



終身儲蓄與資產規劃

“BANK ON WHOLE LIFE” & Issues on Estate Planning

在新的一年開始，正是重新審視與思考自己與家庭之理財規劃的最好時機。良好的理財規劃可以增加個人財富與承受意外風險的能力，並且達到合法節稅、穩健資產管理與轉移之效果。所謂理財規劃(Financial Planning)包括：現金流、保險、稅務規劃、子女教育、投資、退休規劃與資產規劃的組合等等。這場講座將為大家釐清終身儲蓄的優勢與方法，以及一般人在資產規劃與轉移上的錯誤，並且提供解決之道。講座將涵蓋以下重點：

- *Guarantees¹ matter in Whole Life Insurance: premium guaranteed never to increase, cash value growth & death benefit protection.*
- *Benefits of Whole Life insurance: permanent protection, “living benefits”, such as access to cash value you can borrow against², to help pay for important events and supplement your retirement income.*
- *Ten most common mistakes in estate planning: learn how you can help minimize your estate taxes while maximizing the assets you pass to your heirs.*

主講人：蕭朱玲 法學博士，稅法碩士，理財顧問

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- Council agent in New York Life Insurance Company since 1998
- Life member, MDRT (Million Dollar Round Table), including 2001, 2004-2008, 2010 MDRT Court of the Table, 2009 MDRT Top of the Table
- Member, Santa Clara Estate Planning Council since 1998

免費講座，歡迎踴躍參加！

時間： SUNDAY, Jan. 16, 2011 at 2-4 PM

地點： Saratoga Library, Community Room,

13650 Saratoga Ave., Saratoga, CA 95070

For more information, **RSVP**, please contact Alice Chiou @ 408-867-8803
or visit www.ocaw-svc.org