

## Kal Goren

### SERVICE AREAS

#### Business

- Corporate, Securities + Commercial Transactions
- Employee Benefits
- Employment + Labor
  - Employment Benefits + Tax Issues

#### Litigation + Trial

- Probate + Trust Administration
- Employment + Labor
  - Employment Benefits + Tax Issues

#### Governments + Nonprofits

- Employee Benefits
- Employment + Labor
  - Employment Benefits + Tax Issues

#### Individuals + Families

- Probate + Trust Administration

### EDUCATION

- Wayne State University Law School, J.D.
- Wayne State University, B.S.

### BAR ADMISSIONS

- Michigan

### COURT ADMISSIONS

#### U.S. Court of Appeals

- Sixth Circuit

#### U.S. Tax Court

#### U.S. District Court

- Eastern District of Michigan



### Principal

#### Troy

840 W. Long Lake Road  
Suite 200  
Troy, Michigan 48098

T: +1.248.267.3267

F: +1.248.879.2001

[goren@millercanfield.com](mailto:goren@millercanfield.com)

Kal Goren is an expert in employee benefits, specifically the design, implementation and overseeing of the administration of tax qualified retirement plans, tied in with lifetime and post-death planning with a sensitivity for the administrative concerns of plan benefit providers. He has a diverse practice, representing governments and their agencies, labor unions as an employer and Indian tribal governments, as well as privately owned businesses. His primary focus is handling the design, implementation, compliance and administrative issues for employers ranging from sole proprietors to those with more than 15,000 employees. Because employer retirement benefits represent such a major portion of most client's plans for retirement, his practice includes estate planning for retirement plan distributions, as well as overall estate planning. His primary focus in lifetime planning includes health-care concerns and coordination and effective use of advance directives.

### EXPERIENCE

Kal has represented clients before the Internal Revenue Service, U.S. Department and PBGC in various plan audits. He has given several presentations to accounting firms, financial service providers, the Michigan Association of CPAs and other organizations.

### PROFESSIONAL ACTIVITIES

- American Bar Association, Section on Employee Benefits, Member
- State Bar of Michigan, Section on Employee Benefits, Member; Section on Taxation, Member; Section on Corporations, Member
- Oakland County Bar Association, Employee Benefits Committee

## Kal Goren

### HONORS + AWARDS

- Best Lawyers in America, Employee Benefits (ERISA) Law  
2005-present
- Michigan Super Lawyers, Employee Benefits/ERISA, 2006-present
- DBusiness Magazine, Top Lawyers, Employee Benefits  
2011-present

### CIVIC, CULTURAL + SOCIAL ACTIVITIES

- Michigan Classic Ballet Company, Founding Member, Board  
Member
- Jewish Community Center of Metropolitan Detroit, Former  
Member, Board of Trustees
- Temple Beth El, Former Member, Board of Trustees

### TEACHING EXPERIENCE

- Walsh College, Adjunct Tax Professor

### PUBLICATIONS

"But I Thought My IRA Was Protected From My Creditors," Laches  
Employee Benefits Issue, Oakland County Bar Association, February  
2012

"Inherited IRAs in Michigan Bankruptcy Courts are protected from  
claims of Creditors at least in Judge Walter Shapero's Court," State  
Bar of Michigan, Business Law Section, Debtor/Creditor Rights  
Committee Listserve, August 26, 2010

"Inherited IRAs--Have we Gotten too Smart for our Clients? What  
Happens When Our 'Stretch IRAs' Run into Creditor Issues,"  
Michigan Tax Lawyer, Fall 2010

"Viva VEBA!" Hot Points, Winter 2007

"Who Should You Designate as the Beneficiary of One of Your Most  
Important Assets," Michigan Tax Lawyer, Volume XXVII, Issue 1,  
First Quarter 2001

### SPEECHES

"Pensions and Retiree Benefits for Municipalities," (Co-Presenter  
with Ken Sachs), 2011 Municipal Law Academy, Michigan  
Association of Municipal Attorneys, Lansing, Michigan, March 24,

2011

"408(b)2 Fee Disclosure for Retirement Plans - What Will It Mean to You?," (Webcast) John Hancock, September 2008

"Fiduciary Liability for Under Performance in Qualified Plans," Valenti and Associates Wealth Management Seminar, May 2008

"Tax Sheltered Retirement Plans Are Alive & Well," "CE" Day-NAIFA-Greater Detroit and FSP-Detroit Chapter, April 16, 2008

"ESOP's - Are they right for your clients?" Various Accounting Firms and Financial Service Providers in the Metropolitan Detroit area

"HSA's - the next wave in medical benefits," Michigan Association of CPA's

Retiree Seminars, Dearborn Association of Ford Salaried Retirees

"ERISA Compliance," Michigan Chamber of Commerce

"Are you an Independent Contractor or Employee?" Allstate Professional Agents Association of Southeastern Michigan

"What's wrong with your IRA investing in real estate?" McDonald & Company

### SEMINARS + EVENTS

- Cappuccino with Counsel: 401K Fee Disclosures
- IRAs: The Good, The Bad, The Ugly
- Cappuccino with Counsel: Where does your name belong in the caption

### ARTICLES

- New ERISA Retirement Plan Disclosure and Fiduciary Rules - No Time for Procrastination
  - So You Think Your IRA is Protected From Claims of Creditors?
  - Success or Liability? Buyer Beware
  - Inherited IRAs
  - Heads Up! Plan Now for New Surtaxes Some Will Pay More, Beginning in 2013
  - Viva VEBA!
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## NEWSLETTERS

- [Hot Points Fall 2011](#)
- [Hot Points Fall 2010](#)
- [Hot Points Summer 2010](#)

