



AMERICAN COLLEGE OF TRUST AND ESTATE COUNSEL

12 Cummings & Lockwood private clients attorneys are Fellows in the prestigious American College of Trust and Estate Counsel (ACTEC). They include the following:

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- Robert L. Lancaster, Principal (Naples Office)
- David A. Ludgin, Counsel (Bonita Springs Office)
- John R. Musicaro, Jr., Principal (Stamford Office)
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- Heather J. Rhoades, Principal and Chair of Private Clients Group (West Hartford)
- Gina D. Silvestri, Principal (Greenwich Office)
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- Howard Tuthill, III, Principal (Stamford Office)

About ACTEC

The American College of Trust and Estate Counsel (ACTEC) is a nonprofit association of lawyers and law professors skilled and experienced in the preparation of wills and trusts; estate planning; and probate procedure and administration of trusts and estates of decedents, minors and incompetents. Established in Los Angeles in 1949, ACTEC is governed by 39 Fellows who serve on its Board of Regents, six of whom are the officers of ACTEC.

Its more than 2,400 members are called "Fellows" and practice throughout the United States, Canada and other foreign countries. To qualify for membership, a lawyer must have no less than 10 years of experience in the active practice of probate and trust law or estate planning. Lawyers and law professors are elected to be Fellows based on their outstanding reputation, exceptional skill, and substantial contributions to the field by lecturing, writing, teaching and participating in bar activities. It is their aim to improve and reform probate, trust and tax laws, procedures, and professional responsibility.