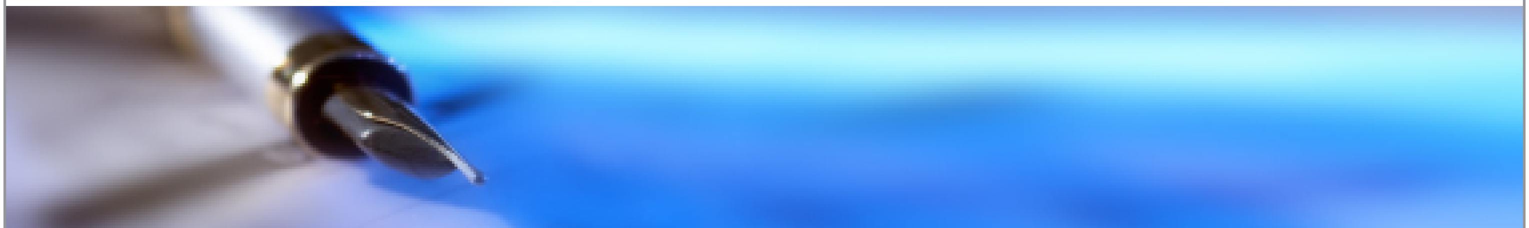
CUMMINGS & LOCKWOOD LLC



MATTHEW N. TURKO

Background

Matthew N. Turko is a Principal in Cummings & Lockwood's Private Client Group and is based in the firm’s Palm Beach Gardens office. Matt has focused his practice on sophisticated estate planning, which includes the implementation of tax-efficient estate plans and lifetime gifting techniques, including dynasty trusts, with the ultimate goal of minimizing transfer taxes and optimizing the transfer of wealth to future generations. He also advises clients on federal income, gift, estate and generation-skipping transfer (GST) tax issues and on all aspects of the probate and trust administration process.

In addition, Matt has implemented non-grantor trusts to maximize Qualified Small Business Stock (QSBS) exclusions and for potential state income tax savings. He assists clients with the creation and funding of family limited liability companies and limited partnerships, as well as with trust decanting and judicial and non-judicial trust modifications.

Matt is licensed to practice law in Florida, Connecticut and New York and, as such, regularly advises clients on Florida residency planning, with a particular emphasis on changing residency from Connecticut and New York.

Matt received his J.D., *magna cum laude*, from Stetson University College of Law and his B.S., *summa cum laude,* from Eastern Connecticut State University. He frequently speaks and writes on a broad range of trusts and estates and tax topics.

Practice Areas

- Private Clients Group
- International Estate and Tax Planning
- Wills, Trusts and Estate Planning

Education

- Stetson University College of Law (J.D., *magna cum laude*, 2006)
- Eastern Connecticut State University (B.S., *summa cum laude*, 2003)

Bar Admissions

- Florida, 2006
- Connecticut, 2007

Matthew N. Turko

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- New York, 2012

Professional Organizations

- The Florida Bar, Member
  - Real Property, Probate and Trust Section
- Connecticut Bar Association, Member
- New York Bar Association, Member
- East Coast Estate Planning Council

Articles/Publications/Presentations

- Presenter, “Techniques for Fixing Problematic Trusts,” Probate and Pumpernickel Series presented by Palm Beach Atlantic University, West Palm Beach, Florida, September 29, 2017
- Presenter, “Techniques for Fixing Problematic Trusts,” Probate and Pumpernickel Series presented by Palm Beach Atlantic University, Palm Beach Gardens, Florida, May 18, 2017
- Presenter, “International Estate Planning,” Florida Graduate Trust & Wealth Management School, presented by Florida Bankers Association, Orlando, Florida, July 16, 2014
- Presenter, “US Tax Planning for the International Private Client,” Probate and Pumpernickel presented by Palm Beach Atlantic University, West Palm Beach, Florida, April 25, 2014
- Presenter, “US Tax Planning for the International Private Client,” Probate and Pumpernickel presented by Palm Beach Atlantic University, Boca Raton, Florida, January 10, 2014
- Presenter, “US Tax Planning for the International Private Client,” Probate and Pumpernickel presented by Palm Beach Atlantic University, Palm Beach Gardens, Florida, November 21, 2013
- Presenter, “Advanced Estate Planning Techniques,” National Business Institute, Hartford, Connecticut (December 10, 2012)
- Presenter, “Asset Protection Planning for Physicians,” Fairfield County Medical Association, Norwalk, Connecticut (October 25, 2012)
- Co-Author, “13 and Counting! Virginia Enacts Asset Protection Trust Legislation” Steve Leimberg’s Asset Protection Newsletter #197 (April 5, 2012)
- Co-Author, “Restructuring Closely-Held Corporations for Enhanced Asset Protection” Steve Leimberg’s Asset Protection Newsletter #183 (October 3, 2011)
- Presenter, “Cutting-Edge Asset Protection Skills and Techniques,” National Business Institute, Tampa, Florida (January 25, 2011)
- Co-Author, “In re Baldwin: Counterproductive Estate Planning Results in Unpleasant Surprises” Steve Leimberg’s Asset Protection Newsletter #158 (July 8, 2010)
- Co-Author, “Unraveling the Mysteries of the Florida Exemptions for Life Insurance and Annuity Contracts” Steve Leimberg’s Asset Protection Newsletter #137 (March 3, 2009)
- Co-Author, “Unraveling the Mysteries of the Florida Exemptions for Life Insurance and Annuity Contracts, Part 2,” Vol. 83, No. 1 The Florida Bar Journal 58 (January 2009)
- Co-Author, “Unraveling the Mysteries of the Florida Exemptions for Life Insurance and Annuity Contracts, Part 1,” Vol. 82, No. 11 The Florida Bar Journal 52 (December 2008)