

Please return your registration
along with a check payable to:

New Jersey State Safe
Deposit Association
P.O. Box 2182
Brick, N.J. 08723
Phone: 1-800-382-0234
Fax: 732-458-5511

E-mail:

njssda-cfreda@comcast.net



Directions To the Hilton-Woodbridge

New Jersey Southbound/Northbound
Garden State Parkway to Exit 131A.
Hotel is on the right at the exit.

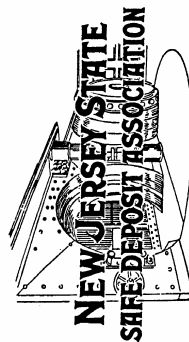
Newark Liberty International Airport
New Jersey Turnpike South Exit 11.
Garden State Parkway North to Exit
131A.

Hotel is on the right at the exit.

South Jersey
New Jersey Turnpike North to Exit 11.
Garden State Parkway North to Exit
131A.

Hotel is on the right at the exit.

Or go to:
www.hiltonwoodbridge.com for door
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P.O. Box 2182
Brick, New Jersey
08723

The New Jersey State Safe Deposit Association

2010 Annual Seminar Decedent/ Inheritance Tax

Providing answers to all of your
procedural, legal, and
tax questions

Zulfiqaar Memom
State of N.J.
Division of Taxation

Theresa O'Connell
V.P. Hudson City
Savings Bank

March 10
2010

Hilton-Woodbridge
Iselin, NJ



A Seminar not to be missed!

Our Speakers and Program

Session 1 – Inheritance and Estate Tax

9:00am -10:15

Zulfiqaar Memom is a graduate of Temple University with a Bachelor of Science degree in Business Administration. He has worked as a tax auditor with the New Jersey Division of Taxation for 8 years. Currently his responsibilities include the training and implementation of the regulation related to the release of the deceased assets to financial institutions, and resolving compliance related issues. In addition, part of his duties include the overall dissemination of information to the public, lawyers, tax practitioners, and financial institutions relative to the rules and regulations effecting the filling and settlement of the New Jersey Inheritance and Estate Tax Proceedings. Incorporated in his presentation will be the following topics affecting the safe deposit area:

- Revisions to the New Jersey Inheritance and Estate Tax
- Filling requirements for both the Inheritance and Estate Taxes
- Guidelines for the release of the real estate and personal property liens
- Avoidance of common filling errors
- Updates on current legislation

Break 10:15am – 10:30am

Session 2- Decedent Program

10:30am -11:45am

Theresa O’Connell is Vice President and Regional Manager with Hudson City Savings Bank covering branches in Ocean, Mercer, Camden, Burlington & Gloucester Counties. She is recognized for her continued commitment to the New Jersey State Safe Deposit Association for over twenty years, previously serving as President and currently holding the position of Treasurer of the Association.

Ms. O’Connell’s power point presentation will cover decedent procedures and policies, including sealing the box, establishing a decedent file and will searches. Following is a sample of some of the issues and questions she will address:

- An individual renter dies. Who can remove items from the box?
- Who can have access to a deceased individual’s box after the will has been probated?
- On a Joint A Contract, upon the death of one renter, who can now access the box?
- Upon the death of a box renter the box must be sealed and inventoried by whom?

Question & Answer Period 11:45am- 12:00 noon

Meeting Information

When: Wednesday, March 10, 2010

Where: Hilton-Woodbridge
120 Wood Avenue South
Iselin, NJ 08830

Registration: 8:30 am
(Continental Breakfast)

Seminar: 9:00 am – 12:00 noon

Cost: \$75.00 per person

Registration

Please reply by March 3, 2010

Bank _____

Address _____

Phone _____

Position _____

Contact _____

E-mail address _____

Attendees: _____

Number of attendees _____ @ \$75.00 = _____