

# FSGA BULLETIN



## UNITING GUARDIAN PROFESSIONALS

The FSGA extends a heartfelt thank you to our generous sponsors, speakers, and attendees who made our 37th Annual Conference a success. The opportunity for our professionals to unite, gain top-notch education, network with peers, and discuss the complexities of our field is invaluable.

We would like to emphasize that the excellent education we offer at such an affordable rate is made possible by the support of our dedicated sponsors.

For the next 60 days, course materials and sponsor information will be accessible on Whova, so we encourage you to continue exploring the platform.

### SPECIAL THANKS TO ALL OUR FSGA SPONSORS



# 8 Ways to Craft a Financial Plan for Individuals with Limited Resources



Fiduciaries and guardians play a vital role in managing the affairs of individuals who may be unable to do it themselves. Creating a financial plan requires a strategic approach that not only benefits your client, but reduces your overall investment related liability.

As experts in navigating the unique aspects of trustee investing, here are our top 8 tips on how to craft a suitable financial plan for your clients with limited resources.

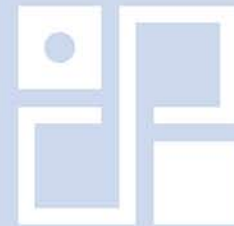
- Don't ignore the existing investments when reviewing a case.
- Choose an investment advisor who understands your needs as a fiduciary.
- Develop a detailed plan that outlines all sources of income and monthly expenses.
- Allow the investments time to grow before spending down.
- Control the expenses associated with the investments.
- Don't sit on cash too long - make it productive.
- Review and update the financial plan with the investment advisor periodically.
- Delegate liability through regular communication and documentation.

The key is to build a plan that is sustainable, adaptable, and aligned with your client's goals, while also adhering to legal and ethical standards.

If you're looking for an advisory partner that provides expert guidance and support when managing your clients' investments, we invite you to connect with a Prudent Investors advisor today at [www.prudentinvestors.com](http://www.prudentinvestors.com).



**Click or scan to schedule  
a meeting with  
Prudent Investors.**



## About Us

Prudent Investors is a fee-only, SEC-registered investment advisor providing portfolio management and financial planning services under a fiduciary standard of care.

We specialize in asset management for both professional fiduciaries (trustees, guardians, and conservators) and households seeking diversified investment solutions. We are experts in helping our clients navigate the unique aspects of trustee investing, including compliance with the Uniform Prudent Investor Act (UPIA).

## Connect with Us

### Office

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# **FSGA WOULD LIKE TO THANK THE SPEAKERS OF OUR FREE WEBINAR SERIES**

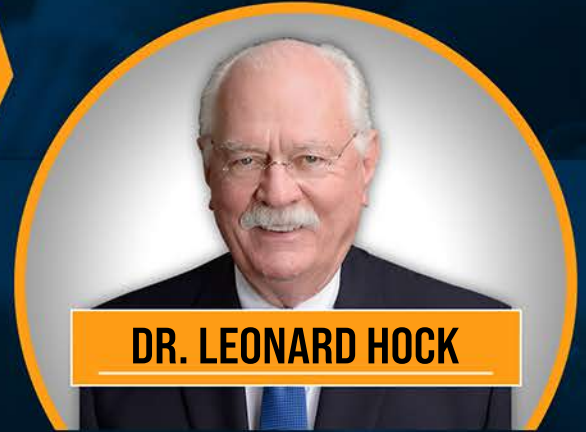
*One of the many perks of FSGA membership is the FSGA webinar series, offering numerous free CEU and CLE to members throughout the year.*

**NOT AN FSGA MEMBER?  
DON'T MISS OUT ON FREE CEUS!**

**JOIN TODAY!**



**SHANNON MILLER, ESQ.**



**DR. LEONARD HOCK**

## **CE Broker Update**

We have received many calls about CE broker. Please keep in mind the CE broker system is changing and OPPG is working continually to make sure all your credits are accounted for. Please be on the lookout for communications from OPPG or CE broker regarding changes and the new system. If credits are missing from your account, they will be restored. As a rule, always keep track of the continuing education you take in your files include the name of the provider the date and the specialization of credit if any.

### **Reminder:**

- Professional Guardian education has increased to 30 hours every 2 years which include education in the following areas
- Fiduciary Responsibility 2 hours
- Professional Ethics 2 hours
- Advance Directives 1 hour
- Abuse, Neglect and Exploitation 3 hours
- Guardianship Law 4 hours

For additional questions please contact the Office of Public and Professional Guardians at: (850) 414-2381 or by email at [OPPGinfo@elderaffairs.org](mailto:OPPGinfo@elderaffairs.org).



# LISTSERVE



Several have already opted-in earlier this year to the Members Only Listserv benefit when renewing (or joining) as an FSGA Member. This promises to be a great resource for everyone and invaluable as more members opt-in and participate so please do take advantage.

A Listserv service is in essence an email group where information of interest can be regularly shared, and in particular questions can be asked and helpful responses provided. Though different, somewhat comparable was the sharing of information through the use of the WHOVA platform during the FSGA Conferences that so many have used previously.

The FSGA Listserv will allow you to easily and conveniently collaborate with others, have discussions, and especially obtain answers to question you are bound to have. Brief examples include obtaining a recommendation for another professional (guardian/attorney) elsewhere, even in another state or country; for appraisers and for all kinds of items from A to Z; or particular questions on processes in a given Judicial Circuit, Clerks office, government agency, or a financial institution.

Other professional Listservs have a high level of collegiality that are extremely impressive. Best practices are also shared. Those we serve will be the definitive beneficiary besides each person participating.

With any listserv community there are general guidelines to follow. Please maintain client's privacy, avoid any potential ex parte communications, respect confidentiality and all others, and refrain from marketing and the selling of services. Use hypotheticals.

The disclaimer listed below will require your consent as you opt-in:

The Florida State Guardianship Association's (FSGA) Listserv is an instrument to facilitate member-to-member exchange of information consistent with FSGA's mission. The privilege of participating in this Listserv is limited to members of FSGA and it is voluntary. FSGA is not responsible for the content or accuracy of any of the messages transmitted and does not endorse the content or opinions stated. Postings to this list should not be considered legal advice, or factually valid. Users agree to act professionally and FSGA reserves the right to decline access to this Listserv.

## **After joining you're ready to go and will be easy as you will not need to login again through the FSGA website. Also please see the following:**

- To keep these emails "organized" and also avoid going into Spam, establish a "New folder" in your email directory, perhaps title simply as FSGA Listserv.
- Then use the Rules feature to facilitate and automatically direct these emails into that folder. In MS Outlook you can find the Rules feature tab across the top ribbon. (Or, just Google "rules for directing emails".)
- State concisely and clearly the topic of your comments in the subject line. This allows members to respond more appropriately to your posting and makes it easier to search by subject.
- If you have several points to make, consider posting them individually in separate messages.
- All postings should add to the body of knowledge.
- Only send messages to the entire list when it contains information that everyone can benefit from. Send messages such as "thanks for the information" or "me, too" to individuals -- not to the entire list.
- Do not send administrative messages, such as "remove me from the list", through the list. You can change your subscription settings from your profile page. Administrative questions about the listserv, contact [Info@floridaguardians.com](mailto:Info@floridaguardians.com)

**JOIN LISTSERV**



# 4TH ANNUAL ETHICS SYMPOSIUM



FSGA together with the Palm Beach Guardianship Association reaffirms their commitment to ethical standards in education by hosting a three-hour training event at Florida Atlantic University, Boca Raton, Student Union in the House Chambers. **3 GUARDIANSHIP CEU AND CLE APPLIED FOR**



**September 27th, 2024 @9am**

**Seating is limited or Join Virtually ZOOM**

## **PROGRAM WILL FEATURE THREE DISTINGUISHED SESSIONS:**



### **THE ROLE OF STATE ATTORNEYS IN SAFEGUARDING VULNERABLE ADULTS**

**DAVE ARONBERG**, State Attorney for Palm Beach County and former Florida State Senator



### **ETHICAL CONSIDERATIONS IN TRUST MANAGEMENT AND ADMINISTRATION**

**CHIOMA DEERE, ESQ.** Member of The Florida Bar Real Property Probate and Trust Section, Co-Chair of Elder Law Palm Beach County Bar Association, National Academy of Elder Law Attorneys, Inc. (NAELA), American Academy of Estate Planning Attorneys



### **UPHOLDING ETHICAL STANDARDS IN ELDER LAW**

**MICHELLE HOLLISTER, PA.** Florida Bar Board-Certified Elder Law Attorney and MBA, Vice President of the Palm Beach Chapter of the Florida State Guardianship Association, and Past President of the National Guardianship Association

**WOULD YOU LIKE TO SPONSOR THIS EVENT? ►►**

**SIGN UP ONLINE TODAY. LOG IN FOR THE FSGA MEMBER DISCOUNT ►►**