



Cleveland Rocks!

2012 API Conference
Cleveland DoubleTree Hotel
May 3-5, 2012



Sponsored by the Standing Committee on
Group & Prepaid Legal Services

Check out the
Friday night
event!

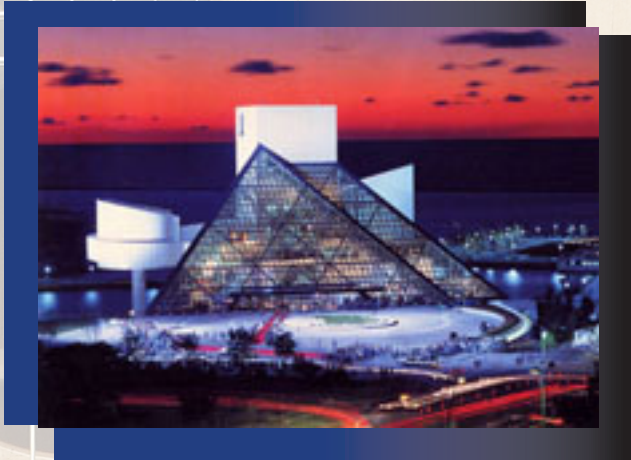
Friday Night Event
at the

Rock and Roll Hall of Fame

Sponsored by

Hyatt Legal Plans

A MetLife® Company



The Rock and Roll Hall of Fame and Museum exists to collect, preserve and interpret the impact rock has made on our world. The evolving story of rock can be found on the Rock Hall's blog and feature pages, in addition to videos and galleries that capture the moments that matter in rock and roll. Here you'll find rock and roll news, artist interviews, performance notes, the latest event and exhibit happenings, and more. Consider this your [backstage pass](#).

Ticket prices: \$75 per person

Includes all access, private pass to the museum (after hours)
and formal dinner. Family friendly too!

**All tickets MUST be purchased separately, the event is
not included in the general conference registration fee.**

All tickets can be purchased on the registration form (p.8), by calling
(312) 988-5752 or emailing Josh at joshua.downs@americanbar.org.

Visit the API at www.aplsi.org

Schedule At-a-Glance

Blue - Provider focused

Red - Trustee focused

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Thursday, May 3

8:30 am - Noon

API Board Meeting

Noon - 1:45 pm

Welcome Luncheon with motivational speaker Deborah Grayson Riegel, "Oy Vey Isn't a Strategy: Four Ways to Stop Being Your Own Worst Adversary"

1:45 - 3:15 pm

Plenary

Issues Facing the Industry

3:15 - 3:30 pm

Break

3:30 - 4:30 pm

Plenary

Using Limited Scope Legal Services to grow your practice; ethically, efficiently, effectively.

5:00 - 5:30

First-time Attendee Meet and Greet

5:30 - 7:00 pm

API Welcome Reception

Exhibitor hours:

May 3

11 am - 4:30 pm

May 4

7:30 am to 4:30 pm

May 5

7:30 am to 11:30 am

Friday, May 4

7:30 - 8:00 am

Breakfast

8:00 - 9:00 am

Reverse Mortgages - Understanding and effectively...

9:00 - 10:00 am

Plenary

Tech Tips for Everyone

10:00 - 10:20 am

Break

10:20 - 11:20 am

Breakouts

(1) Tech Tips for Providers

(2) It's the economy, stupid".....What Trustees Need to Know in These Turbulent Times: Part 1 - Communication

11:20 - 12:20 pm

Breakouts

(1) Tax Law

(2) Part 2: Plan Administration and Design Issues

12:30 - 1:45 pm

Business Luncheon sponsored by ARAG

1:45 - 2:45 pm

Breakouts

(1) Blogging for Lawyers

(2) Trustee 101

2:45 - 3:00 pm

Break

3:00 - 4:00 pm

Good Partners with Plans

4:00 - 4:15 pm

Trustees' Conference Feedback and Future Planning Caucus

4:15 - 4:30 pm

Meeting of the New Board of Directors

7:00 - 10:00 pm

Friday Night Ticketed Event sponsored by Hyatt- Registration required (p.8)

Saturday, May 5

7:30 - 8:00 am

Breakfast

8:00 - 9:00 am

Plenary

Managing Pension Risk in Today's Volatile Marketplace

9:00 - 9:10 pm

Break

9:10 - 10:10 am

Breakouts

(1) Administrative Law - Opportunities for the Plan Provider

(2) ERISA Update

10:10 - 10:20 pm

Break

10:20 - 11:20 am

Breakouts

(1) Top Ten Things You Can Do To SuperCharge Your Legal Plan Practice?

(2) ERISA update continued

11:30 - 12:00 pm

Plenary

Looking Towards the Future

Schedule subject to change

Visit the API at www.aplsi.org

Thursday, May 3

8:30 am - Noon

Annual Meeting of the Board of Directors -Open Meeting

Noon - 1:45 pm

Welcome Luncheon

Oy Vey Isn't a Strategy: Four Ways to Stop Being Your Own Worst Adversary

If every day finds you throwing up your hands and announcing Oy Vey! to anyone who will listen, then this session is for you! Most lawyers are too busy with work to work on themselves, and in this interactive, engaging session, you'll learn four ways to Get to Know Yourself, Get Along with Others, Get More Done and Get a New Perspective. Walk out with practical tips and tools to use to lower your stress and increase your success in work and life.

Speaker: Deborah Grayson Riegel, Elevated Training Inc.

PLENARY

1:45 - 3:15 pm

Issues Facing the Industry

The State of the Industry hosted by *Tori Jo Wible*, Executive Director, API

Don Dace, UAW-Legal will speak about the union plans.

Ann Cosimano, ARAG Group, will provide the view from the for profit administrator

Robert Dzik, Hyatt Legal Plans, will provide the view from the for-profit administrator

Pat Monks, an attorney provider, will provide information on membership issues and what it is like being a provider.

Carter Gaffney, LegalZoom provide the view from the for profit administrator

3:15 - 3:30 pm Break

PLENARY

3:30 - 4:30 pm

Using Limited Scope Legal Services to grow your practice; ethically, efficiently, effectively

Legal practitioners all over the country are supplementing their practices through "unbundled," "discrete task" or "limited scope" representation. Likewise, consumers all over the country are demanding lower fees and have more involvement in their cases.

In this one-hour presentation, you can ensure that your practice is utilizing limited scope services within the ethical guidelines. Learn to avoid wasting time and money on unnecessary administrative steps, and stop giving away valuable time outside the scope of your representation. We will address reasonableness of limited scope services, informed consent, writing agreements, when to transition out of a limited scope arrangement and more.

Speaker: Billie Tarascio, Tarascio & Del Vecchio

Friday, May 4

7:30 - 8:00 am Breakfast

Plenary

8:00 - 9:00 am

Reverse Mortgages: Understanding and effectively utilizing this retirement income planning tool when

fulfilling your fiduciary obligation to your older clients.

Recent advancements and changes in the reverse mortgage industry have expanded reverse mortgage product offerings, reduced costs and altered program eligibility criteria. In 2011, many older Americans and their professional advisors incorporated reverse mortgages into their holistic, comprehensive retirement income planning strategies. You will learn how and why. The presentation will include a thorough explanation of reverse mortgages and the practical applications to your clients' retirement planning strategies and legal quandaries. Practitioners who focus on elder law, estate planning, residential real estate, bankruptcy, divorce, debt collection and civil litigation will benefit from this presentation.

Speaker: Joseph DeMarkey - Met Life Bank

Plenary

9:00- 10:00 am

30 Tech Tips in 60 Minutes

Technology can help attorneys provide superlative client services and gain efficiency. However, some technologies can introduce an element of insecurity, including exposure of confidential information and data breach. From time-saving tips on how to use common software applications, to avoiding security gotchas, to free tools that provide opportunities to re-examine inefficient workflows, this session will have something for everyone! Learn how to use technology to better serve your clients, while keeping their information safe

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from prying eyes.

Speaker: Catherine Sanders
Reach - Chicago Bar Association

10:00 am - 10:20 am Break

Breakouts

10:20 - 11:20 am

Using Technology to Improve Client Service

Everywhere you look people are using technology. Smartphones, laptops, eReaders and iPads abound on the train, in the park, on planes, at the coffee shop and countless other places.

Consumers are accustomed to going online at their convenience to look up and share information, shop, pay for goods and services, book hotels and flights and, well, just about everything else. And no matter what type of clients you serve, it's likely they want to be able to use the same technologies for similar conveniences when they're working with you. What can you do to ethically and effectively meet these new client needs?

Speaker: Catherine Sanders-Reach - Chicago Bar Association

It's the economy, stupid".....What Trustees Need to Know in These Turbulent Times

Today's economy has put a lot of stress on legal plans. This two part session brings together a panel of experienced legal plan administrators and trustees to talk about both long-standing and current issues that face plan trustees in their roles as legal plan trustees. The first session will highlight communication issues that trustees must handle and the second one will focus on a variety of issues that concern

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legal plan trustees. There will be lots of time to answer your questions. In fact, email those questions to us before April 30, and we will make sure they are answered at these sessions. Send all emails to sara.walsh@americanbar.org.

Speakers: Charles Johnson, The Boston Teachers' Union; Cesare Pietrangelo, Massachusetts Laborers'

Moderator, Barrie Chercover, Ursel Phillips Fellows Hopkinson LLP

10:20 - 11:20 am

Part 1 - Communication

11:20 - 12:20

Part 2 - Plan Administration and Design Issues

11:20 am - 12:20 pm

Tax Law

This session will cover the relation between taxes and bankruptcy, underreported income scenarios, forms 1099a and 1099c, and debt cancellation with foreclosure.

Speaker: Marietta Dobbins, IRS Cleveland

ERISA Update - continued

12:30 - 1:45 pm

Business Luncheon sponsored by ARAG



Breakouts

1:45 - 2:45 pm

Blogging for Lawyers

How, what I learned at a past API Conference, enabled me to create an online presence that has opened up a new area of business for my practice. For example, how to establish a lawblog and keep it going and how to do it yourself vs doing it

with some help. Also, how to find material for your blogs, pitfalls to avoid and the benefits once you establish your own blog.

Speaker: Phil Bernstein, PM
Bernstein, PC

Trustee 101

It isn't what you know but what you know you don't know. This is a repeat of a session previously given for new trustees or a refresher for returning trustees. It will provide an overview of the structure of a legal plan trust, the population covered, trust personnel and operation, and its professional advisors. And it will highlight the role of trustees, the financing of the legal plan, plan benefits and provide tips and strategies that will help legal plan trustees to fulfill their roles in legal plans.

Speaker: Barrie Chercover, Ursel Phillips Fellows Hopkinson LLP

2:45 am - 3:00 pm Break

Plenary

3:00 - 4:00 pm

Good Partners with Plans

All the things you need to know about being a member of legal plan networks. A question & answer session from three of the largest group legal administrators designed to give a provider attorney tips on how to deal effectively with plan administrators.

Speakers: Will Petersen, ARAG; Jennifer McKeegan, Hyatt Legal Services; Len Feltoon, Countrywide Pre-Paid Legal Services, Inc.

Friday, May 4 (cont.)

4:00 - 4:15 pm

Trustees' Conference Feedback
and Future Planning Caucus

4:15 - 4:30 pm

Meeting of New Board of
Directors

6:00 - 10:00 pm

Friday Night Ticketed Event
(see p.2 for details)

Saturday, May 5

7:30 - 8:00 am Breakfast

PLENARY

8:00 - 9:00 am

Managing Pension Risk in Today's Volatile Marketplace

Chris Carabell is a Managing Director in the Retirement and Benefit Plan Services group within Bank of America Merrill Lynch's Retirement Services business. He works with pension plan sponsors on the development and implementation of investment policy statements, asset allocation, portfolio strategy and investment manager selection. This session will provide unique insight from a leading investment professional regarding the challenges and opportunities that plan sponsors face in managing Defined Benefit pension risks under the volatile capital market conditions, new regulatory framework and accounting rules.

Speakers: Chris Carabell and Russ Polcyn, Bank of America Merrill Lynch's Retirement Services

9:00 - 9:10 Break

BREAKOUTS

9:10 am - 10:10 am

Administrative Law - Opportunities for the Plan Provider

Every jurisdiction in the United States, whether state, county, municipal or local, is governed by statutes, rules, regulations and procedures that are commonly classified as "Administrative Law". They may include development, individual home use and improvement, land use, health and livability codes, zoning restrictions, environmental regulations, motor vehicle codes, small business , and a host of other subjects.

As Government regulations inevitably become more all encompassing and complex, the average citizen is finding himself increasingly overwhelmed and incapable of working "within the system". These matters can provide extensive representation possibilities for the Legal Plan Provider. Mr. Stahl, the Chief Administrative Law Judge for Baltimore County Maryland and former Plan Attorney, will discuss the preparation, methods, and opportunities administrative law presents for your practice.

Speakers: Honorable Lawrence M. Stahl, Chief Administrative Law Judge

Recent Legal Decisions in Employee Benefits, Labor and Employment Law (2-hr session)

This session covers a review of the most significant recent Supreme Court decisions and selected lower court decisions

affecting benefit plan fiduciaries and professionals. The practical lessons that can be taken from these decisions will be emphasized.

Take home from this session:

An understanding of important cases affecting health, pension, and prepaid legal plans. How these cases could affect trustee actions and policy development. What to watch for going forward.

Speaker: Katherine Hesse, Murphy, Hesse, Toomey & Lehane, LLP

10:10 - 10:20 Break

BREAKOUT

10:20 am - 11:20 am

Top Ten Things You Can Do To Super Charge Your Legal Plan Practice?

Learn tips and tricks to help you succeed in running your practice efficiently and creatively when helping clients who are lucky enough to have a legal plan. This session will give you ideas not only to help your legal plan client's cases, but also can be transferred to your non-plan clients. Most importantly these ideas, if implemented, will help you enjoy the practice of law even more by streamlining your effectiveness day to day.

Speaker: Rinky Parwani, Parwani Law, P.A.

Registration

All persons must be registered to attend the conference. See the registration form on p. 8. Payment of the registration fee grants you access to all conference sessions, one copy of the written materials or electronic version, the Welcome Reception, two continental breakfasts, two luncheons, and all coffee breaks.

Register on-line for the **2012 API Annual Conference** at www.aplsi.org/conference, or by completing the enclosed registration form, and returning it by mail or fax. API accepts credit cards and checks.

by Mail: American Prepaid Legal Services Institute
321 North Clark Street, 19th Floor
Chicago, IL 60654

by Fax: 312/988-5483

Website: www.aplsi.org/conference

Questions? Call: 312/988-5751 or 5752

To avoid a \$100 penalty, register before April 20, 2012. Conference registrations will not be processed until full payment has been received in the API office. Registrations must be received at the API office by April 20, 2012 for attendees to be listed on the Advance Registration list published for conference attendees.

Guest Tickets

Guest Badges for spouses and/or guests may be purchased for \$125, which will grant access to the Welcome Reception, continental breakfasts on Friday and Saturday, lunch on Thursday and Friday and all coffee breaks. **Please note that a Guest Badge is not the same as a Registration Badge. Entrance to conference program sessions is by Registration Badge only. Thank you for your cooperation.**

Cancellation Policy

A full refund of registration fees will be made if written or email notice is received by API in Chicago by April 20, 2012. Conference Registrants who cancel after April 20 will be assessed a \$50 facilities and materials charge. After April 30, fees are not refundable but registration may be transferred to another representative from your organization.

Session Materials

As the API moves towards a paperless conference, we are offering materials in electronic or print form. People who choose electronic will receive the materials on CD within a lightweight portfolio including pad of paper, pen and CD holder and pullout folders for storage. If you choose the print format, you'll receive materials at the beginning of each session you attend. Printed materials will be limited to 10 pages, with full versions available on the CD and website. Any attendee who does not specify a format will automatically receive a CD.

Hotel Accommodations

The conference is being held at the Cleveland DoubleTree Hotel Downtown. API has negotiated a special rate of \$119 (single/double). To take advantage of the discounted rate, **book your room before 5:00 pm April 2, 2012.** Reservations after that date will be accepted by the hotel on a space-available basis and standard rooms may not be available at our special rate. For reservations call (800) 222-TREE and ask for the group code APL.

Hotel check-in time is 3:00 pm, check-out is 1:00 pm.

Internet

Free WiFi access throughout the entire hotel, including all guest rooms.

Location

1111 Lakeside Avenue, Cleveland, Ohio 44114

Transportation

Super Shuttle	14.00 USD
Rental Car	rates vary
Subway/Rail	2.00 USD
Taxi	25.00 USD

Parking

Self Parking: 16.00 USD

Around Town

The DoubleTree Cleveland Downtown Lakeside is conveniently located just off I-90, overlooking the shores of Lake Erie in downtown Cleveland, only 20 minutes north of Cleveland Hopkins International Airport (CLE) and 1 block south of Burke Lakefront Airport (BKL). Enjoy our scheduled complimentary shuttle service, based on availability, to all of downtown Cleveland's well-known attractions such as Progressive Field, Quicken Loans Arena, CSU's Wolstein Center, Playhouse Square, and the Warehouse District. We are within walking distance of Cleveland Browns Stadium, Great Lakes Science Center and the closest hotel to the Rock and Roll Hall of Fame. We also provide scheduled shuttle service to the world renowned Cleveland Clinic, Louis Stokes VA Medical Center, University Hospitals and museums at University Circle.

Continuing Legal Education Credit

Credit has been requested for the conference from every state with continuing legal education requirements.

Consent to use of photographic images:

Attendance at the 2012 API Annual Conference constitutes an agreement by the registrant to API (both now & in the future) for use of the registrant's photographs at all events associated with the 2012 conference.

2012 Annual API Conference Registration

Register online at:
www.aplsi.org/conference/registration

Registrant Information

Name: _____ I am a conference speaker

Organization: _____

Address: _____

City: _____ State: ____ Zip: _____

Phone: _____ Fax: _____

Email: _____ (required)

Guest Badge Name (first and last) _____

If enclosing a check, make payable to: "API" and mail to:

**American Prepaid
Legal Services Institute
321 North Clark St., 19th Floor
Chicago, Illinois 60654-7598
Attention: Joshua Downs**

Fax: 312/988-5483
Questions? Call: 312/988-5751

To be listed in the Meeting Registrant Listing, please register by April 20th, 2012.

Registration Fees (at 2005 prices!!!)	Regular Fee Before April 20th (Saves you \$100!!)	Penalty Fee (\$100) After April 20th	Total
* Regular Member ** Additional registrant (Regular member benefit only)	\$495 ea. x ____ people \$445 ea. x ____ people	\$595 ea. x ____ people \$545 ea. x ____ people	\$ _____ \$ _____
* Associate or Provider Member	\$595 ea. x ____ people	\$695 ea. x ____ people	\$ _____
Non-member (Includes a 1-yr. API provider Membership!)	\$695 ea. x ____ people	\$795 ea. x ____ people	\$ _____
One Day Only Members Rate Non-member rate	\$200 ea. x ____ people \$285 ea. x ____ people	\$300 ea. x ____ people \$385 ea. x ____ people	\$ _____ \$ _____
Friday night event (not included in the reg. fee)	\$75 ea. x ____ people	\$75 ea. x ____ people	\$ _____
Guest Tickets - <i>required for food functions. No session attendance.</i>	\$125 ea. x ____ people	\$125 ea. x ____ people	\$ _____ Enter guest name above.
Early Renewal Discount (must have renewed your annual membership by Dec. 31, 2011) Verification req.	(\$25.00)	(\$25.00)	(\$25.00)
			TOTAL \$ _____

Please include any dietary restrictions you have:

Book your hotel room today at the Cleveland DoubleTree Hotel Downtown by calling (800) 222-TREE and ask for the group code APL. To take advantage of the discounted rate, **book your room before 5:00 pm April 2, 2012.**

Material format CD w/portfolio Printed
All printed material will be available in the session room. All materials will be available online one week before the conference.

Assistance Requested Audio Visual Physical
An API staff member will personally call you to discuss your needs.

Payment Options

Please charge my:



Make all checks payable to: American Prepaid Legal Services Institute

Name on card: _____

Card #: _____

Exp. date: _____ 3-digit access code: _____

API Members:

* Please consult the "Members Only" section of the API website to check your current member category.

** Additional Registrants must be registered with the first registrant and have their fees paid by the first registrant to be eligible for the reduced fee.

Visit the API at www.aplsi.org