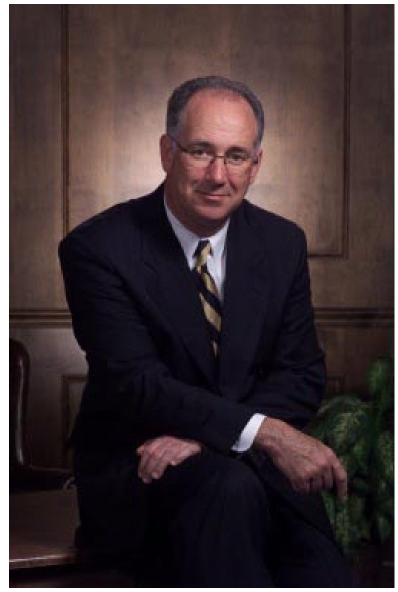
Albert E. Gibbons

CLU, ChFC, AEP



Al Gibbons specializes in estate planning and life insurance planning for high net worth individuals, high-level corporate executives, and successful entrepreneurs. He works closely with professional tax advisors (attorneys, accountants, and trust officers) designing and implementing sophisticated life insurance strategies to help solve their clients' unique estate protection needs.

Creator of The 80/20 Estate Plan™, Al Gibbons' expertise emphasizes an effective estate planning process that results in clients' taking action and achieving the desired results. A talented thinker, speaker, and writer, he has achieved a national reputation and is sought after to explain what he does and why it is so effective.

Al Gibbons is a Life Member of the Million Dollar Round Table and is a consistent qualifier for the prestigious Top of the Table. He is a member of The International Forum and belongs to the Association for Advanced Life Underwriting, the Montgomery County and Philadelphia Estate Planning Councils, and the Society for Financial Service Professionals.

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Albert E. Gibbons, CLU, ChFC, AEP

EDUCATION:

Accredited Estate Planner (AEP), 1998

Chartered Financial Consultant (ChFC), 1995

Chartered Life Underwriter (CLU), 1991

B.A., University of Detroit, 1969

Member, Society of Jesus (Jesuits), Detroit Province, 1965-1970

AFFILIATIONS:

Philadelphia Estate Planning Council (Board Member – Immediate Past President)

Montgomery County Estate Planning Council

Million Dollar Round Table (Life and Qualifying Member)

- Top of the Table (Qualifying Member)

The International Forum

Society of Financial Service Professionals

Association for Advanced Life Underwriting

Paul S. Mills Scholarship Recipient (2002) (Foundation for Financial Service Professionals)

Distinguished Estate Planner Recipient (2005) (Philadelphia Estate Planning Council)

INVOLVEMENT:

Philadelphia Zoo Gift Planning Advisory Council

Temple University Planned Giving Advisory Council

VNA—Visiting Nurses Association, Trenton, NJ (Past Board Chair)

St. Joseph's Prep Fathers' Club (Past President)

Spring-Ford Country Club (Past President)

2005 PEPC DISTINGUISHED ESTATE PLANNER

The Philadelphia Estate Planning Council will present its 2005 Distinguished Estate Planner Award to Albert E. Gibbons, CLU, ChFC, AEP of AEG Financial Services. This award will be presented at the October 24 luncheon meeting at The Union League. The purpose of this award is to honor an individual for outstanding contributions in the field of estate planning.

Mr. Gibbons specializes in estate planning, life insurance planning, and investment planning for high net worth individuals, high-level corporate executives, and successful entrepreneurs. He works closely with professional tax advisors (attorneys, accountants, and trust officers) designing and implementing sophisticated life insurance and investment strategies to help solve their clients' unique estate protection needs.

Creator of The 80/20 Estate PlanTM, Mr. Gibbons' expertise emphasizes an effective estate planning process that results in clients taking action and achieving the desired results. A talented thinker, speaker, and writer, he has achieved a national reputation and is sought after to explain what he does and why it is so effective.

As a Life Member of the Million Dollar Round Table and he is a consistent qualifier for the prestigious Top of the Table. He is a member of The International Forum and belongs to the Association for Advanced Life Underwriting, the Montgomery County and Philadelphia Estate Planning Councils, and the Society for Financial Service Professionals. He has served on the Ethics, Membership, Program, and Social Committees in PEPC and he was also a past chair of the PEPC Roundtable Committee.

Mr. Gibbons has also been awarded the Paul S. Mills Scholarship by the Foundation for Financial Service Professionals, Bryn Mawr, PA. The purpose of the Foundation for Financial Service Professionals is to foster research, education and ethical practices among financial service professionals in order to benefit the public. Mr. Gibbons was among nine honorees chosen from among the Society's more than 24,000 worldwide members. This annual scholarship program recognizes Society members who have demonstrated a strong commitment to ethical business practices, professional education and volunteerism.

Previous PEPC Distinguished Estate Planner award winners include: (2004) Samuel N. Rabinowitz, Esq. – Blank Rome LLP; (2003) Matthew H. Kamens, Esq. – Wolf Block; (2002) John J. Lombard, Jr. - McCarter & English LLP; (2001) Selwyn A. Horvitz, Esq. - Horvitz PC; (2000) Martin J. Satinsky, CPA/PFS – Smart and Associates, LLP; (1999) Robert L. Freedman, Esq. – Dechert LLP; (1998) Pam H. Schneider, Esq. - Gadsden Schneider & Woodward LLP; (1997) Morey S. Rosenbloom, Esq. - Blank Rome LLP; (1996) Paul C. Heintz, Esq. - Obermayer Rebmann Maxwell & Hippel; (1995) Stephan R. Leimberg, Esq. - Leimberg Information Services, Inc.; (1994) J. Thomas Dunlevy - The Glenmede Trust Company; (1993) William T. Walsh - Equitable Life Assurance Society; (1992) Edward N. Polisher, Esq. - Cozen & O'Connor; (1991) M. Paul Smith, Esq. - Smith Aker Grossman & Hollinger; and (1990) Davis W. Gregg - Boettner Institute.

Gibbons awarded Paul S. Mills Scholarships by Foundation for Financial Service Professionals

Phoenixville, PA – Resident -- Albert E. Gibbons, CLU, ChFC, AEP, of the Greater Philadelphia Chapter of the Society of Financial Service Professionals, has been awarded the Paul S. Mills Scholarship by the Foundation for Financial Service Professionals, Bryn Mawr, PA. The purpose of the Foundation for Financial Service Professionals is to foster research, education and ethical practices among financial service professionals in order to benefit the public.

Gibbons was among nine honorees chosen from among the Society's more than 24,000 worldwide members. This annual scholarship program recognizes Society members who have demonstrated a strong commitment to ethical business practices, professional education and volunteerism.

"This is a very special honor," said Gibbons, "because it was conceived by financial professionals and is awarded by financial professionals to financial professionals. The fact that the scholarship also recognizes its recipients for ethical business conduct is another reason to be very, very proud of this award."

Representative Presentations:

"The Estate Planning Team as Super Advisor"

Estate Planning Council of New York City, Estate Planners Day 2006, 4/06, New York City, NY

Estate Planning Council of the Lehigh Valley, Allentown, PA, 2/06

Montgomery County Estate Planning Council, 9/04

"Ethic Topics"

"Trust in Crisis: Ethical Responsibilities In A Time of Financial Turmoil" – The American College, 3/23/09, Bryn Mawr, PA

"Ethics Forum – Compliance: A Blessing or A Curse?" - Philadelphia Estate Planning Council, 4/25/07, Philadelphia, PA

"An Interactive Ethics Panel Discussion for Estate Planning Professionals" – Montgomery County Estate Planning Council, 11/27/06, Gwynedd, PA

Compensation of the Estate Planning Professional – Ethics Issues
Philadelphia EPC Roundtable Session, 11/98 Philadelphia, PA

Ethical Issues for the Estate Planning Team
Philadelphia EPC Roundtable Session, 11/97, Philadelphia, PA

"The 80/20 Estate Plan™: From A to Z in 60 Days"

Million Dollar Round Table Annual Meeting, 6/04, Anaheim, CA and 6/99, New Orleans, LA

Montgomery County Probate & Tax Section, 6/02, Norristown, PA

National Association of Insurance and Financial Advisors 79th Annual Sales Congress, 10/01, Pittsburgh, PA

Estate Planning Councils: Boston, 12/99; ***Delaware,*** 11/99; ***Montgomery,*** 3/99

Society of Financial Service Professionals, 10/99, Philadelphia, PA

"Non-Recourse Premium Financing - Sunny Skies or Storm Warnings?" Moderator - Philadelphia Bar Association Probate Section's Tax Committee, 4/06, Philadelphia, PA

2005 Delaware Tax Institute – Life Settlements: Evaluating Their Appropriateness, 11/05, Newark, DE

Fundamentals of Insurance, Philadelphia EPC Foundation Series, 6/06 & 6/02, Philadelphia, PA

Planned Giving Council of Greater Philadelphia – 10/07 and 10/01, Philadelphia, PA

Life Settlements and Estate Planning Opportunities – Sophisticated Use of Viatical and High Net Worth Settlements with Morton P. Greenberg, JD, CLU - Philadelphia EPC Roundtable Session, 9/99, Philadelphia, PA

Estate Planning for the Business Owner – A Nuts and Bolts Case Study Approach PICPA, Greater Philadelphia Chapter; Montgomery Bar Association's Probate and Tax Section; and the Montgomery County Estate Planning Council, 6/97 Lafayette Hill, PA

Representative Authorship

Articles:

***How Collaborative Teams Work and Why They Are Essential for High-Net-Worth Clients*, Journal of Practical Estate Planning**, February/March 2008

Insurance Trends and Topics, **ESTATE PLANNING**
A column co-authored with Stephan R. Leimberg:

- ***Are No-Lapse Guarantee Life Insurance Products Disappearing? Forever?***, 01/10
- ***Life Settlements and The Planning Opportunities They Offer,*** 10-03
- ***Performing Due Diligence With Respect to Life Insurance Trust Is Crucial,*** 5/03
- ***Annuities and Estate Planning,*** 7/02
- ***Annuity Taxation: More Complex Than Meets the Eye; Income Tax Questions About Non-Qualified Deferred Annuities,*** 6/02
- ***Life Insurance After the 2001 Tax Act: Lease, Buy, or Replace?,*** 4/02
- ***Life Insurance As A Charitable Planning Tool: Part 1,*** 3/02; ***Part 2*,** 4/02
- ***Life Insurance: Decision Making After September 11th and EGTRRA,*** 1/02
- ***Dealing with EGTRAA's Impact on an Insurance Professional's Practice***, 9/01
- ***COLI, BOLI, TOLI and 'Insurable Interests'***, 7/01
- ***Prop. Regs. On the Definition of Trust Income: The Best Thing for Life Insurance Planning Since Sliced Bread!***, 5/01
- ***Life (Insurance) After Estate Tax 'Repeal' or 'Reform'***, 3/01
- ***Premium Financing: The Last Choice – Not the First Choice***, 1/01

***Trust Owned (and Other) Life Insurance: Time To Get It Right,* Philadelphia Estate Planning Council,** Spring 2003

The Ethics of Making Professional Referrals,* Journal for Financial Service Professionals,* 5/00

***Beyond Competence: The Ethics of Implementation,* Trust and Estates**, 11/99

Estate Planning: From A to Z in 60 Days, **National Underwriter**, 7/99

The 80/20 Estate Plan ***TM***, **Best's Review**, 7/98

Interviews/Quotes:

***Making Collaboration Work*, Investment Advisor**, 02/08

***High Performance Collaboration,* Investment Advisor,** 07/07