



## DAVID A. LUDGIN

### Background

David A. Ludgin is Counsel in Cummings & Lockwood's Private Clients Group and is based in the Bonita Springs office. His practice focuses on estate planning and administration, charitable planning and closely-held business succession planning. He has implemented numerous estate and business succession plans, having prepared irrevocable life insurance trusts, charitable remainder and lead trusts, grantor retained interest trusts, shareholder agreements and stock purchase agreements. His clients include closely-held business owners, business executives and affluent families.

Before joining Cummings & Lockwood, David practiced for over 35 years with the law firm of McCarter & English in their Newark, New Jersey office.

### Practice Areas

- Private Clients Group
- Wills, Trusts and Estate Planning
- Probate and Estate Administration
- Wealth Protection Planning
- Philanthropic Giving
- Business Succession Planning
- Estate Planning for Corporate Executives
- Family Office and Closely Held Business Group

### Education

- New York University School of Law (LL.M. in Taxation, 1983)
- Boston University School of Law (J.D., 1978)
- Princeton University (A.B., *cum laude*, 1975)

### Bar Admissions



**David A. Ludgin**

Counsel

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# CUMMINGS & LOCKWOOD LLC

- Wisconsin, 1978
- New Jersey, 1980
- New York, 1982
- Florida, 1984
- Pennsylvania, 1985

## Professional Organizations

- Florida Bar Association
- American Bar Association

## Professional Recognition

- The American College of Trust and Estate Counsel (ACTEC), Fellow
- The Best Lawyers in America, 2005 - Present
- New Jersey Super Lawyers, 2005 - 2016
- Martindale-Hubbell, AV Rated

## Articles/Publications

- Probate: Florida, Practical Law Guide, co-author, Thomson Reuters

## Matters

- Implemented a multi-generation estate plan utilizing a charitable lead trust to reduce estate tax.
- Established and obtained IRS approval for an employer-sponsored college scholarship program.
- Prepared a shareholder agreement with reciprocal put and call provisions for a corporation with multi-generation stockholders.
- Organized an LLC to facilitate continued ownership of a vacation property by disparate branches of an extended family.
- Implemented a gift-giving program to transfer a legacy real estate holding from grandparents to children and grandchildren, and then advised the family upon the eventual disposition of the property.
- Prepared documentation concerning consolidation of trusts.