



ESTATE PLANNING FOR INDIVIDUALS INTERESTED IN MAKING SMALL GIFTS TO CHILDREN OR GRANDCHILDREN

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Jessie A. Gilbert, a trusts and estates attorney in Cummings & Lockwood's Private Clients Group in Greenwich, Connecticut, explains simple ways to make smaller gifts that add up over time, as well as "freeze" techniques that allow clients to transfer assets to trusts, retaining the use of the assets but giving the appreciation on the assets to children and other family members. Topics include annual exclusion gifts, medical and education gifts, and UGMA/UTMA accounts, as well as trusts for children and grandchildren. Freeze techniques covered include Grantor Retained Annuity Trusts (GRATs), Qualified Personal Residence Trusts (QPRTs) and Intra-Family Loans. (17:03)

This presentation was part of a firm-hosted seminar for professional advisors in November 2018, entitled "Estate Planning for the Different Stages of Your Client's Lifecycle."

