

# CUMMINGS & LOCKWOOD LLC



## CAROLINE DEMIRS CALIO

### Background

Caroline Demirs Calio is a Principal in Cummings & Lockwood's Private Clients Group and is based in the West Hartford office. She practices in the areas of estate and gift tax planning, asset protection, estate settlement and trust administration. In addition, Caroline advises closely-held business owners on succession planning issues and various general corporate matters. She also has experience serving as an Executor and Trustee.

Prior to joining Cummings & Lockwood, Caroline worked in the corporate department of Kronish Lieb Weiner & Hellman LLP (now Cooley LLC) in New York City.

### Practice Areas

- Private Clients Group
- Wills, Trusts and Estate Planning
- Probate and Estate Administration
- Fiduciary and Trustee Services
- International Estate and Tax Planning
- Business Succession Planning
- Estate Planning for Hedge Fund and Private Equity Principals
- Estate Planning for Corporate Executives
- Family Office and Closely Held Business Group

### Education

- Boston University School of Law (J.D., *cum laude*, 2000)
- University of Richmond (B.A. in History and Political Science, 1997)

### Bar Admissions

- New York, 2001
- Connecticut, 2000

### Professional Organizations

- Connecticut Bar Association
- Hartford Estate and Business Planning Council, Board of Directors and Chair, Programs Committee



**Caroline Demirs Calio**

**Principal**

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# CUMMINGS & LOCKWOOD LLC

## Professional Recognition

- The Best Lawyers in America, 2018 - Present
- Connecticut and New England Super Lawyers, Rising Star, 2010 - 2012

## Civic and Philanthropic Activity

- Westover School, Middlebury, Connecticut, Board of Trustees
- The Bridge Family Center, Former Director, Board of Directors; Chair, Planned Giving Committee; Development Committee

## Articles/Publications

- "Modification of a GST Trust Didn't Impact Its Exclusion Status", *Trusts & Estates Magazine* Website, September 26, 2018, co-author with Andrew M. Nerney
- "Modification of a GST Trust Didn't Impact Its Exclusion Status"
- Revocable Trusts: Connecticut, Practical Law Guide, co-author, Thomson Reuters
- "Help Clients Avoid 10 Common Estate Planning Mistakes", *Journal of Financial Planning*, March 2017