

THE PUBLIC IS INVITED TO A  
MEETING AT ROCKLAND TRUST  
655 Main Street  
Chatham, MA

September 28, 2011

9:00 TO 10:30 a.m.

**TENTATIVE AGENDA**

The agenda for these meetings is flexible. We want to be able to discuss whatever is of interest to those attending. Following are some of the topics that we are going to be talking about. If you have any suggestions, please let us know.

1. The elements of moving your domicile to Florida. The Florida tax system. Real estate taxes and homestead tax provisions in Florida. What it takes to become a Florida domiciliary.

2. What it takes to maintain a Florida domicile once you have changed your domicile to Florida.

3. Protecting your Massachusetts residence against the Massachusetts estate tax once you have moved your domicile to Florida.

4. Dynasty trusts – what they are, and whether you need one.

5. Should you take advantage of the present \$5,000,000 exclusion for federal gift taxes?

6. What may be ahead for the federal estate tax (the current tax structure expires at the end of next year.)

7. What is a stretch IRA, and how can you take advantage of it?

8. Do you need a trust?

9. What benefits – at home and in a nursing home - are available to Veterans and how do you access them?

10. How can you protect your assets against nursing home expenses?

If you are planning to attend the meeting, please call Susan at 508-771-3132 and let her know. Space is limited. We will repeat the meeting if necessary.

We look forward to seeing you!