

BIOGRAPHICAL DATA

HOWARD ROSEN is an “AV Preeminent” rated Attorney and Certified Public Accountant practicing law in Miami, Florida, as a shareholder (partner) in the firm of Donlevy-Rosen & Rosen, P.A. (the “AV Preeminent” rating is the highest rating accorded by Martindale-Hubbell, an internationally recognized independent attorney rating organization). Donlevy-Rosen & Rosen, P.A. is listed in Martindale-Hubbell's Bar Register of Preeminent Lawyers.



Mr. Rosen served as an Adjunct Professor and lecturer at law at the **University of Miami School of Law** for twenty years (1991 - 2010), was a guest lecturer at the **University of Miami School of Business Administration**, and is an internationally recognized authority and frequent lecturer on the subjects of asset protection, taxation, and estate planning. Mr. Rosen is the Chairman of the Asset Protection Committee of the American Association of Attorney - Certified Public Accountants (2004 - Present).

Mr. Rosen is the co-author of **“ASSET PROTECTION: A GUIDE FOR PROFESSIONALS”** (2014), a contributing author of the ABA Practical Guide To Estate Planning: Chapter Title: **“ASSET PROTECTION TRUSTS - WHAT YOU SHOULD KNOW”** (2011 American Bar Association), and was the co-author of BNA Tax Management Portfolio, **“U.S. TAXATION OF FOREIGN ESTATES, TRUSTS, and BENEFICIARIES”** (2008) and the founding author of **“ASSET PROTECTION PLANNING”** (1994; 2002), used by lawyers, CPA's, and estate planners nationwide in researching asset protection and offshore trust issues. Mr. Rosen is the co-author of **“ASSET PROTECTION”** (2007; 2008), **“ASSET PROTECTION IN FLORIDA”** (2005, 2006), **“ASSET PROTECTION IN VIRGINIA”** (2005), **“ASSET PROTECTION IN TEXAS”** (2004; 2005), and **“ASSET PROTECTION IN GEORGIA”** (2004), all published by Lorman Education Services. Mr. Rosen is also co-author of **“ASSET PROTECTION WITH OFFSHORE TRUSTS”** (2008), **“DEMYSTIFYING ASSET PROTECTION VEHICLES”** (2007), **“AN A TO Z GUIDE TO THE FUNDAMENTALS OF ASSET PROTECTION IN FLORIDA”** (2005), **“UNRAVELING THE MYSTERY OF ASSET PROTECTION VEHICLES IN FLORIDA”** (2004), **“ASSET PROTECTION TECHNIQUES IN FLORIDA”** (2001; 2003), and **“ASSET PRESERVATION TECHNIQUES IN FLORIDA”** (1996), all published by the National Business Institute. Mr. Rosen is the Editor/Publisher of **THE ASSET PROTECTION NEWS**[®], and has also published numerous articles in professional and academic journals such as the *University of Miami Law Review*, *the Asset Protection Journal*, *Journal of Asset Protection*, *Taxes Magazine*, *Journal of Taxation of Investments*, *University of Miami Business Law Journal*, *Offshore Finance USA*, *CCH Financial and Estate Planning*, *Tax Management's Estates, Gifts and Trusts Journal*, *BNA Tax Management Portfolios*, *Estate Planning*, *Taxation for Lawyers*, *Taxation for Accountants*, *International Tax Report*, *Small Business Taxation*, and others.

Mr. Rosen is a member of BNA Tax Management's Advisory Board on Estates, Gifts and Trusts (1994 - Present), the Board of Advisors of the Southpac Offshore Planning Institute (SOPI), the Asset Protection Planning Committee of the Real Property, Probate and Trust Law Section of the ABA, the Tax and International Law Sections of the Florida Bar, and the American Association of Attorney - Certified Public Accountants. Mr. Rosen served as a member of the Board of Advisors of Aspen Publishers' Asset Protection Journal (1999 - 2001), the Board of Advisors of Warren, Gorham & Lamont's Journal of Asset Protection (1995 - 2000), the Board of Governors of the Florida Institute of CPA's (1997-1999), as the President (1998 -1999) and as a Director (1991 - 2000) of its South Dade Chapter, and has received the Outstanding Discussion Leader award from the Florida Institute of CPA's. Mr. Rosen also served as a charter member of the Planned Giving Advisory Council of the Baptist Hospital of Miami Foundation.

Mr. Rosen's educational achievements include a Juris Doctor degree from the University of Miami (Summa Cum Laude - #2 in his class) where he was a Reid Scholar, and a Bachelor of Business Administration degree (in Accounting) from the University of Miami (Magna Cum Laude).

Mr. Rosen concentrates his law practice in asset protection planning and related matters. Admitted to practice law in 1974, his experience includes estate planning, corporate and personal tax planning, foreign tax planning, and other tax related matters. His law offices are located at 2121 Ponce de Leon Boulevard - Suite 320, Coral Gables, Florida 33134; Telephone (direct): (305) 459-3289; Web Site: <http://protectyou.com>.

BIOGRAPHICAL DATA

PATRICIA DONLEVY-ROSEN is an “AV Preeminent” rated Attorney practicing law in Miami, Florida, as a shareholder (partner) in the firm of Donlevy-Rosen & Rosen, P.A. (the “AV Preeminent” rating is the highest rating accorded by Martindale-Hubbell, an internationally recognized independent attorney rating organization). Donlevy-Rosen & Rosen, P.A. is listed in Martindale-Hubbell's Bar Register of Preeminent Lawyers. She is also admitted to practice law in New York. Ms. Donlevy-Rosen is a frequent lecturer on asset protection, corporate and business planning subjects.



Ms. Donlevy-Rosen is the co-author of ***“ASSET PROTECTION: A GUIDE FOR PROFESSIONALS”*** (2014), and is the author of an RIA Tax Advisors Planning Series publication, ***“ASSET PROTECTION PLANNING”***, which is used by lawyers, CPA's, and estate planners nationwide in researching asset protection issues. Ms. Donlevy-Rosen is the author of three chapters on asset protection in ***“THE BIGGEST LEGAL MISTAKES PHYSICIANS MAKE AND HOW TO AVOID THEM”*** (2005), published by SEAK, she is the co-author of ***“ASSET PROTECTION”*** (2007; 2008), ***“ASSET PROTECTION IN FLORIDA”*** (2005, 2006), ***“ASSET PROTECTION IN VIRGINIA”*** (2005), ***“ASSET PROTECTION IN TEXAS”*** (2004; 2005), and ***“ASSET PROTECTION IN GEORGIA”*** (2004), all published by Lorman Education Services. Ms. Donlevy-Rosen is also the co-author of ***“ASSET PROTECTION WITH OFFSHORE TRUSTS”*** (2008), ***“DEMYSTIFYING ASSET PROTECTION VEHICLES”*** (2007), ***“AN A TO Z GUIDE TO THE FUNDAMENTALS OF ASSET PROTECTION IN FLORIDA”*** (2005), ***“UNRAVELING THE MYSTERY OF ASSET PROTECTION VEHICLES IN FLORIDA”*** (2004), and ***“ASSET PROTECTION TECHNIQUES IN FLORIDA”*** (2003), all published by the National Business Institute. Ms. Donlevy-Rosen is co-editor/publisher of and a frequent contributing author for ***THE ASSET PROTECTION NEWS***[®], and has also published asset protection articles in professional and other publications such as Tax Management's *Estates, Gifts and Trusts Journal*, RIA's *Journal of Asset Protection*, Aspen Publishers *Asset Protection Journal*, *Offshore Finance USA*, the *South Florida Business Journal*, the *Women's Business Journal*, and others.

Ms. Donlevy-Rosen is a member of the Board of Advisors of the Southpac Offshore Planning Institute (SOPI), the Estate Planning Council of Greater Miami (1995-2001), the Asset Protection Planning Committee of the Real Property, Probate and Trust Law Section of the ABA, the ABA Law Practice Management Section Women Rainmakers Interest Group, the Business Law and Real Property, Probate and Trust Law Sections of the Florida Bar, the Florida Association of Women Lawyers, the Dade County and Coral Gables Bar Associations, and the Coral Gables Chamber of Commerce. Ms. Donlevy-Rosen served as a director of the New Women Entrepreneur Center, Corp. (1995-1996), on the Real Property Professionalism Committee of the Real Property, Probate, and Trust Law Section of the Florida Bar (1994-1995), and on the Economics of Real Property Law Committee of the same section (1993-1994).

Ms. Donlevy-Rosen has a Juris Doctor degree from New York Law School (Cum Laude) where she was Notes and Comments Editor of the Law Forum and a member of the Student Bar Association. She has a Bachelor of Arts Degree (in Economics) from Vassar College.

Ms. Donlevy-Rosen's law practice is concentrated in asset protection planning and related matters. Her experience includes probate matters, planning and structuring all types of business entities and transactions (including acquisitions, mergers, franchises, leveraged buy-outs, obtaining copyright and trademark protection), and non-profit corporation matters. Her law offices are located at 2121 Ponce De Leon Boulevard - Suite 320, Coral Gables, Florida 33134; Telephone: (305) 447-0061; Web Site: <http://protectyou.com>.

PARTNER SPEAKING ENGAGEMENTS HAVE INCLUDED:

University of Miami
University of South Florida Accounting Conference
Florida Bar
University of Missouri at Kansas City: Heart of America Tax Institute (2008)
Washington State Bar
State Bar of California (Estate Planning, Trust and Probate Law Section)
Colorado Bar
State Bar of Nevada
Utah State Bar (Tax Section)
Nebraska, Wyoming, South Dakota Bar Associations
Osgoode Hall Law School (York Univ. - Toronto, Canada)
Southpac Offshore Planning Institute (2007, 2008, 2009)
South Miami Kendall Bar Association
Corpus Christi Estate Planning Council
Santa Clara County Bar Association (Calif.)
Central New Jersey Estate Planning Council
Michigan Assoc. of Certified Public Accountants
American Institute of Certified Public Accountants National Tax Conference
Wilshire Bar Assoc. (Los Angeles, California)
Institute for International Research
Estate Planning Council of Seattle
Society of Louisiana CPA's
Hilton Head Estate Planning Council (South Carolina)
Hilton Head Bar Association (South Carolina)
Essex County (NJ) Bar Tax Committee
Bluegrass Estate Planning Council (Lexington, KY)
Indianapolis Bar Association (Indiana)
Florida International University
Florida Institute of Certified Public Accountants
Greater Ft. Lauderdale Tax Council
Coral Gables Bar Association
Cuban - American CPA's
Fisherman's Hospital Medical Staff (Fl. Keys)
Financial Planning Association of Broward
Financial Planning Association (SW Florida)
Tampa Bay Society of Plastic Surgeons
Estate Planning Council of Diablo Valley (Calif.)
Estate Planning Council of Mississippi
First Global Summit - New York City
American Association of Attorney - Certified Public Accountants National Convention
Travis County (Texas) Bar
Baptist Hospital Of Miami Foundation
American Society of Women Accountants (63rd Annual Convention)
American Society of Women Accountants - 61st Annual Convention
American Society of Women Accountants - 58th Annual Convention
Institute of Certified Financial Planners - 1997 Mid-Atlantic Retreat
North Carolina Association of CPA's - Annual Convention
Broward County (FL) Estate Planning Council
Boston Estate Planning Council (Massachusetts)
Law Education Institute - 2001 & 2002 National CLE Conferences (Colorado)
Estate Planning Council of Gainesville (FL)
Estate Planning Council of Lee County (FL)
Allegheny County (Pittsburgh, PA) Bar Association
Orange County (Florida) Bar Association (Tax Section)
Central Florida Estate Planning Council
Summit County (Ohio) Medical Society
Durham/Orange Estate Planning Council (North Carolina)
Wake County Estate Planning Council (North Carolina)
Cincinnati Estate Planning Council (Ohio)
Westchester County Estate Planning Council (New York)
District of Columbia Bar - Tax Section
Continuing Professional Education, Inc. (CPE, Inc.)
Indian River Estate Planning Council
Swiss-American Chamber of Commerce
CPA/LAW Forum
Dade County Chapter of the Florida Institute of CPA's
East Coast Estate Planning Council (West Palm Beach)
East Coast Chapter of the Florida Institute of CPA's
Atlantic Chapter of the Florida Institute of CPA's
Broward County Chapter of the Florida Institute of CPA's
West Coast Chapter of the Florida Institute of CPA's
Gulf Coast Chapter of the Florida Institute of CPA's
South Dade Chapter of the Florida Institute of CPA's
Gold Coast Chapter of the Florida Institute of CPA's
North Dade/South Broward Estate Planning Council
Greater Miami Tax Institute (Florida)
Estate Planning Council of Naples (Florida)
Institute of Certified Financial Planners
The Jewish Community Foundation of South Palm Beach County (Florida)
Martin County Estate Planning Council (Florida)
Volusia County Estate Planning Council (Florida)
Monroe County Estate Planning Council (Florida)
Montgomery/Prince George's County Tax Study Group (Maryland)
Palm Beach Tax Institute (Florida)
South Dade Estate Planning Council (Florida)
Barry Financial Group Annual Financial Planning Workshop
Blanchard's Mid-Year Investment Conference
"Radio Free California" KGDP, Rob Walter Show
"Your Money" - CNN International TV Broadcast
"To The Contrary" - Nationally Broadcast PBS Television Show
"Legal Report" - Karl Kilb interview, Bloomberg Information Radio Network, National Radio Broadcast, and worldwide on Bloomberg Terminals
"Money Talk" - Ted David interview, CNBC National TV Broadcast
"Financial Freedom", Nationally Broadcast PBS TV Show
"Bill Bresnan Show" - Business Radio Network - Nationally Broadcast Radio Show
KGLO Radio, Keith George Show (California)
KRLD Radio, Jody Dean Show (Dallas, TX)
KFON Radio, Ben Baldwin Show (Austin, TX)
Business Day Radio Show, Business Radio Network
Investment Seminars Incorporated "ISI" (San Francisco & Las Vegas)
Internal Revenue Service
South Miami Hospital Foundation
Mercy Hospital Anesthesiology Group
Smith Barney
Paine Webber
Rolls Royce Owners Club - National Meeting
South Palm Beach County Dental Association
Greater Miami Dental Society
Emerald Coast Estate Planning Council

PUBLISHERS OF PARTNERS' BOOKS, ARTICLES AND INTERVIEWS INCLUDE:

AMERICAN BAR ASSOCIATION

TAX MANAGEMENT (BNA)

RESEARCH INSTITUTE OF AMERICA (Thomson Reuters)

UNIVERSITY OF MIAMI

SEAK, INC. ("*The Biggest Legal Mistakes Physicians Make*")

WALL STREET JOURNAL (Interview)

NEW YORK TIMES

FORBES (Interview)

DOW JONES NEWSWIRE (Interviews)

TIME MAGAZINE (Interview)

BUSINESS WEEK (Interview)

MONEY (Interview)

INVESTORS BUSINESS DAILY (Interview)

WARREN, GORHAM & LAMONT

COMMERCE CLEARING HOUSE (CCH)

MIND OF MONEY (ONLINE INTERVIEWS)

ASPEN PUBLISHERS, INC. (PANEL PUBLISHERS)

OFFSHORE FINANCE U.S.A.

CAMPDEN PUBLISHING LTD. (UK) - PRIVATE WEALTH ADVISOR

NATIONAL BUSINESS INSTITUTE

LORMAN EDUCATION SERVICES

INSTITUTE FOR INTERNATIONAL RESEARCH

SOUTH FLORIDA BUSINESS JOURNAL

WOMEN'S BUSINESS JOURNAL

MEDICAL BUSINESS

HEALTH MANAGER NEWS