kayla Nelson of Sigler & Nelson, LLC. Their donations supported our event & prize offerings. Let us know if you want to sponsor a future event!
- THANK YOU VALERIE MILLER! Your services as web admin have been invaluable to both membership and leadership alike! We appreciate your many years of service and wish you the best in this next chapter!
- Congratulations to Caroline McLeod Thompson, (now Boynton) who recently joined the Northern Trust Company as a VP, Trust Advisor for their Rocky Mountain Region team.
- Congratulations to Caroline & James on their wedding that took place on September 16, 2023 at St. Andrew's Episcopal Church in Edgartown, Massachusetts on the island of Martha's Vineyard. The reception was held at a private yacht club (see photos below).
- Congratulations to Jenne Trembley for being honored as a Five Star Wealth Manager for 2023!
- REMINDER - NO MEETINGS APRIL & OCTOBER.

INVITE A GUEST - IF THEY JOIN AS A MEMBER, YOU GET:

If you have News/Events you would like to share with fellow members in a future WEPC Newsletter, please reach out the Public Relations Committee!

Congratulations Caroline & James!!

Holiday Social '23 @ FRANK & ROZE

Galentine's '24
The Denver Foundation

Navigating theCorporate Transparency Act

Navigating the Corporate Transparency Act and FinCEN's Ubiquitous Quest for Beneficial Owner Information. **Kristin Dittus, JD, LLM*

The Corporate Transparency Act (the "CTA"), enacted in 2021 to curb illicit finance, requires many companies doing business in the United States to report information about the individuals who ultimately own or control these companies. Effective as of January 1, 2024, the U.S. Treasury Department's Financial Crimes Enforcement Network (known as "FinCEN") is accepting electronic reports though its online website https://www.fincen.gov/boi. The final regulations are found at 87 Fed. Reg. 59498, with 31 U.S. Code § 5336 covering beneficial ownership information reporting requirements (hereafter prefaced by CTA), and the final rule under 31 CFR § 1010.380. A substantial preamble of 99 pages to the CTA Final Regulations at 87 Fed. Reg. 59498-59596, published on September 30, 2022, is essential to understanding the basis for the rules developed ("Preamble").[i] Understanding who should file and the information required to be filed is essential to avoid steep penalties associated with this law intended to curb money laundering.

The CTA creates a national registry for millions of organizations established by a filing with a state or Indian tribe. The CTA identifies actual ownership and individuals that control these entities (Beneficial Owners). It is not intended to be available to the public, but information will be made available to officials from law enforcement and local, state, and foreign governments upon request.

Recent Alabama Unconstitutional Ruling. On March 1, 2024, the U.S. District Court for the Northern District of Alabama in National Small Business United v. Yellen, issued a summary judgment declaring the CTA unconstitutional because it exceeds the Constitution's limits on Congress's power.[ii] The ruling was limited to stay enforcement only against the plaintiffs, a private trade group and its members. The Justice Department has already filed a Notice of Appeal. While this litigation is ongoing, FinCEN will continue to implement the CTA against all other reporting companies who are required to comply with the law and file beneficial ownership reports as provided in FinCEN's regulations, discussed below.

Reporting Requirements: Entities filing to do business in the United States in 2024 have 90 days to file a report after formation. Reports for entities created in 2025 must be filed within 30 days of formation. Entities created prior to this year must file their reports by January 1, 2025. Companies have 30 days to correct mistakes or update changed information. A safe harbor is provided for reporting persons who submit incorrect information on a BOI Report if the correction is made within 90 days of the original incorrect filing. A "Company Applicant," as referred to in the CTA, includes certain individuals who assist in the legal formation or registration of the company. Information related to a Reporting Company, discussed below, is maintained by FinCEN in the Beneficial Ownership Secure System or "BOSS" system. Access is limited to taxing authorities, certain law enforcement agencies, and other limited users upon request. CTA § 5336(c)(2)(B)(i)-(iv).

Penalties. Penalties can be significant and they apply for failing to report, providing false information, failing to update information, and for providing the reporting company with false information

The ***willful failure to report*** complete or updated BOI or for providing false information carries civil penalties of up to $500 a day until corrected, or criminal penalties including imprisonment for up to two years and/or a fine of up to $10,000. Senior officers of the company are liable for the accuracy and compliance of the BOI Report.

Companies Required to Report to FinCEN include:

1. Entities that are created by the filing of a document with the Secretary of State or a tribal agency are required "Reporting Companies." This includes LLCs, LLPs, LLLPs, corporations, etc. The CTA also applies to foreign legal entities that register to do business in the U.S. with such agencies.
2. The CTA does not apply to general partnerships, sole proprietorships, or trusts (other than certain business trusts). *However, if these entities are considered a beneficial owner of a reporting company, these entities will be affected by the CTA reporting requirements.*
3. A company must provide the business name and alternative DBAs, the principal U.S. location, the state of formation, and its taxpayer ID.

Companies Exempt from Filing: Highly regulated entities are exempt from FinCEN. There are 23 exceptions to reporting, including banks, certain private trust companies, tax-exempt entities and public companies. Of these 23 exempt entities, 19 are referred to in the CTA Final Regulations as "specified exempt entities," indicating the legal entity or its interests are wholly owned or controlled by one or more such specified exempt entities. CTA § 5336(a)(11)(B)(xxii); 31 CFR § 1010.380(c)(2)(xxii).

The most common exempt entities related to estate planning include:

1. Large operating companies with at least $5 million of aggregated gross receipts or sales from U.S. sources and 20 full-time employees in the U.S. CTA § 5336(a)(11)(B)(xxi)(I) and (II).
2. 501(c) organizations, however, if newly formed, it is unlikely exempt status will be granted in 90 days so the entity would need to file and then update its information. Additionally, if the entity loses its tax-exempt status, it will remain CTA exempt entity only for a period of 180 days.
3. A charitable trust or charitable split interest trust described in IRC § 4947(a)(1) or (2).
4. Regulated businesses such as banks, securities-related, financial services companies, and insurance companies.

Be***neficial Owner Information (or BOI):*** A Beneficiary Owner must be a human being who owns or controls 25% or more of the ownership interests of a reporting company, or a non-owner that exercises substantial control over the reporting company. CTA § 5336(a)(3). Direct and indirect ownership are considered, and interests in an entity are aggregated.

a. Regardless of percentage, each entity must have one substantial owner.
b. If a trust or general partnership holds 25% or more of ownership interests in a company required to report, a trustee, a sole beneficiary, and the grantor may be considered to have substantial control, depending on the facts.
c. Those disregarded as owners are mere nominees, custodians or intermediaries.
d. While the family attribution rules do not apply, an individual's direct and indirect interests in a Reporting Company will be aggregated. Preamble § III.C.ii, 87 Fed. Reg. at 59531, and 31 CFR § 1010.380(d)(2)(iii), respectively.
e. Minors do not need to provide BOI, rather the parent or legal guardian of the minor would report as the Beneficial Owner. 31 CFR § 1010.380(d)(3)(i).
f. Individuals must provide their full legal name, physical residence address (however those with safety concerns can ask for a waiver), and a state or government identification that has the individual's picture.
g. A FinCEN identification number can be obtained and used rather than supplying the required personal BOI each time. This is recommended for anyone who plans on filing on behalf of their clients. CTA § 5336(b)(3); 31 CFR § 1010.380(b)(3)(iii)(4).

The concept of ***substantial control*** is based on who is able to direct or substantially influence important decisions. *That includes the following positions*:

1. A general partner, senior officers, including the president, CEO, CFO, CEO, and general counsel. 31 CFR § 1010.380(d)(1)(i).
2. Manager of an LLC or Member (which could be a trust) who controls business decisions.
3. The Preamble indicates there are multiple Beneficial Owners that are required to report if more than one individual exercises control over the Reporting Company. Preamble § III.C.i, 87 Fed. Reg. at 59527.

Additionally, *those with the following powers are also considered to have substantial control*:

1. To remove and replace the officers of the majority of the board.
2. To make loans or enter into debt.
3. To modify governing documents.
4. Any control of voting power.
5. The power of substitution or power to withdraw property from a grantor trust.
6. If people are given the power to act jointly to effectuate the above, each would be a Beneficial Owner.

Identifying a beneficial owner when a trust owns an interest in a reporting company: There is a bright line list in the CTA of individuals who would be considered beneficial owners if a trust owns or controls at least 25% of the ownership interest in the reporting company, primarily based on the owning, controlling, or directing voting powers and company decisions. See 31 CFR § 1010.380(d). The checklist is not exhaustive. *Other individuals who are Beneficial Owners include:*

1. Someone who controls the disposition of trust property.
2. A trust protector who has the power to decant or the power to terminate the trust.
3. A beneficiary who has the right to demand a distribution or the right to withdraw substantially all of the trust property, including a lifetime power of appointment.
4. A grantor with the right to revoke or amend (a trust or LLC).
5. A beneficiary with a Crummey power who can withdraw a substantial amount of the trust.
6. A directed trustee is likely to be considered a Beneficial Owner.
7. Each individual who is part of an investment or advisory committee that has the power to remove and replace key figures. This may have the effect of discouraging people from serving in these roles.
8. If there is a silent trust where the trustee is prohibited from informing the beneficiary of the trust, FinCEN would still require the beneficiary's information as a Beneficial Owner.

Unclear Potential Beneficial Owners: There are also situations that are not clearly defined in the CTA. Based on the existing guidance, the following are unlikely to have enough control to be considered a Beneficial Owner:

1. An individual beneficiary holding a 5 x 5 power or a testamentary power of appointment is unlikely to be deemed a Beneficial Owner.
2. An income only beneficiary is unlikely to be a Beneficial Owner.
3. Multiple beneficiaries can diminish the amount of control each one has among them and thereby fall below the threshold. This can be a factor when deciding who to include as beneficiaries of a trust.

Changes That Could Trigger the Need to Report: Trust structures tend to rotate fiduciaries and power holders over time, and for that reason, can create traps for the unwary. When a Reporting Company is held in trust, the following events may trigger a reporting requirement: (a) a change of situs as that may result in a change of address for the trustee; (b) the resignation, removal or appointment of a trustee, advisor or protector; (c) a beneficiary reaching an age at which such beneficiary holds the power to control or dispose of trust assets; (d) a minor coming of age; (e) death of a beneficiary or grantor who was a beneficial owner; and (f) any other event that would trigger a change in the reporting information, including the change of address for a beneficiary, advisor or grantor who is a Beneficial Owner.

When in Doubt – Report. It is always better to report if you're concerned about a person's control over the reporting company. Willful failure is noted in the penalties so making decisions on a reasonable basis is important.

Key Takeaways:

1. Practitioners should be aware of the compliance rules related to the CTA and have a plan regarding their approach with existing and new clients who may be Beneficial Owners or have any interest, directly or indirectly, in a Reporting Company.
2. Getting a FinCEN number will help simplify reporting, but there is currently no way to relinquish the number. This means you will always need to update FinCEN of information changes within 30 days.
3. Consider updating your operating agreements and trust agreements to reference CTA requirements, such as the need for Beneficial Owners to update BOI if there are changes in the management and control of a Reporting Company.
4. If you work with entities, create a process that incorporates the CTA beneficial owner analysis. This will help you avoid penalties for the willful failure to report. If you are under the large operating company exemption, but losing employees will change your status, it is important to have HR aware of this and communicating with other senior officers.

Protecting Your Financial Stability After a Divorce

Like many aspects of divorce, managing your finances after splitting up with your spouse can feel complicated and overwhelming. This is true whether the separation is amicable or acrimonious.
Because every divorce is different, it's wise to consult with your attorney and financial advisor for guidance, but here is a basic primer to help you navigate your finances independently from your ex-spouse.

Adjust your budget to match your current lifestyle. Start by calculating your new monthly income, including spousal or child support if applicable, and estimate what you expect to earn over the next year. If you are a stay-at-home parent or spouse, you may decide to re-enter the workforce to bolster your income. Or the time may be right to switch careers or seek a side hustle.

Next, look at your spending to see if you need to adjust your patterns. Whether you've decided to remain in your home or seek new living arrangements, crunch the numbers to see how much house you can realistically afford. Also, evaluate your lifestyle spending, including entertainment, dining out, and vacations, to see if it's necessary to trim your expenses. If possible, avoid making any major purchases until you feel comfortable with your updated budget.

Consider your children’s future. If you have children, they will understandably take center stage in your planning. It’s important to start thinking about how you’ll handle future financial milestones. Milestones may include paying for private grade school, college tuition, the down payment on a home, or a wedding. If you’d like to help your children with such expenses, consider these questions: Will you receive financial support from your former spouse? Do you expect your kids to contribute? As each event approaches, be up front with your kids about what you can afford so they can set realistic expectations.

Prioritize saving for retirement. No matter how close – or far – you are to retirement, make it a priority to update your retirement goals and continue building your nest egg. You are responsible for your own savings. In fact, the biggest challenge most Americans face financially is having enough money to cover what could be several decades of expenses in retirement. While retirement saving can feel overwhelming as you balance competing financial priorities, having a plan can help you feel more in control.

Ensure you’re protected. An important step following divorce is to maintain, replace or establish insurance that will help secure your financial future. All forms of insurance should be reviewed and considered, and your beneficiaries should be updated if needed. Make sure you understand the specific benefits that you and your former spouse are entitled to through your employers, as well as applicable life, health and disability insurance policies. If you have children, whose health insurance plan will be used to cover them? Work quickly to establish an insurance plan to avoid the financial risk of being uninsured.

Consider the tax implications of your new marital status. Review your situation with a tax professional to see if you need to revise your tax strategy. Divorce can affect your tax situation in several ways. Impacts may include entering a different income tax bracket, providing or receiving child or spousal support, and changes to your investment strategy and your process for handling future tax returns.

Dream and plan for the future. Once you have a handle on your new day-to-day finances and retirement goals, allow yourself to dream and plan for other milestones that are important to you. Do you wish to visit every continent? Pay off your mortgage before retirement? Open a small business? Whatever your dreams, determine the cost of each one so you know how much you'll need to save. Save what you can each month, and keep in mind that even small amounts will add up over time. If you're tempted to spend the money elsewhere, consider establishing a separate savings account.

Don't go it alone. Professional guidance from an attorney, tax professional, estate planner and financial advisor can help you make empowered choices that match your new priorities. Financial advisors like myself routinely advise clients on how to navigate with the complex decisions that arise during a divorce and offer strategies designed to help you meet new financial goals.

###

Jenne Trembley, CFP®, ChFC®, AEP®, CAP®, CRPC®, APMA®, CDFA®, BFATM is a Financial Advisor and CERTIFIED FINANCIALPLANNER™ practitioner with Ethos Financial Partners, a private wealth practice of Ameriprise Financial Services, LLC in Thornton, Colorado. She specializes in fee-based financial planning and asset management strategies and has been in practice for 17 years. To contact her, call 303.252.9777; 9351 Grant Street, Suite 300 | Thornton, CO 80229 | Jennifer.K.Trembley@ampf.com.

File # 6144334.1 (Approved until 12/31/2025)

WOMEN'S ESTATE PLANNING COUNCIL HAS BEEN HONORED AS A 5-STAR COUNCIL BY THE NATIONAL ASSOCIATION OF ESTATE PLANNERS & COUNCILS (NAEPC)

NAEPC
COLLABORATE · EDUCATE · CULTIVATE

Women's Estate Planning Council (WEPC) HAS BEEN HONORED AS A 5-STAR COUNCIL BY THE NATIONAL ASSOCIATION OF ESTATE PLANNERS & COUNCILS (NAEPC)

Denver, Colorado October 10, 2022 –

The Women's Estate Planning Council (WEPC) has been recognized as a 5-Star Council by the National Association of Estate Planners & Councils as a part of the Leonard H. Neiman and Walter Lee Davis, Jr. Council of Excellence Award program. This honor recognizes estate planning councils that have demonstrated a high level of achievement in areas critical to a successful membership experience.

"The entire NAEPC family is looking forward to the award ceremony scheduled on Tuesday, November 15, 2022 during the 59th Annual NAEPC Advanced Estate Planning Strategies Conference in Fort Lauderdale, Florida. The estate planning councils being recognized as 5 Star Councils provide a high level of member service and are contributing to the success of not only their members, but to the estate planning profession and the community as a whole" NAEPC President Julie A. Buschman said.

The Council of Excellence Award is named for two individuals who truly sought to strengthen the bond between NAEPC and its affiliated councils during their terms on the board. Walter Lee Davis, Jr. served as president of the association in 2008 and was instrumental in forming the Council Relations Committee, a group of volunteer members who are charged with being a liaison between affiliates and the national association. Leonard H. Neiman served the association as a board member for over fifteen years and worked tirelessly to gather information about estate planning councils from around the country.

ABOUT WEPC

The Women's Estate Planning Council ("WEPC"), a no-profit organization in the Denver area, was created to promote interaction between women estate planning professionals educationally, professionally, and socially. A group of women from the financial service, accounting, and legal areas came together to form the first Women's Estate Planning Council in the Denver area in February 1995. From a small group of a dozen women, membership has grown to over 90 professional women and men working in the estate planning field. The council is a member of the National Association of Estate Planners & Councils, the leading professional organization for estate planners, which provides its 2,100+ Accredited Estate Planner® designees and over 275 affiliated local estate planning councils and their 30,000 members with ongoing education and a forum for professional networking. For additional information contact: Board President, RaQwin Young Krizan at 303.876.7662 or ryoung@younglawgolden.com.

Special Thanks to all of our Sponsors!

GOLD SPONSORS

WIPFLI

BANK OF AMERICA

Reverse Mortgage Colorado
Unlock Your Home's Equity

PROPERTIES
McTeam
Personal Service · Professional Values
Results Guaranteed!

SUPPORT OUR SPONSORS BY REACHING OUT:

WIPFLI - Angelia McGill, CPA **angelia.mcgill@wipfli.com**
Bank of America Private Bank **Holly M. VandeHoef**
Reverse Mortgage Colorado **Eileen Kennedy 720-272-8125**
McTeam Properties **Lee McCue 303-859-0198**

YOUR 2023-24 LEADERSHIP TEAM

- PRESIDENT: KRISTIN DITTUS
- VICE PRESIDENT: CAROLINE THOMPSON
- SECRETARY ELIZABETH MECK
- TREASURER ANGELIA MCGILL
- PAST PRESIDENT RAQWIN YOUNG

MEMBERSHIP COMMIITTEE: KAYLA NELSON / KEVNE SHARPE
PROGRAMS COMMITTEE: JESSICA BECK / ALEXA TETZLAFF
HOSPITALITY COMMITTEE COURTNEY BINE / ISABELLA CAMPBELL
PUBLIC RELATIONS: KELLY ST. GEORGE / SANDRA LASKOWSKI

WEPC IS A PROUD AFFILIATE OF NAEPC & HONORED AS A 5-STAR COUNCIL MEMBER

NATIONAL ASSOCIATION OF
Estate Planners & Councils
The Association of Choice for Estate Planning Professionals

Member Benefits & Resources

NAEPC membership resources and education available: (Copy and Paste to access)
https://www.naepc.org/membership/benefits
https://www.naepc.org/membership/benefits/category/5

Get Your AEP® designation with WEPC sponsorship
(education and history in planning requirements apply)
Contact our liaison Jenne Trembley for details

ARE YOU LINKEDIN?

JOIN THE WEPC LINKEDLN 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 WEPC continue to grow.

WEPC OFFICERS

PRESIDENT
KRISTIN DITTUS
LIFE & LEGACY PLANNING, LTD
KRISTIN@LIFEANDLEGACYLTD.COM

VICE PRESIDENT
CAROLINE THOMPSON
NORTHERN TRUST COMPANY

SECRETARY
ELIZABETH MECK
NORTHERN TRUST COMPANY
ETM3@NTRS.COM

CPA - TREASURER
ANGELIA MCGILL, CPA
WIPFLI,LLP
ANGELIA.MCGILL@WIPFLI.COM

IMMEDIATE PAST PRESIDENT
RAQWIN YOUNG
YOUNG LAW GOLDEN
RYOUNG@YOUNGLAWGOLDEN.COM

Liaison - NAEPC

(National Association of Estate planners and councils)
Jennifer Trembley, CFP®, ChFC®, CAP®, AEP®, CRPC®, APMA®, CDFA®, BFA™ - Chair
Ethos Financial Partners
jennifer.k.trembley@ampf.com

WEPC COMMITTEES

PROGRAMS

JESSICA BECK - CO-CHAIR
SOPRIS WEALTH ADVISORS
JESSICA@SOPRISWEALTH.COM

ELEXA TETZLAFF- CO-CHAIR
ENLIVEN LAW
ALEXA@ENLIVENLAW.COM

HOSPITALITY

COURTNEY BINE - CO-CHAIR
GANT LAW OFFIC
COURTNEY@GANTLAWOFFICE.COM

ISABELLA CAMPBELL- CO-CHAIR
UNIVERSITY OF DENVER

MEMBERSHIP

KAYLA NELSON, ESQ - CO-CHAIR
SIGLER LAW OFFICE, LLC
KAYLA@SIGLERLAWCO.COM

KEVNE SHARPE - CO-CHAIR
MARINER WEALTH ADVISORS
KEVNE.SHARPE@MARINERWEALTHADVISORS.COM

PUBLIC RELATIONS

KELLY ST. GEORGE, MBA - CO-CHAIR
COLORADO WEALTH GROUP
KELLY@COLORADOWEALTHGROUP.COM

SANDRA LASKOWSKI - CO-CHAIR
SPARKS FINANCIAL
SANLASKO86@GMAIL.COM