Individual Clients

Plan for today, prepare for the future

Carmody's Individual Clients Practice focuses on serving the unique needs of individuals, their families and fiduciaries, as well as a broad range of tax-exempt entities. We provide a complete range of services to assist you with strategic planning and counsel to minimize taxes, maximize and preserve wealth, and prepare future generations for success. Estate and trust planning and philanthropic giving are among the comprehensive tax-related services we offer to clients. Through close collaboration with our corporate, employment, real estate, trial, and environmental lawyers, and with our clients' tax advisors, we are focused on achieving your individual and business objectives.

Attorneys

Thomas R. Candrick, Jr.

Ann H. Zucker

Matthew R. Peterson

Michael J. Reardon

Janie L. McDermott

Trusts & Estates

Careful and personal attention

Carmody has provided estate planning services as well as trust and estate administration for over 100 years. While our extensive knowledge is in the highly technical fields of tax and probate law, we also serve as personal advisors to clients on a wide range of legal issues. We take the time to understand and plan toward your unique needs, goals and expectations. We work with our clients as they make decisions, implement plans and effect transactions to achieve their estate, tax and business planning goals. As a result, we form lasting relationships with clients that often span generations.

Smart planning, strong advocacy

We strive to provide excellent client service and developing individually tailored strategies that are creative and effective. Our attorneys, paralegals and assistants are accessible and responsive. We value our client relationships and strive to provide quality service at a reasonable cost. And, although our role is most often to act as trusted family and business advisors, we serve as zealous advocates for our clients when the need arises.

Our estate planning attorneys:

- Analyze and explain estate planning options to ensure that our clients understand the alternatives before and after choosing a course of action.
- Prepare wills and trust agreements and other estate planning documents that fit the individual client's facts and objectives.
- Advise clients on the tax implications of alternative courses of action, opening their eyes to opportunities to reduce taxes and preserve wealth and seeking to ensure that tax objectives do not conflict with more fundamental objectives.
- Help owners of family businesses with succession issues.
- Develop programs of giving to family and charities during life and at

death.

Business Succession Planning

Success at any stage

Carmody has a reputation for providing straightforward advice and designing business succession plans that meet the unique needs of the families and businesses we represent. We help families and businesses of all sizes seeking to ensure continuity through succession and legacy planning. We will design, prepare and implement a plan to transfer business interests from one generation to the next, to key employees or other third parties.

Probate Litigation

In your best interest

For decades, Carmody has represented individuals, families, beneficiaries, executors, trustees, conservators, nonprofit entities, banks and trust companies in the complicated disputes that generally originate in both the probate and superior courts. These matters require advocates who have knowledge of the substantive areas of wills, trusts, fiduciary responsibilities and taxes, and who are equally capable of representing our clients in the courtroom.

We provide our clients with the right attorney or team of attorneys for the representation. Members of our Trusts & Estates Practice focus on contested probate and fiduciary matters and handle many types of cases in the probate courts and on appeal to the Superior Court. If a matter requires significant or complex pretrial discovery and trial work, we collaborate with our litigators to ensure the best representation. We have been involved in cases that have ranged from multi-million dollar estate and trust litigation, to conservator and estate disputes that involve few monetary assets, but are nevertheless of great personal significance to the litigants.

We represent clients in the probate, superior and appellate courts of Connecticut. We serve as co-counsel to attorneys of other states when our clients' interests extend beyond Connecticut and have appeared pro hac vice in other states.

We are experienced in handling diverse and complex litigation matters involving:

- Actions taken by agents under power of attorney
- Breach of fiduciary duty
- Challenges to fees and commissions
- Challenges to investment decisions and results
- Conservator issues
- Cy pres and reformation petitions
- Individual, Fiduciary and Estate Tax audits and
- Issues involving charitable trusts and foundations

- Removal and/or surcharge of fiduciaries
- Trust litigation
- Undue influence claims
- Valuation disputes
- Will contests

Tax Exempt Organizations and Nonprofits

Advancing your mission

Carmody represents public charities, community foundations, private foundations and other tax-exempt organizations. We provide advice on the formation of tax-exempt organizations, apply for recognition of tax-exempt status and advise on operational and governance issues. After formation, we typically continue to serve as legal advisors to these organizations and assist with fulfillment of their mission and objectives, as well as compliance matters and preservation of the organization's tax exempt status.

Elder Law, Disabilities and Special Needs Planning

Protecting the rights of those with unique needs

Carmody is particularly aware of our responsibility to protect the rights and property of elderly clients as well as those with disabilities and special needs. We have extensive experience advising executors, trustees and beneficiaries on all aspects of trust and estate planning and administration, including:

- Preparation of Special Needs Trusts
- The probate of wills and the administration of decedents' estates
- Accounting for and administration of trusts under wills
- The administration of living trusts
- Preparation of Powers of Attorney and Living Wills/Advance Health Care Directives
- Fiduciary income taxation

Additionally, we stay abreast of regulatory and statutory laws and regulations that affect the rights and responsibilities of our clients and their families to ensure you receive timely advice.