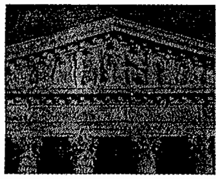
Ounce of Prevention, Pound of Cure:

Critical Financial Mistakes Made in Divorce in Florida



Get the tools you need to protect your clients from a bleak financial future.

Miami - February 23, 2005
West Palm Beach - February 24, 2005
Fort Lauderdale - February 25, 2005

This **intermediate-level seminar** is intended to provide attorneys, accountants, certified divorce financial analysts, certified divorce specialists, and certified divorce planners with the information they need to effectively guide clients through the financial challenges of a divorce proceeding.

- Understand different asset types so you can help your clients plan wisely
- Learn how to minimize the impact of asset tax consequences
- Help your clients prepare for unusual contingencies, like the premature death of a spouse

Outstanding Faculty:

Susan Gardiner Chopin
Chopin, Chopin & Chopin, LLP

Kathleen M.P. Davis
Kathleen M.P. Davis

Lisa Marie Macci
Lisa Marie Macci, P.A.

Cinnamin M. O'Shell
Bastian & O'Shell, Certified Public Accountants

Jennifer Ross Schlussler
Law Offices of Jennifer Ross Schlussler, P.A.

Continuing Education:

- CFP - 7.00
- CLE - 7.00
- CPE for Accountants - 7.00
- Legal Specialization

See inside for details!

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Confidently Secure Your Client's Financial Future

A divorce can cause extreme emotional upheaval for all parties involved. As a result, financial decisions are frequently made under significant stress, and critical mistakes are all too often the end product. What can you do to help your clients make better financial decisions? This information-packed seminar is a great first step. Let our experienced faculty show you how to help your clients avoid some of the most common—and potentially disastrous—financial mistakes in a divorce.

At this seminar, you'll learn about the key mistakes that can cost your clients thousands of dollars, and that—worse case—can virtually wipe out their assets. You'll learn about the impact of failing to understand asset types, the tax consequences of assets, and improperly handling qualified domestic relations orders. You'll also find out about the risks of failing to plan for a spouse's premature death and to properly manage personal obligations after a divorce. Don't miss this opportunity to get the important information you need to give your clients the expert financial direction they need in a divorce.

- Find out the key differences between marital and non-marital assets
- Get up to speed on tax-free asset transfer options
- Learn how to help your clients effectively manage premature distributions and maintenance liabilities
- Protect your clients' interests with a clearer understanding of marital settlement agreements
- Get the knowledge you need to more easily handle estate planning
- Discover how to make cost of living adjustments your client can live with

Practical • Valuable • Convenient

Timely Information to Help You Keep Your Edge
NBI is dedicated to providing you with a wide choice of relevant seminar topics - like this program - led by experienced, authoritative instructors and carefully designed to meet your continuing education needs.

FREE Reference Manual
Take the seminar back to the office with you! Your registration includes a comprehensive course manual written specifically to accompany this program, so you'll have the information at your fingertips when you're back in the office.

Convenient Location
The location of this seminar was selected to be as convenient as possible to you and other professionals from your area. That means you get all the benefits of a live seminar led by experienced instructors, but with minimum travel time and expense.

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Take advantage of significant savings when you bring another individual from your organization. See the registration form for details.

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NBI has been providing continuing legal education and professional education since 1983 and is one of the largest providers of CLE in the nation. We currently hold seminars in major metropolitan areas in all 50 states and Puerto Rico, serving over 100,000 attorneys, accountants and other business professionals each year.

At NBI, we work in close cooperation with more than 500 continuing legal education and other continuing education credit-granting organizations, and we carefully design our seminars to ensure that you'll be able to satisfy your professional training requirements. At the same time, our