



CUMMINGS & LOCKWOOD PROMOTES THREE PRIVATE CLIENTS ATTORNEYS TO PRINCIPAL

January 2, 2024

Cummings & Lockwood is pleased to announce that the following three private clients attorneys have been elected to Principal effective January 1, 2024: Katherine Cotter Gent, Elizabeth A. Falkoff and Rachel Rhein Zarghami.

"We are very excited to promote three very talented women to our partnership at Cummings & Lockwood," noted Laura Weintraub Beck, Chairman and Managing Director.

Katherine ("Kacie") Cotter Gent, a Fairfield resident, received her J.D. from the University of Connecticut School of Law and her B.A. in Government and Economics, *cum laude*, with distinction in Economics from Connecticut College. She is based in the firm's Greenwich office and is admitted to practice law in Connecticut.

Kacie joined Cummings & Lockwood in 2016 and focuses her practice on estate planning as well as estate and trust administration. She advises high net worth individuals on estate and taxation issues, including estate and gift tax planning, generation-skipping transfer tax planning and income tax planning. In addition, Kacie represents Executors/Personal Representatives and Trustees and assists such fiduciaries throughout the estate and trust administration process.

Elizabeth ("Betsy") A. Falkoff, a Greenwich resident, received her J.D., *magna cum laude*, from Quinnipiac University School of Law and her B.A. in Political Science, *cum laude*, from the University of Connecticut. She is based in the firm's Stamford office and is admitted to practice law in Connecticut and New York.

Betsy has over 10 years of experience in trusts and estates law. She represents individuals and families in the creation and implementation of sophisticated estate plans facilitating the passage of wealth through generations. Betsy's estate planning practice includes gift planning and the use of trusts as tools for asset management, creditor protection, charitable giving and minimization of taxes. She has extensive experience as a trusts and estates fiduciary advisor representing Executors and Trustees in the administration of complex estates and trusts in both Connecticut and New York.

Rachel Rhein Zarghami, a Darien resident, received her J.D. from Brooklyn Law School and her B.S. in Finance and Marketing from Tulane University. She is based in the firm's Stamford office and is admitted to practice law in Connecticut and New York.

Rachel focuses her practice on estate and tax planning, and represents wealthy individuals and families, tax-exempt organizations, banks and trust companies, family offices and private trust companies and other clients in a wide range of matters. She regularly creates wills, trusts and business entities structured to be both tax-efficient and practical. Rachel also has experience in estate administration, trust administration, incapacity planning and tax planning for international clients.

About Cummings & Lockwood LLC

Founded in 1909, Cummings & Lockwood provides sophisticated legal counsel to individuals and families, family offices, closely held businesses, other commercial enterprises and charitable entities. Our core services include trusts and estates, corporate and finance, litigation and arbitration, and commercial and residential real estate.

CUMMINGS & LOCKWOOD LLC

The firm has over 200 attorneys, fiduciary accountants, paralegals and staff, as well as six offices located in Stamford, Greenwich and West Hartford, Connecticut, and in Naples, Bonita Springs and Palm Beach Gardens, Florida.