

The Palo Alto Area Bar Association presents:

Roth To Riches

Thanks to a change in tax law, beginning in 2010 many investors who had previously been unable to make use of the Roth IRA will now be able to do so. This seminar will cover many complex issues surrounding conversion.

- Understanding the benefits of tax-deferred investing
- The advantages and disadvantages of converting to a Roth IRA
- What sort of investors are the best candidates for conversion
- How to best pay the tax costs incurred in a conversion
- The advantages of stretching the Roth IRA as a legacy vehicle for heirs



Speaker: STEVE S. SCHILLING, CFA
 Bernstein Global Wealth Management

Mr. Schilling, a Director in Bernstein's Wealth Management Group based in San Francisco, advises the firm's Bay Area and Pacific Northwest clients regarding complex investment planning issues. He has expertise in diversification planning for holders of concentrated portfolios, multi-generational wealth transfer, philanthropy, and pre-transaction planning.

When: April 29, 2010
 11:45 am - 1:00 pm

Where: Garden Court Hotel
 520 Cowper Street
 Palo Alto

Please register online: <https://www.123signup.com/register?id=mzysm>

RSVP to PAABA: 405 Sherman Avenue, Palo Alto, 94306 OR call (650) 326-8322 OR email info@paaba.org .
 NAME/FIRM _____

ADDRESS: _____

PHONE NUMBER: _____
 EMAIL ADDRESS: _____

TOTAL ENCLOSED: __\$35 for members ___ \$45 for non-members ___ \$10 for MCLE
 CHECK: _____
 CREDIT CARD:
 Name on Card _____
 Type _____ Number _____
 Code _____ Exp Date _____
 Billing Zip _____

*The Palo Alto Area Bar Association certifies that this activity has been approved for MCLE credit by the State Bar of California in the amount of one hour. The Palo Alto Area Bar Association is a State Bar of California MCLE approved provider.

Please note that credit card charges will be refunded upon request for cancellations or absences, minus a \$10 administrative fee.