



CUMMINGS & LOCKWOOD LLC

2025
Firmwide
Annual Update

February 2026

To Our Clients and Friends:

“Change” is defined as “the act or instance of making or becoming different.”

As we look back on the past year, we might want to consider “change” as the driving force behind various political, economic, social, technological and environmental developments in 2025 -- from the resurgence of President Trump on the national and international stage, the reshaping of the federal government, the introduction of import tariffs on trading partners, and deregulation across several industry sectors, to the advancement of Artificial Intelligence (AI), the rise of cryptocurrency and the proliferation of social media outlets. All of these major events touch us in some way and have profound implications for not only individuals and families, but for our communities, institutions and businesses.

But while “change” remains a constant, even in our own personal and professional lives and in the lives and needs of our clients, one thing remains the same: Cummings & Lockwood’s core principles and values which serve as the foundation for our relationship with clients.

We believe that *our clients’ interests always come first*. Our experience shows that if we serve our clients well, our own success will follow. We also constantly strive to anticipate the rapidly changing needs of our clients and to develop new services to meet those needs. We know that the world of law will not stand still and that complacency can lead to extinction.

Our core values, as stated below, govern the attitudes and behavior of our attorneys and staff, especially with respect to our clients:

- Exhibit a strong commitment to professional excellence and consistently deliver a superior work product for our clients. Display a high level of honesty, discretion and client confidentiality.
- Achieve optimum results for our clients through strategic thinking, creative problem solving, thorough research and preparation, and clear and sound legal advice, instilling in the client a sense of trust and confidence in our attorneys and the Firm.

- Demonstrate a genuine interest in and understanding of every client and their unique needs, endeavor to address those needs with highly customized and tailored services and solutions, and help clients achieve their specific goals and objectives.
- Deliver exemplary client service, be responsive, consistently exceed expectations and elevate the client experience in every interaction with them.
- Exhibit excellence in character, and possess the highest level ethical and moral standards. Treat others fairly, candidly, courteously and with respect. Display grace under pressure. Act with ethics, integrity and sincerity -- always.
- Be generous and reflect a spirit of giving by becoming actively involved in civic, charitable, religious or professional organizations in the communities in which we live and work.
- Build on the legacy provided to us by our founders, Homer S. Cummings and Charles D. Lockwood -- excellence, integrity and service.

I am pleased to share with you Cummings & Lockwood’s 2025 Firmwide Annual Update which highlights the work we have performed this past year for our clients, as well as the support we have given to non-profit organizations in our communities.

On behalf of our attorneys and staff, I wish you all the best in the coming year and look forward to continuing to work with you in the years ahead.

Sincerely,



Laura Weintraub Beck
Chairman and Managing Director
Cummings & Lockwood LLC

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PRIVATE CLIENTS

For over a century, Cummings & Lockwood has been building meaningful and lasting relationships with our private clients, their family offices, businesses and charitable entities, serving as trusted advisors throughout their lifetimes and providing sophisticated legal counsel at every important stage of their lives. Over this past year, we advised our private clients on a broad range of trusts and estates matters, including the following:

- Counseled individual clients located throughout the United States and abroad in connection with the drafting, updating or amending of their estate plans, including their Wills, Powers of Attorney, Healthcare Proxies and Healthcare Directives.
- Created hundreds of trusts for our clients, including Revocable Trusts, Charitable Lead Trusts, Charitable Remainder Unitrusts, Dynasty Trusts, Grantor Retained Annuity Trusts, Irrevocable Life Insurance Trusts, Qualified Personal Residence Trusts and Spousal Estate Reduction Trusts.
- Helped clients take advantage of the increased federal gift, estate and generation-skipping tax exemptions by developing gifting programs and structures tailored to their estate plans.
- Represented numerous owners of privately held businesses in connection with various estate, succession and income tax planning strategies.
- Represented executors and trustees on hundreds of trust and estate matters, and served as fiduciaries on behalf of many of our clients, with billions of dollars in assets under administration.
- Developed various charitable giving vehicles for our clients, including Charitable Lead Trusts, Charitable Remainder Trusts, Donor-Advised Funds and Private Foundations so they could leave behind a lasting philanthropic legacy.
- Advised numerous private family foundations and supporting philanthropic organizations.
- Retained by leading law firms throughout the country as special counsel on a wide variety of complex estate, gift and charitable tax planning and administration engagements.

OUR PRIVATE CLIENTS SERVICES:

- Estate, Gift, Generating-Skipping and Income Tax Planning
- Estate Planning and Administration
- Trust Formation and Management
- Wealth Protection Planning
- Generational Wealth Transfer
- Philanthropic Giving
- Probate and Estate Settlement
- Executor and Trustee Services
- International Estate and Tax Planning
- Estate Planning for Corporate Executives
- Estate Planning for Hedge Fund and Private Equity Principals
- Estate Planning for Collectors, Authors, Artists and Musicians
- Business Succession Planning
- Fiduciary and Probate Litigation
- Tax Controversy and Litigation
- Residential Real Estate

OUR FAMILY OFFICE AND CLOSELY HELD BUSINESS SERVICES:

- Estate and Tax Planning
- Wealth Protection Planning
- Charitable Planning
- Business Succession Planning
- Corporate Governance; Partnerships, LLCs, LLPs and Joint Ventures
- Equity Financing; Loan Transactions and Financings; Venture Capital
- Mergers and Acquisitions
- Commercial and Residential Real Estate
- Litigation, Arbitration and Dispute Resolution
- Represented owners of large family real estate compounds in connection with the acquisition, preservation, management and/or disposition of real estate for conservation purposes or for multi-generational family needs.
- Advised U.S. citizens and resident and non-resident aliens on asset protection planning and on complex international gift, estate and income tax matters.
- Assisted many estate planning clients with changing domicile.
- Represented numerous private clients in Connecticut, New York and Florida with respect to the purchase and sale of their residential properties.

CORPORATE AND FINANCE

Cummings & Lockwood's Corporate and Finance Group closed numerous transactions on a wide range of matters, including those for banks, other financial institutions, individual investors, entrepreneurs, family offices, and privately held and closely held businesses. Among our transactions in 2025 were the following:

Representative Corporate Transactions

- Assisted numerous owners of privately held and family-owned companies, including traditional operating businesses, entrepreneurial enterprises and family investment partnerships, in the development and implementation of business succession plans.
- Assisted countless families with the selection and development of the most appropriate structures or entities for their businesses and personal ventures, including limited liability companies (LLCs) and limited liability partnerships (LLPs). We provided counsel on the rules, policies and procedures that govern these entities, as well as prepared and filed the relevant formation documentation.
- Assisted a number of family offices and closely held businesses in the acquisition and divestiture of family office holdings, whether consisting of private equity and similar investments or mature and family-controlled businesses, serving as primary counsel for buyers and sellers, and as conflicts counsel for specific family members or trusts.

- Represented the Seller of a multi-national family business that develops and manufactures electrical systems.

- Represented the Seller of a food wholesale family business.

Representative Finance Transactions

- Represented the Administrative Agent and lead Lender in the modification of a \$1.5 billion Syndicated Credit Facility secured by a fine art collection.
- Represented a Lender in a \$90 million credit facility for the purchase of a minority interest in a Major League Baseball team.
- Represented a Lender in the renewal and increase of a coinvestment program providing in excess of \$1 billion in Credit Facilities to executives of a private equity company.
- Represented a Lender in a \$100 million credit facility secured by Restricted Stock with supermajority voting rights.

- Represented the Administrative Agent and lead Lender in the restructuring of a \$150 million Working Capital Credit Facility to an NHL team.
- Represented the Administrative Agent and lead Lender in the renewal and modification of a \$560 million Syndicated Credit Facility secured by a fine art collection.
- Represented the Lender in the renewal and increase of Credit Facilities totaling \$1.1 billion to several related Investment Fund entities secured by interests in investment vehicles holding hedge fund interests.
- Represented a Lender in Credit Facilities totaling \$655 million to a hedge fund principal and his companies secured by hedge fund interests and management fees.
- Represented a Lender in a \$460 million Credit Facility secured by a fine art collection.
- Represented a Lender in numerous Credit Facilities to owners of NFL, NBA, NHL and MLB secured by ownership interests in the teams and/or other collateral.
- Represented Lenders in numerous Credit Facilities to hedge fund and private equity management companies and their principals secured by interests in investment funds and investment holding companies.
- Represented Lenders in numerous Credit Facilities to hedge fund and private equity management companies secured by investment management fees.

OUR CORPORATE AND FINANCE SERVICES:

- Partnerships, LLCs, LLPs and Joint Ventures
- Corporate Governance
- Mergers and Acquisitions
- Equity Financing
- Venture Capital
- Investment Management
- Loan Transactions and Financings
- Tax
- Corporate Representation of Banks and Other Financial Institutions

- Represented the Administrative Agent in a \$975,000,000 syndicated Subscription Credit Facility among Private Equity Funds, as the borrowers, and the Administrative Agent and other Lenders party thereto, secured by the unfunded remaining capital commitments of the investors to such Private Equity Funds.
- Represented the Lender in a \$10,000,000 bilateral Working Capital Credit Facility among a Private Equity Fund Advisor, and such Lender, secured primarily by management fees.
- Represented the Lender in a \$250,000,000 bilateral Subscription Credit Facility among various Private Equity Funds and such Lender, secured by the unfunded remaining capital commitments of the investors to such Private Equity Funds.
- Represented the Lender in a \$75,000,000 bilateral Subscription Credit Facility among Private Equity Funds with Qualified Designated Entity Borrowers, and such Lender, secured by the unfunded remaining capital commitments of the investors to such Private Equity Funds.
- Represented the Administrative Agent in a \$225,000,000 syndicated Subscription Credit Facility among Private Equity Funds, as the borrowers, and the Administrative Agent and other Lenders party thereto, secured by the unfunded remaining capital commitments of the investors to such Private Equity Funds.
- Represented the Lender in a bilateral Coinvestment Credit Facility among Coinvestment Entities, Employees and Principals of Private Equity Fund and such Lender, secured primarily by the limited partnership interests of such Employees and Principals, respectively, in such Private Equity Funds, as well as other collateral.
- Represented the Lenders in credit facilities to hedge fund and private equity principals secured by interests in investment funds and investment holding companies.
- Represented the Lenders in credit facilities to hedge fund and private equity management companies secured by interests in investment funds and investment holding companies.
- Represented the Lenders in credit facilities to hedge fund and private equity management companies secured by investment management fees.
- Represented the Lenders in credit facilities secured by fine art.

OUR CORPORATE AND FINANCE EXPERIENCE:

The Corporate and Finance Group at Cummings & Lockwood provides experienced advocacy in myriad complex business transactions and engagements. Whether representing individual business executives or investors, collaborating with in-house legal departments or serving as outside counsel, our attorneys deliver high-touch, responsive service and thoughtful advice designed to effectively help our clients reach their goals.

We serve both privately held and publicly traded companies of all sizes, many of which are engaged in a variety of service and manufacturing concerns. With our results-oriented approach to every matter—ranging from sophisticated financing arrangements and strategic business expansions to compliance issues or corporate reorganizations—Cummings & Lockwood offers a combination of creativity, practicality and industry insight.

COMMERCIAL AND RESIDENTIAL REAL ESTATE

Cummings & Lockwood's attorneys served as counsel on numerous commercial and residential real estate transactions during 2025, representing a range of individual clients, companies and developers. Some of our engagements included the following:

Commercial Real Estate

- Represented an institutional landlord in the continued lease-up of 400 Atlantic Street in Stamford, Connecticut.
- Represented the landlord in the lease of a prime Greenwich Avenue retail location to an international luxury goods company.
- Represented a long-time family ownership group in the sale of a commercial property in Greenwich, Connecticut.
- Represented the U.S. subsidiary of an Australian insurance company as both tenant and landlord in leases in Wisconsin, Massachusetts, and North Carolina.
- Represented one of the world's global pharmaceutical companies on leasing matters in New York City, San Francisco, Colorado, and Toronto.
- Represented a private equity firm in leasing of prime commercial office space in Greenwich, Connecticut.

OUR COMMERCIAL REAL ESTATE CLIENTS:

- Commercial and Residential Developers
- Real Estate and Pension Funds
- Hedge Funds and Private Equity Firms
- Institutional and Private Investors
- Banks, Insurance Companies and Major Financial Institutions
- Real Estate Investment Trusts (REITs)
- International Corporations and Businesses
- Universities and Other Educational and Non-Profit Institutions
- Hospitals
- Municipalities and Government Entities
- Multi-Generational Families
- Privately Held Businesses

OUR COMMERCIAL REAL ESTATE EXPERIENCE:

- Property Acquisitions and Sales
- Joint Ventures and Partnerships
- Mortgages and Financings
- Commercial and Retail Leasing
- Shopping Center and Retail Portfolios
- Multifamily Residential and Mixed-Use Developments
- Hotel, Resort and Hospitality Ventures
- Major Family Estate Assemblages
- Construction Projects
- Research and Laboratory Facilities
- Ownership and Debt Entity Structuring
- Franchise Properties
- Corporate Headquarters Projects
- Real Estate Developments
- Acquisition and Exchange Offers
- UpREIT and DownREIT Transactions
- Environmental Matters, Brownfield Development and Related Risk Allocation and Enforcement
- Environmental Land Use Restrictions
- Financial Services, Trading Exchange, Hedge Fund, Private Equity and Venture Capital Transactions
- Real Estate-Related Litigation and Financing Matters
- Real Estate Tax Appeals

Residential Real Estate

Cummings & Lockwood's Residential Real Estate practice provides creative and personalized service to meet the needs of the Firm's private clients.

Working seamlessly across traditional practice disciplines, our attorneys provide a full suite of services related to owner-occupied residences, vacation homes and family compounds, as well as representation in the areas of taxation, creditor protection, estate planning, litigation and commercial real estate holdings.

Our real estate attorneys represent purchasers, sellers, lenders, developers, investors, landlords and tenants in a wide range of matters on a local and regional basis, including the following:

- Acquisitions
- Dispositions (with a particular focus on sales/transfers involving trusts and estates)
- Leasing
- Financings
- Development
- Construction (contracts and project administration)
- Multifamily properties
- 1031 Exchanges
- Land use feasibility
- Landlord/tenant matters

Our knowledgeable attorneys keep abreast of all aspects of real estate financing and can advise clients on primary, secondary and construction loans, as well as portfolio, bond and bridge loans.

LITIGATION AND ARBITRATION

Cummings & Lockwood's Litigation Group successfully handled a variety of litigation matters in 2025 involving individuals, fiduciaries and businesses.

- Represented beneficiary of multi-billion-dollar Wyoming trusts in litigation and mediation with private trust company and trustees over trust administration and decantings and in related bankruptcy proceedings.
- Represented executor and trustee of family trusts and estates in connection with private foundation self-dealing issues and related trust and estate administration issues involving over \$200 million in assets.
- Represented trustees of irrevocable trust holding approximately \$80 million in assets in dispute with beneficiary and represented trust settlor in connection with threatened guardianship proceedings.
- Represented trustees in trust contest seeking to invalidate trusts holding over \$15 million in assets and in related probate court accounting and removal proceedings.
- Represented corporate trustee in dispute concerning purchaser's performance under a buy/sell agreement governing the sale of approximately \$12 million in closely-held company stock.
- Negotiated settlement of over \$6 million in charitable claims on behalf of an estate beneficiary facing individual liability based on her receipt of non-probate assets.
- Represented client as personal representative of her parents' estates and trustee of their trusts in contested probate proceedings and civil actions in the Circuit Court for Collier County, Florida, and a breach of trust action in the U.S. District Court for the Middle District of Florida.
- Represented client in enforcing a judgment in excess of \$100 million entered in her favor in a matrimonial dissolution action in the Connecticut Superior Court, and her daughters in enforcing their rights as beneficiaries of two South Dakota trusts valued in excess of \$100 million.
- Evaluated claims, advised administrator, and defended administrator of a decedent's \$40 million estate in Connecticut with respect to claims asserted by eleven different parties.
- Defended client against objections to his accounting as Trustee of a \$4.5 million trust in the

FIDUCIARY AND PROBATE LITIGATION SERVICES:

- Will Contests
- Conservatorship and Guardianship Proceedings
- Fiduciary Removal Proceedings
- Contested Accountings
- Trust and Estate Administration Disputes
- Breach of Fiduciary Duty and Management Claims
- Fiduciary Fee Disputes
- Construction Proceedings
- Reformation Actions
- Undue Influence Actions
- Investment Disputes

- Connecticut Probate Court and in appeals to the Connecticut Superior Court of the Probate Court decisions denying claims to remove the client as Executor and Trustee, and to compel him to make distributions to the decedent's surviving spouse.
- Assisted a preeminent family law firm with a major divorce case involving complicated trust and commercial law issues, as well as foreign law issues. We acted as lead counsel in a multi-week trial. In seventy-five page well-reasoned opinion, the court found for our client on every single substantive issue in the case.
 - Acted as co-counsel in another complicated divorce case that involves complicated issues of Florida and Connecticut trust law. The case is scheduled for trial in 2026, and we will actively participate as trial counsel.
 - Acted as co-counsel in yet another complicated divorce case involving complicated issues of trust law and complex financial issues.
 - Acted as counsel in a shareholder dispute regarding a sale of closely held stock, which was resolved by settlement.
 - Provided a consultation to a Connecticut municipality regarding a possible condemnation.
 - Acted as counsel to the beneficiary and trustee of a large trust in connection with the administration of the trust and settlement of the grantor's estate.
 - Served as lead coordinating counsel for a major, international oil and chemical company in connection with its national asbestos litigation docket, helping to achieve successful mediation results and settlements involving hundreds of claims throughout the United States. In addition, as necessary, we assisted with trial preparations and court trials.
 - Represented the owners of several major commercial office buildings in challenging real property tax assessments, resulting in millions of dollars in tax reductions.
 - Represented property owners in zoning and other land use appeals before the Connecticut Superior Court.
 - Represented a company in multiple lawsuits concerning a former partner who left to work at a competitor.
 - Represented a company in a complex dispute with multiple former shareholders who left for a competitor.
 - Represented multiple tax services companies in response to third party subpoenas served in state and federal courts.
 - Represented a private school in a tax appeal concerning a town's revocation and denial of tax exemptions for the school's on-campus faculty housing.
 - Obtained favorable rulings in mediations, arbitrations, and in state and federal courts involving complex commercial disputes.
 - Represented companies in lawsuits against former partners on claims including breaches of fiduciary duty and tortious interference with business expectancy.

OUR LITIGATION SERVICES:

- Business and Commercial Litigation
- Appellate Litigation
- Closely-Held Business Litigation
- Real Property and Environmental Litigation
- Bankruptcy and Creditors' Rights
- Employment Litigation
- Fiduciary and Probate Litigation
- Tax Controversy and Litigation
- Asbestos Defense/Toxic Torts/Product Liability Litigation

PROFESSIONAL RECOGNITIONS AND ACHIEVEMENTS

Cummings & Lockwood Attorneys Listed in *The Best Lawyers in America*

37 Cummings & Lockwood attorneys in Connecticut and Florida have been listed in the 2025/2026 edition of *The Best Lawyers in America*. Since it was first published in 1983, *Best Lawyers*® has become universally regarded as the definitive national guide to legal excellence. Invitations are based on an elite, member-based nomination and vetting process that is viewed as the most selective in the profession. We are very pleased that so many of our attorneys have been nationally recognized for their significant legal skills across all of our practice groups.

STAMFORD

John W. Cannavino (Since 2013) - Commercial Litigation

John F. Carberry (Since 2020) - Commercial Litigation, Bankruptcy Litigation, Trust and Estate Litigation

Margaret A. Deluca (Since 2018) - Trusts and Estates

Steven I. Frenkel (Since 2026) - Commercial Litigation

Wyatt R. Jansen (Since 2024) - Trusts and Estates Litigation

Daniel G. Johnson (Since 2018) - Trusts and Estates

Michael P. Kaelin (Since 2018) - Trusts and Estates Litigation, Labor and Employment Litigation, Commercial Litigation

John R. Musicaro, Jr. (Since 1995) - Trusts and Estates

Charles W. Pieterse (Since 2017) - Trusts and Estates Litigation

Rachel B.G. Sherman (Since 2021) - Trusts and Estates

Brendan P. Snowden (Since 2025) - Business Organization, including LLCs and Partnerships

Conrad Teitell (Since 1993) - Trusts and Estates, Non-Profit/Charities Law

Howard S. Tuthill III (Since 1993) - Trusts and Estates

In addition, the following have been recognized as *Best Lawyers Ones to Watch*® in America:

Christina M. Rubino (Since 2026) - Trusts and Estates

Kara A. Zarchin (Since 2026) - Commercial Litigation

Scott T. Witthuhn (Since 2021) - Real Estate Law

GREENWICH

Laura W. Beck (Since 2018) - Trusts and Estates, Tax Law

B. Cort Delany (Since 2010) - Trusts and Estates

Daniel P. Fitzgerald (Since 2020) - Trusts and Estates

Jessie A. Gilbert (Since 2018) - Trusts and Estates

Eva V. Kliegman (Since 2026) - Trusts and Estates

Douglas H. Olin (Since 2010) - Trusts and Estates

Edward F. Rodenbach (Since 2007) - Trusts and Estates

George L. Smith (Since 2006) - Trusts and Estates

Laura W. Beck was also recognized as the "Lawyer of the Year" in Tax Law.

In addition, the following attorneys have been recognized as *Best Lawyers: Ones to Watch® in America* in Trusts and Estates.

Amanda E. Carino (Since 2026) - Trusts and Estates

Katherine C. Gent (Since 2021) - Trusts and Estates

Kelsie C. Leon (Since 2025) - Trusts and Estates

WEST HARTFORD

Paul L. Bourdeau (Since 1991) - Trusts and Estates

Caroline Demirs Calio (Since 2018) - Trusts and Estates

Robert B. Fawber (Since 2018) - Trusts and Estates

Marc T. Finer (Since 2026) - Tax Law

Kelley Galica Peck (Since 2017) - Trusts and Estates, Trusts and Estates Litigation

Heather J. Rhoades (Since 2013) - Trusts and Estates

In addition, **Brianna L. Marquis** (Since 2021) has been recognized as *Best Lawyers: Ones to Watch® in America* in Trusts and Estates.

NAPLES

Todd L. Bradley (Since 2008) - Trusts and Estates

Alison K. Douglas (Since 2018) - Trusts and Estates

Kenneth D. Krier (Since 2018) - Trusts and Estates

Robert L. Lancaster (Since 2018) - Trusts and Estates, Tax Law

In addition, **Joseph A. Stusek** (Since 2022) has been recognized as *Best Lawyers: Ones to Watch® in America* in Trusts and Estates.

BONITA SPRINGS

Mary Beth Crawford (Since 2018) - Trusts and Estates

William N. Horowitz (Since 2001) - Trusts and Estates

Howard M. Hujsa (Since 2010) - Trusts and Estates

In addition, **Bonie S. Montalvo** (Since 2021) has been recognized as *Best Lawyers: Ones to Watch® in America* in Tax Law.

PALM BEACH GARDENS

David M. Halpen (Since 2013) - Trusts and Estates, Tax Law

(Year) Indicates the first year the lawyer was listed.

Cummings & Lockwood Recognized Among the Best Law Firms

All of Cummings & Lockwood's six offices in Connecticut and Florida have been recognized in their metropolitan areas and main practice areas as among the "Best Law Firms" in 2025/2026 by Best Lawyers®.

FOLLOWING ARE RANKING HIGHLIGHTS:

Stamford Metro Region

(Stamford and Greenwich Offices)

- **Commercial Litigation** (Tier 1)
- **Commercial Transactions / UCC Law** (Tier 1)
- **Litigation - Trusts & Estates** (Tier 1)
- **Real Estate Law** (Tier 1)
- **Tax Law** (Tier 1)
- **Business Organizations (LLCs and Partnerships)** (Tier 2)
- **Trusts & Estates Law** (Tier 1)
- **Litigation - Bankruptcy** (Tier 2)
- **Litigation - Labor and Employment** (Tier 2)
- **Nonprofit / Charities Law** (Tier 2)

Hartford Metro Region

(West Hartford Office)

- **Litigation - Trusts & Estates** (Tier 1)
- **Trusts & Estates Law** (Tier 1)

Fort Myers Metro Region

(Naples and Bonita Springs Offices)

- **Tax Law** (Tier 1)
- **Trusts & Estates Law** (Tier 1)

West Palm Beach Metro Region

(Palm Beach Gardens Office)

- **Tax Law** (Tier 1)
- **Trusts & Estates Law** (Tier 1)

Chambers High Net Worth Guide Recognizes Cummings & Lockwood

For the tenth year in a row, the firm's Connecticut offices were ranked in Tier 1 in Private Wealth Law by Chambers & Partners in their *2025 Chambers High Net Worth Guide*. The Guide, which is based on objective and independent research, recognizes the world's leading high net worth advisers.

In addition, 12 of the firm's partners have been recognized as notable practitioners by Chambers in the Private Wealth Law and Private Wealth Law Disputes categories, including:

- **Laura W. Beck** (Greenwich) – Private Wealth Law
- **Paul L. Bourdeau** (West Hartford) – Private Wealth Law
- **B. Cort Delany** (Greenwich) – Private Wealth Law
- **Daniel P. Fitzgerald** (Greenwich) – Private Wealth Law - "Up and Coming"
- **Daniel G. Johnson** (Stamford) – Private Wealth Law
- **Michael P. Kaelin** (Stamford) - Private Wealth Law Disputes
- **Douglas H. Olin** (Greenwich) – Private Wealth Law
- **Kelley Galica Peck** (West Hartford) – Private Wealth Law
- **Charles W. Pieterse** (Stamford) - Private Wealth Disputes
- **Heather J. Rhoades** (West Hartford) – Private Wealth Law
- **George L. Smith** (Greenwich) - Private Wealth Law
- **Howard S. Tuthill III** (Stamford) – Private Wealth Law

Chambers' extensive and market-leading recommendations, rankings and insights are based on in-depth analysis carried out by a team of experienced researchers. The firms and individuals ranked understand the complex needs of high net worth individuals and provide specialist advice.

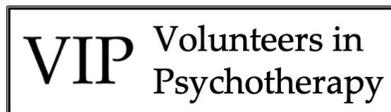
PUBLIC SERVICE ACTIVITIES

Cummings & Lockwood has a long-standing tradition of civic and community service. Our attorneys and staff are committed to furthering the public good through giving of their time, their expertise and their financial support. We believe these endeavors not only contribute to the communities in which we live and work, but deepen the experience of our partners, associates and employees.

Cummings & Lockwood Foundation

The Cummings & Lockwood Foundation was established to fund charitable and public service initiatives in our communities. It is funded annually by Cummings & Lockwood's partners and provides grants and donations to organizations in Connecticut, Florida and other states, as appropriate.

Among the organizations receiving support through our Foundation in 2025 were the following:



Pro Bono Program

In 2025, our pro bono activities included performing legal work for individuals in connection with various conservatorship, guardianship, estate administration, estate planning, income tax, and trust matters.

We also provided legal assistance to the Connecticut Superior Court and the Connecticut Probate Court., as well as to the Connecticut Bar Association's Free Legal Advice Clinic and the Connecticut Veterans Legal Center.

Over the years we have represented individuals, companies and non-profit organizations on a pro bono basis in a wide range of legal matters, including the following:

501(c)(3) Issues	Estate Litigation
Acquisitions	Estate Planning
Attorney for Incapable Person Representation	Family Law
Attorney Trial Referee	Foreclosures
Beneficiary Representation	Guardian Ad Litem
Chapter 7 Bankruptcy	Immigration Advice
Charitable Gifts/Deferred Giving	Incorporation/By-Laws
Code Enforcement	IRS Dispute Resolution
Commission Contracts	Labor and Employment Matters
Contract Negotiations	Litigation
Conservatorships	Loan Workouts
Conservatorship Removals	Private Foundations
Corporate Foundations	Probate Court
Corporate Law	Real Estate Tax Liens
Correction of Death Certificate	Refinancings
Counsel for Minor Child	Social Security Disability
Court Appointed Attorney	Tax Advice
Custody Matters	Tax Exempt Status
Debt Adjustments	Tenant/Landlord Disputes
Educational Trusts	Title 19 Medicaid
Estate Administration	Zoning Approvals

Professional, Civic and Community Affairs

A number of our partners and associates are also active in professional and civic affairs, which include local, state and national bar association committees, as well as municipal councils and commissions.

In addition, many of Cummings & Lockwood attorneys and staff volunteer on boards and committees of over 100 nonprofit organizations to whom they give their time, expertise and financial support. Following is a list of representative organizations in which we have been actively involved:

African Parks Foundation of America	Friends of Stepping Stones Museum for Children	New Horizons of Southwest Florida
Alzheimer's Support Network	Girl Scouts of America	New Paradigm Theatre
American Red Cross	Greater Hartford Arts Council	North Naples United Methodist Church
Angels Undercover of Collier County, Inc.	Greater Naples Area Planned Giving Council	Northwestern University
Baby Basics of Collier County, Inc.	Greater Naples Chamber	Norwalk Community College Foundation
Barron Collier Academy and Sports Booster Clubs	Greenwich Hockey Club	Pegasus Therapeutic Riding, Inc.
Bonita Springs Concert Band	Greenwich Tree Conservancy	People Friendly Stamford
Bradyssmile.org	Guardianship & Advocacy Resource Program, Inc.	Pequot Library
Brunswick School, Inc.	Gulfshore Playhouse	Prevent Blindness Connecticut
Care Club of Collier County	Hackers for Hope	Quinnipiac University School of Law
Center for the Arts of Bonita Springs	Hartford Foundation of Public Giving	Renbrook School
Champions For Learning	Hartford Golf Club	Ron Foley Foundation
Child Guidance Center of Southern Connecticut	Hartford Stage Company	Saint Joseph Parenting Center
Children in Placement, Inc.	Hartford Tennis Club	Salvation Army of Southern New England
City of Stamford Vision Zero Task Force	Helen M. deKay Foundation	St. James Episcopal Church
Classic Chamber Concerts	Holly Pond School	Seabury Charitable Foundation
Collier County YMCA and Endowment	Holocaust Museum and Education Center of Southwest Florida	Speakers Assembly of Southwest Florida
Community Foundation of Collier County	Hope for Haiti	Stamford Downtown Special Services District
Community Foundation of Fairfield County	Horizons at Brunswick School Student Enrichment Program	Stamford Hospital Foundation
Community Foundation of Southwest Florida	Irving Spencer Cooper Institute	Stamford Symphony Orchestra
Congregation Agudath Sholom	Junior League of Fort Myers	The Bridge Family Center
Connecticut Opera	Kingswood Oxford School	The Golisano Children's Museum of Naples
Connecticut Polar Bears	Leadership Bonita	The Immokalee Foundation
Connecticut Veterans Legal Center	Legal Aid Service of Collier County "Wills for Heroes" Project	The Village School of North Naples
Conservancy of Southwest Florida	Liberation Programs	The Windward School
Darien Arts Center	March of Dimes	Town of Wilton, Connecticut, Board of Finance
Darien Nature Center	Meals-on-Wheels, Inc. of Greenwich	Trinity College
Darien YMCA	Mental Health Association of Collier County	Truglia Thumbelina Fund
David Lawrence Center and Foundation	Metropolitan Museum of Art	UNICO Farmington Chapter
Episcopal Diocese of Connecticut	Naples Community Hospital	United Arts Council of Collier County
Fairfield American Little League	Naples North Rotary Club	United Way of Collier County
Fairfield University	Naples Pelican Bay Rotary	United Way of Greenwich
First Congregational Church of Greenwich	Naples Players Endowment	USO of Metropolitan New York
Florida Gulf Coast University Foundation, Inc.	New Canaan Country School	Western New England University School of Law
Friends of Foster Children	New Haven Food Bank	Westport Country Playhouse
Friends of Greenwich Point		Westover School
Friends of Materials for the Arts		

ABOUT CUMMINGS & LOCKWOOD LLC

Firm Overview

Founded in 1909, Cummings & Lockwood provides sophisticated legal counsel to both private clients and commercial enterprises. Our clients include individuals and families with inherited and newly created wealth, as well as emerging, middle market and Fortune 500 companies. We have over 200 attorneys, fiduciary accountants, paralegals and staff located in six offices in Stamford, Greenwich and West Hartford, Connecticut, and in Naples, Bonita Springs and Palm Beach Gardens, Florida.

The firm provides a broad range of legal services, including in the areas of trusts and estates, corporate and finance, litigation and arbitration, and commercial and residential real estate. While most of our clients reside in Connecticut, New York and Florida, we have clients in nearly every U.S. state, as well as in over 20 countries around the world.

Private Clients Practice

Cummings & Lockwood has one of the largest trusts and estates practices in the United States, with a significant private client base of high net worth individuals and families, family offices, closely held businesses, and national charities and foundations. Many of our private clients attorneys have been elected to the prestigious America College of Trust and Estate Counsel (ACTEC) and have been Board Certified by the Florida Bar in Wills, Trusts and Estates and in Tax Law.

We have extensive experience in the following areas: estate planning and administration; estate, income and gift tax; trust formation and management; wealth protection planning; generational wealth transfer; charitable giving and foundations; probate and estate settlement; executor and trustee services, international estate and tax planning; and fiduciary and probate litigation. Whether dealing with recently acquired assets or family fortunes that span generations, our private clients attorneys provide innovative strategies and solutions to preserve, enhance and transition our clients' wealth, as well as meet their varied legal needs and personal goals.

Commercial Practice

Cummings & Lockwood has an elite commercial practice with numerous, professionally-recognized lawyers who are experienced in the areas of litigation, arbitration and dispute resolution; real estate investment, development, sales, acquisitions and leasing; banking, lending and credit transactions; corporate governance and partnerships, LLCs and LLPs; and tax. Our clients include entrepreneurs, closely held companies, regional, national and international corporations, hedge funds, private equity firms, financial institutions and not-for-profit organizations.

In addition, Cummings & Lockwood's commercial and private clients lawyers regularly work together to provide entity planning, business succession planning, tax guidance and litigation to privately owned businesses of all sizes and industries.

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