



Michael H. Ripp, Jr.

Curriculum Vitae

Michael Ripp represents high net worth individuals and family offices in the design, implementation, and administration of domestic and international trust, investment, and life insurance structures, including the tax planning and compliance aspects of such structures. He advises non-U.S. individuals regarding the tax and legal issues involved in pre-immigration planning, temporary residency, and planning for gifts to their U.S.-resident families, both during lifetime and at death. A significant portion of his practice involves advice regarding mechanisms for deploying leverage in the acquisition or monetization of assets, including real estate. In addition, he counsels major financial institutions and boutique financial service providers on matters of interest to the ultra high net worth marketplace, including advice to hedge fund and fund of funds managers regarding the establishment and operation of insurance dedicated funds (IDFs), including an IDF's legal and business relationships with domestic and international insurance carriers. Mr. Ripp's practice also includes counseling fiduciaries with respect to the administration of trusts and estates, and he is Board Certified in Estate Planning and Probate by the Texas Board of Legal Specialization.

Education

Washington University School of Law (J.D., 1997)

Texas A&M University (B.B.A., Business Analysis, 1994)

Professional Affiliations and Honors

Listed in The Best Lawyers in America, *Trusts and Estates* (2008 through present)

Texas Super Lawyer (2014)

Texas Rising Star (2004 through 2011)

Texas Monthly and Law & Politics magazines

Board Certified, Estate Planning and Probate Law (Texas Board of Legal Specialization)

American Bar Association

- *Real Property, Trust and Estate Law Section*
- *Taxation Section*
- *International Law Section*

State Bar of Texas

- *Real Estate, Probate and Trust Law Section*
- *Tax Section*

Austin Bar Association

- *Estate Planning & Probate Section*
 - *Director (2001 through 2005)*
 - *Treasurer (2004 through 2005)*
- *Business, Corporate and Tax Law Section*
- *International Section*

Texas Bar Foundation, Fellow

Society of Trust and Estate Practitioners, Member

Professional Publications

“Using Life Insurance and Annuities in U.S. Tax Planning for Foreign Clients,” BNA Tax Management International Journal (March 2010)

“An Elegant Solution,” STEP Journal (February 2010)

“Private Placement Life Insurance Planning,” ALI-ABA Estate Planning Course Materials Journal (June/August 2006)

“What Every Estate Planner Needs to Know About Intellectual Property,” Co-Author, 12th Annual Wills & Probate Institute, University of Houston Law Foundation (Houston, Texas; September 1998)

Professional Presentations

“Life Insurance and Annuities: Effective Tools fo Pre-Immigraiton Tax Mitigation,” 25th Annual International Tax Conference (Miami, FL; January 2017)

“Private Placement Life Insurance: Generating Tax-Free Retirement Income,” Bloomberg BNA, Tax & Accounting (e-CPE Webinar; June 2015)

“Micro-Captives: The Insurance Company You Keep,” State Bar of Texas, Advanced Estate Planning & Probate Course (June 10-12, 2015)

“Pre-Immigration Tax Planning: What You Need to Know in 2015 & Beyond,” The Knowledge Group (June 5, 2015)

“There’s No Place Like Home - Domestic Self-Settled Asset Protection Trusts and Inter Vivos QTIP Trusts: Why Do Them and Where To Go When You Do,” American Bar Association/RPTE Domestic Asset Protection Trust Planning: Jurisdiction Selection Webinar Series (Florida, Texas, and Tennessee; December 9, 2014)

“The Writing is on the Wall: Wealth Protection in Today’s Environment,” The Spellman Report (October 28, 2013)

“Applying the Toolkit: Applications and Case Studies of Successful Use of Asset Protection in the PPLI context,” and “Alternative Sales Strategies in a Changed Market and Economy Q&A,” IIR 7th Annual Event: Alternative Investing through Life Insurance and Annuities (Miami, Florida; March 2009)

“Solidify Market Understanding through Comprehensive Q&A with Seasoned IDF Managers,” IIR 6th Annual Event: Alternative Investing through Life Insurance and Annuities (Miami, Florida; February 2008) (Panelist)

“Trend Focus: Are Annuities Gaining Ground on Life Insurance?” IIR 5th Annual Event: Alternative Investing through Life Insurance and Annuities (Miami, Florida; February 2007)

“Estate Planning Opportunities with Private Placement Life Insurance,” Texas Bar Continuing Legal Education Conference Advanced Estate Planning and Probate Course (Houston, Texas; June 2006)

“Life Insurance and Annuity Basics: Product, Tax and Regulatory Issues” and “Updating and Clarifying the Legal Issues in the PPLI Marketplace,” IIR 4th Annual Event: Hedge Fund Investing through Life Insurance and Annuities (Coconut Grove, Florida; February 2006)

“Back to Basics: Revisit the Fundamentals and Convergence of Hedge Funds, PPLI & Annuities” and “Key Concerns in Complying with Tax Regulations,” FRA 3rd Annual Event: Insurance & Annuity-Based Hedge Fund Investing Forum (New York, New York; December 2005)

“Life Insurance and Annuity Basics: Product, Tax and Regulatory Issues” and “Legal Issues and Structures: What’s Going on in the PPLI Marketplace,” IBC 3rd Annual National Event: Hedge Fund Investing through Life Insurance and Annuities (New York, New York; June 2005)

“Nuts and Bolts of Estate Planning and Probate,” Texas Bar Continuing Legal Education Conference Advanced Estate Planning and Probate Course (San Antonio, Texas; June 2004)

“Nuts and Bolts of Estate Planning and Probate,” State Bar of Texas Annual Meeting (San Antonio, Texas; June 2004)

“Estate and Disability Planning: The Basics,” Business and Professional Women’s Foundation, Austin/Capitol City Chapter (Austin, Texas; March 2002)

“Basic Estate Administration for the Texas Paralegal,” National Business Institute’s Institute for Paralegal Education (Austin, Texas; January 2001)

“Tax, Fiduciary, and Other Issues Regarding Financial Powers of Attorney,” Speaker, Advanced Trust School, Texas Bankers Association (San Antonio, Texas; September 2000)

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