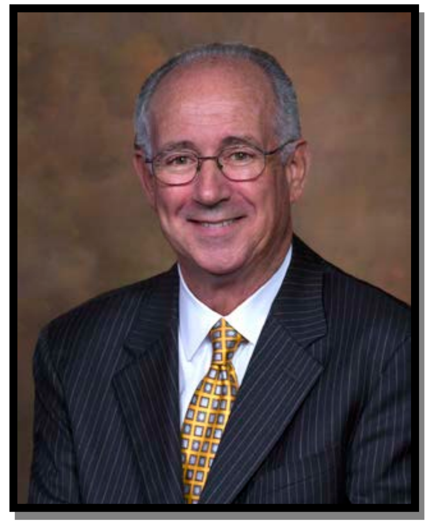
Albert E. Gibbons

CLU, ChFC, AEP® (Distinguished)



Al Gibbons Specializes in estate planning, life insurance, and long term care insurance 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 planning 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 joined the National Association of Estate Planners & Councils (NAEPC) Hall of Fame as an Accredited Estate Planner® (Distinguished) with the Class of 2013. He is the past President of the prestigious Forum 400 and an active member of Association for Advanced Life Underwriting and the Philadelphia Estate Planning Council. Al is a past Life member of the Million Dollar Round Table and the Top of the Table.

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Albert E. Gibbons, CLU, ChFC, AEP® (Distinguished)

Professional Education:

Accredited Estate Planner (AEP), 1998

Chartered Financial Consultant (ChFC), 1995

Chartered Life Underwriter (CLU), 1991

Industry Affiliations:

Accredited Estate Planner®, AEP (Distinguished) (2013)

Forum 400 (Past President)

Philadelphia Estate Planning Council (Past President)

Association for Advanced Life Underwriting

Million Dollar Round Table (Past Life and Qualifying Member)

- Top of the Table (Past Life and Qualifying Member)

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

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

Community Involvement:

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

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

Spring-Ford Country Club (Past President)

Albert E. Gibbons, CLU, ChFC, AEP (Distinguished), Elected into the Estate Planning Hall of Fame®

The National Association of Estate Planners & Councils (NAEPC) is pleased to recognize Albert E. Gibbons, President of AEG Financial Services, Villanova, PA, as an entrant into the Estate Planning Hall of Fame® and recipient of the Accredited Estate Planner® (Distinguished) Designation for 2013. This award is given annually in recognition of outstanding lifetime achievement and contributions to the practice and profession of estate planning.

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 planning needs. Al Gibbons is a past recipient of the 2005 Distinguished Estate Planner award by the Philadelphia Estate Planning Council and the Paul S. Mills Scholarship by the Foundation for Financial Service Professionals.

NAEPC is a national organization of professional estate planners and affiliated local estate planning councils dedicated to establishing and monitoring the highest professional and educational standards.

2005 PEPC DISTINGUISHED ESTATE PLANNER

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

Mr. Gibbons specializes in estate planning, 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™, 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 is a consistent qualifier for the prestigious Top of the Table. He is a member of Forum 400 and belongs to the Association for Advanced Life Underwriting, the Philadelphia Estate Planning Council, and the Society for Financial Service Professionals. He has served on the Ethics, Membership, Program, and Social Committees in PEPC. 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: (2012) Robert J. Weinberg - Pepper Hamilton LLP; (2011) Martin A. Heckscher, Esq. - Heckscher Teillon Terrill & Sager; (2010) Beverly R. Budin, Esq. - Ballard Spahr LLP; (2009) Francis J. Mirabello – MorganLewis; (2008) Edward M. Watters, III - Pepper Hamilton LLP; (2007) Jeb Bell, MBA LLM - BNY Mellon; (2006) Eugene Gillin, Esq. - Harkins and Harkins; (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 Authorship

Articles:

***How to Utilize a Sophisticated Medical Risk Model in Estate Planning,* Medical Economics,** 2/18 co-authored with Robert Uzzo MD, FACS

***High Performance Teaming and Professional Collaboration,* Trust & Estates,** 5/16 co-authored with Todd Fithian and David W. Holaday

***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

***Wistar Supporters Look to the Future with Gifts of Life Insurance,* The Wistar Institute Focus,** Spring 2012

***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 & Estates**, 11/99

Estate Planning: From A to Z in 60 Days

- **Insurance News Net Magazine***, 5/16*
- **National Underwriter**, 7/99

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

REPRESENTATIVE PRESENTATIONS:

"Collaboration Topics"

Conference for Advanced Life Underwriting Annual Meeting, 5/18, Ottawa, Ontario

National Association of Estate Planners and Councils Annual Meeting, 10/12, Orlando, FL

Top of the Table, 10/10, Naples, FL

Estate Planning Councils: Tampa Bay, FL 9/12***; New York City***, NY 4/06; ***Lehigh Valley***, PA, 2/06; ***Montgomery County.*** PA 9/04

"Ethics 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"

Forum 400, 1/13, Bonita Springs, FL

Million Dollar Round Table Annual Meeting, 6/04, Anaheim, CA & 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, MA 12/99; ***Delaware,*** DE 11/99; ***Montgomery County,*** PA 3/99

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

"Life Insurance Fundamentals" – With Robert C. Slane, AEP, CLU and Michael W. Halloran, CFP, AEP, ChFC, CLU - National Association of Estate Planners & Councils, 11/13, Las Vegas, NV

"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

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