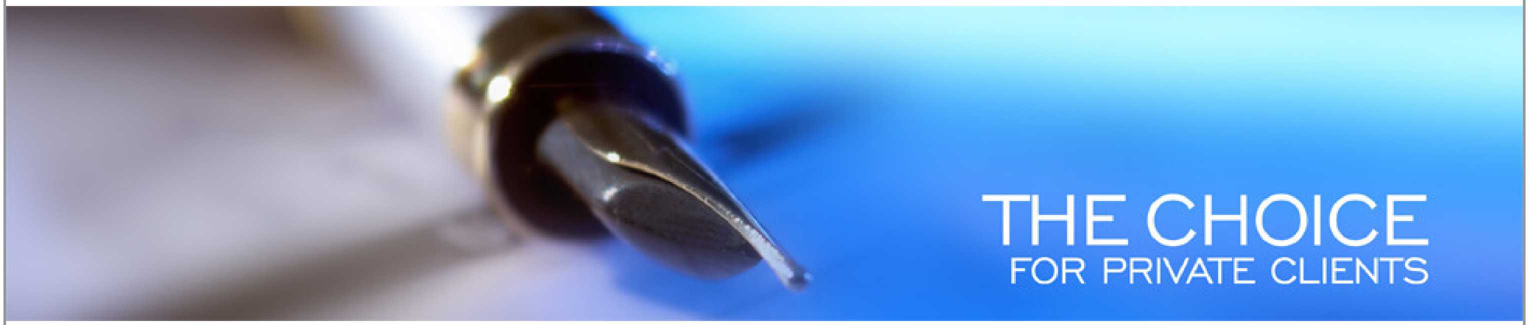
CUMMINGS & LOCKWOOD LLC



WEALTH PROTECTION PLANNING

The Wealth Protection practice at Cummings & Lockwood takes an integrated approach to wealth preservation and planning. We are particularly adept at creating customized plans to fit our clients' unique needs and goals using a highly sophisticated approach that employs both foreign and domestic strategies to protect wealth. Our clients understand the value of wealth protection in today's litigious society. They place their trust in us to develop a plan that addresses a broad spectrum of realities that may encompass potential family issues or conflicts, professional affairs, personal obligations and other matters.

A sound wealth protection plan begins with evaluating a number of factors that may increase an individual's exposure to risk. High risk professions and lifestyles, family issues and potential litigation are just a few of the considerations we take into account when developing comprehensive plans for our clients.

Our attorneys craft detailed wealth protection plans. We structure arrangements that are designed to preserve value for an individual, family or business by meticulously addressing aspects related to the access, control, management and ownership of assets. The strategies we employ take into consideration a client's residence, desired mobility, investment objectives, tax and estate planning concerns, present financial circumstances and the desire to access assets in the future.

Cummings & Lockwood - *The Choice* for sophisticated legal counsel.