

1889

125 YEARS

2014

**The Northern Trust, American Red Cross, and  
Guide Dogs for the Blind  
Presents**



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**NATALIE CHOATE**

**Thursday, April 23, 2015**

**Topics:**

**IRA's With Hair: What to do with an IRA that has a Shady Past**

**&**

**Planning for Retirement Benefits:  
Recent Developments & Current Trends**

**Choose from TWO Locations and Times**

**CONTINENTAL BREAKFAST AND PRESENTATION**

**8:00 AM Registration  
Garden Court Hotel  
520 Cowper Street**

Palo Alto

OR

PRESENTATION & RECEPTION

1:15 PM Registration

Omni Hotel

500 California Street

San Francisco

Reception to follow

2 Hours MCLE, CLE, CE

RSVP by April 15th for the early bird special!

<http://www.redcross.org/news/event/ca/san-jose/Estate-Planning-Advisor-Seminar-2015>



Northern Trust

125 YEARS



Guide Dogs for the Blind



American Red Cross  
Bay Area Chapter

General Information

**IRA's with Hair seminar explains the different ways that IRAs can fall out of legal compliance, the resulting "punishments" that can result under the Tax Code, and how to remedy problems that have occurred.**

**The Planning for Retirement Benefits seminar covers new cases, rulings, and regulations, recent and pending legislation, and any other new developments affecting estate and distribution planning for retirement benefits. "New" and "recent" for this purpose means occurring in the 14 month prior to the seminar, as well as pending future tax law changes.**