



## 2018 CUMMINGS & LOCKWOOD ANNUAL UPDATE

December 30, 2018

To Our Clients and Friends

As we complete our 110th year, our Partners are grateful to have assisted existing and new clients, serving a range of individuals, families, charitable entities and businesses.

During 2018, our focus continued on advancing our clients' interests, while investing in Cummings & Lockwood's platform. Initiatives included enhancing the Firm's technology, website and document drafting systems, as well as adding new staff, accounting and legal talent to various offices.

We are delighted that Kathleen Merrigan (Greenwich) was promoted to our Partnership ranks, while Stefania Bartlett (Stamford) advanced to our Counsel group. We are also pleased to have welcomed Stephanie Helfrich (Stamford) as an Associate, and Melissa Ramos (Greenwich) and Laura Wasch (Naples) as Fiduciary Accountants in our Private Clients Group.

We take this opportunity to share Cummings & Lockwood's Annual Firm Update. It highlights some of our representations over the last twelve months, the results achieved in those engagements, and various charitable and civic initiatives we were honored to support.

Our Partners recognize these results would not be possible without our valued clients and referral sources. We thank you for providing us with your legal work, as well as for your ongoing support. We remain committed to earning our clients' trust, while exceeding expectations, into 2019 and beyond.

Our best wishes for a healthy and prosperous New Year.

Sincerely,

Jonathan B. Mills

Chairman & Managing Director

### 2018 Annual Update

#### PRIVATE CLIENTS

In 2018, Laura Weintraub Beck, a Principal in our Greenwich, Connecticut, office, was appointed the new Chair of the Private Clients Group, replacing Howard (Terry) S. Tuthill, III and Edward F. Rodenbach who served as Co-Chairs for the past 11 years. Laura joined the Firm in 2002 and became a Principal in 2008. She received her J.D. from Columbia University Law School, her M.P.P. from the Kennedy School of Government, Harvard University, and her B.A. from Trinity College. She is a Fellow of The American College of Trust and Estate Counsel (ACTEC).

# CUMMINGS & LOCKWOOD LLC

For the third consecutive year, Cummings & Lockwood was recognized as having one of the leading trusts and estates practices in Connecticut by Chambers & Partners in its 2018 edition of *Chambers High Net Worth Guide*. The Guide, which is based on objective and independent research, recognizes the world's leading high net worth advisers.

In addition, David M. Halpen, a Principal in the Firm's Private Clients Group, was promoted to Principal-in-Charge of the Firm's Palm Beach Gardens office, which was also selected the *Trust & Estates Law Firm of the Year in Florida* as part of the 2018 9th Annual Global Law Experts (GLE) Awards.

Finally, Kathleen Merrigan, a residential real estate attorney in our Greenwich office, was promoted to Principal, while Stefania Bartlett, a trusts and estates attorney in our Stamford office, was promoted to Counsel. Stephanie C. Helfrich joined the Firm as an Associate in the Private Clients Group based in the Stamford office. Melissa Ramos and Laura Wasch both joined the Firm as Fiduciary Accountants in the Greenwich and Naples offices, respectively.

In 2018, our Private Clients Group continued to expand upon its past successes in working with high net worth individuals, families, family offices, privately held businesses and charitable organizations. Some of the matters on which we advised clients included the following:

- We counseled individual clients located throughout the United States and abroad in connection with the drafting, updating or amending of their estate plans.
- We helped our clients take advantage of the increased federal gift, estate and generation-skipping tax exemptions by developing gift programs and structures tailored to their estate plans.
- We represented numerous owners of privately-held businesses in connection with various estate, succession and income tax planning strategies.
- We represented executors and trustees, and served as individual executors and trustees, on hundreds of trusts and estates matters.
- We advised numerous private family foundations and supporting philanthropic organizations ranging in size from \$500,000 to in excess of \$250,000,000.
- We were retained by leading law firms throughout the country as special counsel on a wide variety of complex estate, gift and charitable tax planning and administration engagements.
- We represented owners of large family real estate compounds in connection with the preservation, management and/or disposition of real estate for conservation purposes or for multigenerational family needs.
- We advised U.S. citizens and resident and non-resident aliens on asset protection planning and on complex international gift, estate and income tax matters.
- We assisted several estate planning clients with changing their domiciles.
- We represented numerous private clients in Connecticut, New York and Florida with respect to the purchase and sale of their residential properties.

## CORPORATE, BANKING AND LENDING

Cummings & Lockwood's Corporate, Banking and Lending Group closed numerous transactions in a wide range of matters, including those for individual investors and entrepreneurs, privately-held businesses, large financial institutions and Fortune 100 companies. Among the significant transactions in 2018 were the following:

- We represented the Administrative Agent and Lead Lender in a \$1,000,000,000 syndicated credit facility secured by a fine art collection.
- We represented Lenders in credit facilities aggregating billions of dollars to hedge funds and their principals.

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- We represented a Lender in a financing in excess of one billion dollars for the acquisition of a National Football League team.
- We continue to represent a Lender in several financings of other professional sports franchises located throughout the United States, including major league teams in the National Football League, the National Hockey League, Major League Baseball and the National Basketball Association.
- We represented a Lender in a \$175,000,000 Bridge Credit Facility to several Private Equity Funds, secured by investors' unfunded capital commitments to such Private Equity Funds.
- We represented a Lender in multiple Working Capital Credit Facilities to Investment Advisors of several private Equity and Hedge Funds, secured primarily by the Management Fees payable to such Investment Advisors.
- We represented an Administrative Agent in a \$400,000,000 syndicated Bridge Credit Facility among Private Equity Funds, as the Borrowers, and the Administrative Agent and other Lenders party thereto, secured by the unfunded remaining capital commitments of the investors to such Private Equity Funds.
- We represented a Lender in the renewal and various temporary increases of a \$100,000,000 Bridge Credit Facility among a Private Equity Fund and such Lender, secured by the unfunded remaining capital commitments of the investors to such Private Equity Fund.
- We represented Lenders in coinvestment credit facilities aggregating billions of dollars to principals of Private Equity Funds, secured primarily by the limited partnership interests of such principals.
- We represented a Lender in the restatement and restructure of a \$125,000,000 Bridge Credit Facility among various Private Equity Funds and such Lender, secured by the unfunded remaining capital commitments of the investors to such Private Equity Funds.
- We negotiated an equity joint venture agreement with a coalition of large family offices based in Washington D.C.
- We represented the Purchaser in the acquisition and financing of three large, nationally recognized coffee chains located in Texas and Arizona.
- We represented the Promoters in several private placement transactions.
- We provided corporate governance advice and documentation relating to various investment entities.

## REAL ESTATE

Cummings & Lockwood's Real Estate Group served as counsel on numerous transactions during 2018, representing a range of individual clients, companies and developers. Some of our 2018 engagements included the following:

- We represented a joint venture in the refinancing of a \$78 million mortgage loan secured by a 700,000 square foot office park in lower Fairfield County.
- We represented a family estate in the marketing and sale of a mixed use commercial and retail portfolio in New York.
- We represented a major real estate investor in the acquisition of a 800,000 commercial office and retail complex in lower Fairfield County.
- We represented a higher educational institution in the leasing and creation of a technology innovation center with an international telecommunications company.
- We represented a national commercial real estate fund on its headquarters and satellite office leasing in various facilities throughout the country.
- We represented a major energy company in the leasing and construction of its headquarters.

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- We represented a national real estate investment group in the acquisition and financing of an office complex in lower Fairfield County.
- We advised a \$3 billion company in the sale, reconstruction and leaseback of its international headquarters.
- We represented a real estate fund in the acquisition, financing and repositioning of a waterfront office/residential project.
- We represented an investor group in the marketing and sale of a major office, retail and headquarters site in southern Connecticut.
- We represented the owners of a local shopping center in connection with the redevelopment of such center, including equity and debt negotiations, tenant relocations and construction contracts.
- We represented a NYSE-listed REIT in various asset and downREIT acquisitions, joint ventures and refinancings.
- We provided assistance with the development, financing and operation of various independent and assisted living facilities.
- We served as national and local real estate and environmental counsel to a number of developers, corporate owners and family offices, including for remediation and environmental land use restriction matters.
- We negotiated various construction documents on behalf of various hospitals and developers in Connecticut.

## LITIGATION

Cummings & Lockwood's Litigation Group successfully handled a variety of matters in Connecticut and Florida, as well as on a national and regional basis. These engagements covered a wide spectrum of cases involving individuals, fiduciaries and businesses. Highlights of our successes in 2018 included:

- We represented a major pharmaceutical distributor in a large number of opioid-related lawsuits brought by Connecticut municipalities.
- We defended a major trust company in a two week multi-million dollar arbitration, which was ultimately favorably settled.
- We served as lead coordinating counsel for a major, international oil and chemical company in connection with its national asbestos litigation docket, helping to achieve successful mediation results and settlements involving hundreds of claims throughout the United States. In addition, as necessary, we assisted with trial preparations and court trials.
- We obtained a \$6 million judgment on behalf of a major investor defrauded in a Ponzi scheme.
- We worked as part of a successful litigation team defending an international bank from alleged Frank-Dodd Act violations in the U.S. District Court.
- We successfully resolved numerous claims and litigation matters on behalf of a \$50 million estate.
- We obtained a six-figure judgment following a bench trial on behalf of an elderly client in an action based on breach of a promissory note.
- We obtained favorable tax appeal settlements on two eight-figure waterfront properties in Darien.
- We obtained a significant settlement in a fraud action on behalf of a client who claimed he was convinced to invest in a business based on numerous misrepresentations.
- We participated in several major Connecticut divorce actions, including trial work and complex asset valuation issues, involving several large trusts.
- We successfully negotiated severance agreements and employment contracts on behalf of numerous senior corporate executives, financial services professionals and private employers.

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- We successfully resolved multiple cases concerning alleged violations of non-competition agreements and misappropriation of trade secrets.
- We favorably resolved a number of commercial disputes for owners of closely-held businesses as well as for employees and officers of public companies.
- We obtained favorable rulings in mediations, arbitrations, and in state and federal courts involving scores of complex commercial disputes.
- We successfully defended employment discrimination, sexual harassment and wrongful discharge claims for a range of employers.
- We brought to a successful resolution multiple claims on behalf of and against a decedent's estate in both the Probate Court and several Superior Court actions, resulting in our client's appointment as executor of the decedent's estate and trustee of the decedent's trusts, enabling the funding of millions of dollars to charities in accordance with the decedent's will and trusts.
- We obtained a Probate Court decree ordering an attorney-in-fact to make restitution to a decedent's estate of more than \$8 million in gifts made using a power of attorney granted before the decedent's death while the decedent was incapacitated.
- We successfully represented petitioners and respondents in conservatorship proceedings throughout Connecticut.
- We successfully represented fiduciaries and beneficiaries in will contests throughout Connecticut.
- We brought to a successful conclusion our representation of a foreign bank in Probate Court proceedings to compel the disclosure of the decedent's assets in the foreign bank in compliance with U.S., Connecticut and foreign law.
- We argued a case in the Connecticut Supreme Court on behalf of the surviving spouse of a victim of the September 11th terrorist attacks on the issue of whether a September 11th Victim Compensation Fund award is subject to Connecticut Probate Court jurisdiction.
- We obtained scores of successful resolutions and settlements for individuals and families in various probate contests, fiduciary challenges and state and federal tax audits, in addition to those mentioned above.

## INDIVIDUAL RECOGNITIONS AND ACHIEVEMENTS

Thirty-two Cummings & Lockwood attorneys in Connecticut and Florida have been listed in the 2019 edition of *The Best Lawyers in America*. Since it was first published in 1983, *Best Lawyers*<sup>®</sup> has become universally regarded as the definitive national guide to legal excellence. We are very pleased that so many of our attorneys have been nationally recognized for their significant professional accomplishments across all of our practice groups.

# CUMMINGS & LOCKWOOD LLC

## Stamford

Patricia R. Beauregard (Since 2017) - Trusts and Estates  
John W. Cannavino (Since 2013) - Commercial Litigation  
Margaret A. Deluca (Since 2018) - Trusts and Estates  
Michael J. Hinton (Since 2005) - Real Estate  
Daniel G. Johnson (Since 2018) - Trusts and Estates  
Michael P. Kaelin (Since 2018) - Litigation, Trusts and Estates  
Nancy P. Marx (Since 2007) - Non-Profit/Charities Law  
Jonathan B. Mills (Since 1999) - Real Estate  
John R. Musicaro, Jr. (Since 1995) - Trusts and Estates  
Conrad Teitell (Since 1993) - Trusts and Estates, Non-Profit/Charities Law  
Howard S. Tuthill III (Since 1993) - Trusts and Estates

## Greenwich

Laura W. Beck (Since 2018) - Trusts and Estates  
B. Cort Delany (Since 2010) - Trusts and Estates  
Jessie A. Gilbert (Since 2018) - Trusts and Estates  
Douglas H. Olin (Since 2010) - Trusts and Estates  
Edward F. Rodenbach (Since 2007) - Trusts and Estates  
Gina D. Silvestri (Since 2003) - Trusts and Estates  
*(Year) Indicates the first year the lawyer was listed.*

## West Hartford

Paul L. Bourdeau (Since 1991) - Trusts and Estates  
Caroline Demirs Calio (Since 2018) - Trusts and Estates  
Robert B. Fawber (Since 2018) - Trusts and Estates  
Kelley Galica Peck (Since 2017) - Trusts and Estates  
Heather J. Rhoades (Since 2013) - Trusts and Estates

## Naples

Todd L. Bradley (Since 2008) - Trusts and Estates  
Alison K. Douglas (Since 2018) - Trusts and Estates  
Kenneth D. Krier (Since 2018) - Trusts and Estates  
Robert L. Lancaster (Since 2018) - Trusts and Estates  
Deborah L. Russell (Since 2008) - Trusts and Estates

## Bonita Springs

Mary Beth Crawford (Since 2018) - Trusts and Estates  
William N. Horowitz (Since 2001) - Trusts and Estates  
Howard M. Hujsa (Since 2010) - Trusts and Estates  
David M. Ludgin (Since 1995) - Trusts and Estates

## Palm Beach Gardens

David M. Halpen (Since 2013) - Trusts and Estates

Twenty-four Cummings & Lockwood attorneys in Connecticut and Florida have been named Super Lawyers or Rising Stars\* in *Super Lawyers* for 2018/2019. *Super Lawyers*, a Thomson Reuters business, is a rating service of outstanding lawyers from more than 70 practice areas who have attained a high degree of peer recognition and professional achievement. The annual selections are made using a process that includes a statewide survey of lawyers, an independent research evaluation of candidates based on 12 indicators, and professional peer reviews by practice area. The result is a credible, comprehensive and diverse listing of exceptional attorneys. While up to 5 percent of the lawyers in a state are named to Super Lawyers, no more than 2.5 percent are named to Rising Stars.

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## Stamford

\*Stefania L. Bartlett, Nonprofit Organizations

John W. Cannavino - Business Litigation

John F. Carberry - Civil Litigation: Defense

Daniel G. Johnson - Estate Planning & Probate

Michael P. Kaelin - Estate & Trust Litigation

\*David T. Martin - Business Litigation

\*Katherine A. McAllister - Estate Planning & Probate

Jonathan B. Mills - Real Estate

John R. Musicaro, Jr. - Estate Planning & Probate

Howard S. Tuthill III - Estate Planning & Probate, Tax

\*Rachel Rhein Zarghami - Estate Planning & Probate

## Greenwich

Laura W. Beck - Estate Planning & Probate

B. Cort Delany - Estate Planning & Probate

\*Daniel P. Fitzgerald - Estate Planning & Probate

Gina D. Silvestri - Estate Planning & Probate

## West Hartford

Paul L. Bourdeau - Estate Planning & Probate

Heather J. Rhoades - Estate Planning & Probate

## Naples

Todd L. Bradley - Estate Planning & Probate

Alison K. Douglas - Estate Planning & Probate

Kenneth D. Krier - Estate Planning & Probate

Robert L. Lancaster - Estate Planning & Probate

Deborah L. Russell - Estate Planning & Probate

## Bonita Springs

William N. Horowitz - Estate Planning & Probate, Tax

Howard M. Hujsa - Estate Planning & Probate

## PUBLIC SERVICE

Cummings & Lockwood has a long-standing tradition of civic and community service. Our lawyers and staff are committed to furthering the public good with their time, their skills and their financial support. We believe these endeavors not only contribute to the communities in which we practice, but broaden the experience and judgment of our partners, associates and employees.

The Cummings & Lockwood Foundation was established to promote charitable and public service initiatives in our communities. It is funded annually by Cummings & Lockwood's Partners, and provides grants and donations to organizations in Connecticut, Florida and other states, as appropriate.

Among the organizations receiving our support in 2018 were as follows:

- **Connecticut Legal Services** -- Connecticut Legal Services is Connecticut's largest nonprofit law firm dedicated to improving the lives of low-income people by providing access to justice. They believe that Connecticut can be the first state with universal access to justice - a place where every person is treated fairly and has equal opportunities to thrive.
- **Child Guidance Center of Southern Connecticut** -- Incorporated in 1954, the Child Guidance Center is a non-profit mental health resource for area children and families with a staff of psychiatrists, psychologists, social workers and clinicians. The Center is dedicated to improving the mental and behavioral health of children and teens through treatment, education, and community support.

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- **Person-to-Person** -- With help from the community, Person-to-Person is able to provide emergency assistance for basic needs plus other support to individuals and families as they move toward financial stability. The organization's goal is to achieve financially-stable, hunger-free homes, with educational opportunities for all. Person-to-Person has been serving Lower Fairfield County, Connecticut since 1968.
- **Sacred Heart University** -- Founded in 1963 as an independent, Catholic University by the Most Reverend Walter W. Curtis, Bishop of the Diocese of Bridgeport, SHU is the second-largest Catholic university in New England and was the first in America to be led and staffed by lay people. SHU is contemporary in spirit and thinking, and is rooted in the liberal arts and Catholic intellectual traditions. Its mission is to educate the whole person while preparing students to lead and serve in the world today. It offers more than 70 degree programs to over 8,500 students at the bachelor's, master's and doctoral levels.
- **NCH Center for Philanthropy** -- The NCH Center for Philanthropy is the fundraising arm of the NCH Healthcare System in Naples, Florida. For over fifty years, charitable individuals in the community have enabled the NCH Healthcare System to deliver compassionate nursing care and world-class medicine. Community charitable generosity results in state-of-the-art facilities utilizing cutting-edge technologies locally.
- **Boys and Girls Clubs of Palm Beach County** -- The mission of Boys and Girls Clubs of Palm Beach County is to enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens." Their vision is "To provide a world-class club experience that assures success is within reach of every young person who walks through our doors, with all members on track to graduate from high school with a plan for the future, demonstrating good character and citizenship, and living a healthy lifestyle."
- **Women's Foundation of Collier County** -- The mission of the Women's Foundation of Collier County is to serve the current and changing needs of women and girls, especially at-risk teens and at-risk-senior women, in Collier County through grant-making.
- **Bobby Nichols Fiddlesticks Foundation** -- The mission of the Foundation is to generate funds to return to the community via charitable contributions. These contributions have been earmarked for abused and at-risk children. Recognize the contributions and accomplishments of Bobby Nichols, winner of 14 PGA Tour tournaments including the 1964 PGA Championship and 1974 Canadian Open. (Bobby has been a resident of Fiddlesticks since its inception.)
- **Phillips Academy Andover** -- Founded in 1778, Phillips Academy is an independent, coeducational secondary school with an expansive worldview and a legacy of academic excellence.

The Foundation also works in coordination with Cummings & Lockwood's Pro Bono Program, which over the years has involved thousands of hours of our lawyers' time donated to numerous causes. Highlights of our pro bono work in 2018 include the following:

- We provided estate planning legal advice and services to local veterans at the Hartford Veteran's Center in Rocky Hill, Connecticut, as part of a pro bono initiative with the Connecticut Bar Association. We drafted new Wills and incapacity documents for each of these clients, and also advised them on updating their life insurance and retirement plan beneficiary designations.
- We represented Wilton Athletic and Recreation Foundation (WARF), a new public charity in Wilton, Connecticut, with organizing, obtaining tax exemption and assisting the organization with its fundraising and corporate sponsorship efforts. The purpose of WARF is to raise sponsorship money to finance (wholly or in part) the future maintenance and replacement costs of two Wilton High School athletic fields -- Fujitani Field at Veterans Memorial Stadium and at Lilly Field. The foundation was established as a 501(c)(3) entity so that the sponsorships can be considered tax deductible donations.
- We represented several private clients in litigation and arbitration matters, including the following:

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- We argued an appeal in the Connecticut Supreme Court on behalf of the surviving spouse of a victim of the September 11th terrorist attacks on the issue of whether a September 11th Victim Compensation Fund award is subject to Connecticut Probate Court jurisdiction.
- We assisted a surviving spouse in securing benefits to which she and her minor children are entitled under trusts her deceased husband established for the benefit of the surviving spouse and their young children when the surviving spouse was in a coma due to a stroke she suffered in 2010. The surviving spouse subsequently made a miraculous recovery, but her husband did not change his estate planning documents to reflect the surviving spouse's recovery before the husband died tragically in 2016.
- We assisted a mother to obtain her adult son's release from a conservatorship after five years of litigation in two states, including representing her in an appeal to the Supreme Court of Connecticut.
- We served as the court appointed attorney for a client in a conservatorship proceeding.
- We served as a special master and Factfinder/Arbitrator in numerous cases in the Stamford Superior Court. As a Special Master, we met with parties seeking preliminary relief, e.g., injunctions, attachments, and tried to resolve those issues without the need of a court hearing. As a Factfinder, we heard cases and rendered decisions that were subject to review and approval (or disapproval) by a Superior Court judge. As an Arbitrator, we heard cases that were claimed for a jury and in which the likely verdict was less than \$50,000. The parties could accept our decision, or either party could reject our decision and demand that the case be heard by a jury.
- We provided pro bono legal services to the African Parks Foundation of America relating to several corporate governance and employee-related issues.

We also provided pro bono legal services to the following organizations: Collier County Legal Aid, Baby Basics of Collier County, Connecticut Audubon Society, and the Connecticut Veterans Legal Center.

A number of our Partners and Associates are also active in professional and civic affairs, which include local, state and national bar association committees, as well as municipal councils and commissions.

In addition, many Cummings & Lockwood attorneys volunteer on boards and committees that are dedicated to nonprofit, educational or charitable purposes. A list of representative organizations is included on the following page.

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African Parks Foundation of America

Alzheimer's Support Network

American Red Cross

Angels Undercover of Collier County, Inc.

Baby Basics of Collier County, Inc.

Barron Collier Booster Club

Bonita Springs Concert Band

Bradyssmile.org

Bridge Family Center

Brunswick School, Inc., Greenwich, Connecticut

Care Club of Collier County

Center for the Arts of Bonita Springs

Champions For Learning

Child Guidance Center of Southern Connecticut

Children's Home Society

Classic Chamber Concerts

Community Answers, Inc.

Community Foundation of Collier County

Community Foundation of Fairfield County

Community Foundation for Greater New Haven

Congregation Agudath Sholom

Connecticut Opera

Connecticut Polar Bears

Connecticut Veterans Legal Center

Conservancy of Southwest Florida

Darien Arts Center

Darien Nature Center

Darien YMCA

David Lawrence Center & Foundation

Educational Oceanographic Foundation, Inc.

Episcopal Diocese of Connecticut

Fairfield American Little League

Florida Gulf Coast University Foundation, Inc

Friends of Foster Children

Friends of Materials for the Arts

Greater Hartford Arts Council

Greater Naples Area Planned Giving Council

Greenwich Library

Guardianship & Advocacy Resource Program, Inc.

Hackers for Hope

Holocaust Museum and Education Center of

Hope for Haiti

Horizons at Brunswick School Student Enrichment

Immokalee Foundation

Inspirica

Junior League of Eastern Fairfield County

Junior League of Fort Myers

Kingswood Oxford School, West Hartford, Connecticut

Leadership Bonita

March of Dimes

Mark Twain House & Museum

Meals-on-Wheels, Inc. of Greenwich

Mental Health Association of Collier County

Michael Bolton Charities, Inc.

Naples Botanical Gardens

Naples Community Hospital

Naples Historical Society

Naples North Rotary Club

Naples Players Endowment

Neighborhood Health Clinic

New Canaan Country School

New Haven Food Bank

New Horizons of Southwest Florida

New Paradigm Theatre

Norwalk Community College Foundation

Pegasus Therapeutic Riding, Inc.

Pequot Library

Prevent Blindness Connecticut

Renbrook School, West Hartford, Connecticut

Ron Foley Foundation

Salvation Army of Southern New England

St. James's Episcopal Church

Seabury Charitable Foundation

Speakers Assembly of Southwest Florida

Stamford Downtown Special Services District

Stamford Hospital Foundation

Stamford Symphony Orchestra

The Village School of North Naples

The Windward School

# CUMMINGS & LOCKWOOD LLC

## PRACTICES

### Firm Overview

Founded in 1909, Cummings & Lockwood provides sophisticated legal counsel to both private clients and commercial enterprises. Our clients include individuals and families with inherited and newly created wealth, as well as emerging, middle market and Fortune 500 companies. We have nearly 200 employees located in Stamford, Greenwich and West Hartford, Connecticut, and in Naples, Bonita Springs and Palm Beach Gardens, Florida. The Firm provides a broad range of legal services, including trusts and estates, corporate and finance, litigation, and commercial and residential real estate services.

### Private Clients Practice

Cummings & Lockwood has one of the largest trusts and estates practices in the United States, with a significant private client base of high net worth individuals and families, family offices, closely-held businesses, and national charities and foundations. Our private clients attorneys, many of whom have been elected to the prestigious American College of Trusts and Estate Counsel (ACTEC), are experienced in the areas of estate planning and administration; estate, income and gift tax; trust formation and management; executor and trustee services; charitable giving and foundations; special needs planning; probate law; and residential real estate. Whether dealing with recently acquired assets or family fortunes that span generations, the Firm provides innovative strategies and solutions to preserve, enhance and transition our clients' wealth, as well as meet their varied legal needs and personal goals.

### Commercial Practice

Cummings & Lockwood has an elite commercial practice with numerous, professionally-recognized lawyers who are experienced in the areas of litigation and dispute resolution; real estate investment and development; banking, lending and credit transactions; corporate acquisitions and divestitures; and partnership, limited liability company and tax matters. Our clients include entrepreneurs, closely-held companies, regional, national and international corporations, hedge funds, private equity firms, financial institutions and not-for-profit organizations.

In addition, Cummings & Lockwood's commercial and private clients lawyers regularly work together to provide entity planning, business succession planning, tax guidance and litigation to privately-owned businesses of all sizes and industries.

## ATTORNEYS

# CUMMINGS & LOCKWOOD LLC

Adrian A. Asli  
Stefania L. Bartlett  
Patricia R. Beauregard  
Laura Weintraub Beck  
M. Juliet Bonazzoli  
Paul L. Bourdeau  
Todd L. Bradley  
Caroline Demirs Calio  
John W. Cannavino  
John F. Carberry  
Catherine Carney-Richman  
Mary Beth Crawford  
B. Cort Delany  
Margaret A. Deluca  
Alison K. Douglas  
Janice H. Eiseman  
Robert B. Fawber  
Daniel P. Fitzgerald  
Steven I. Frenkel  
Katherine Cotter Gent  
Jessie A. Gilbert  
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Grace Gutierrez

David M. Halpen  
Stephanie C. Helfrich  
Michael J. Hinton  
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Susan Huffard  
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Michael P. Kaelin  
Kenneth D. Krier  
Andrew D. Kupinse  
Robert L. Lancaster  
David A. Ludgin  
Brianna L. Marquis  
David T. Martin  
Nancy P. Marx  
Rani Newman Mathura  
Katherine A. McAllister  
Tristan McCann  
Kathleen M. Merrigan  
Jonathan B. Mills  
John R. Musicaro, Jr.  
Andrew M. Nerney  
Douglas H. Olin

Kelley Galica Peck  
Sally S. Pitlyk  
Robert W. Reeves  
Heather J. Rhoades  
Sarah A. Ricciardi  
Edward F. Rodenbach  
Deborah L. Russell  
Cara Howe Santoro  
Joel Schechter  
Rachel B.G. Sherman  
Gina D. Silvestri  
David E. Snediker  
Joseph A. Stusek  
Conrad Teitell  
David W. Thal  
Howard S. Tuthill III  
Christopher L. Ulrich  
Scott Witthuhn  
Bruce B. Wood  
William N. Wright  
Rachel Rhein Zarghami

## OFFICES


# CUMMINGS & LOCKWOOD LLC

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203.869.3120  Fax


## West Hartford, CT

Blue Back Square

75 Isham Road, Suite 400

West Hartford, CT 06107

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860.313.4993  Fax

## Naples, FL

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Naples, FL 34103

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## Bonita Springs, FL

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## Palm Beach Gardens, FL

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C&L Annual Update - No Rates