



## William J. Rubenstein

### Member

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### Profile

**Bill concentrates his practice on assisting high net worth individuals preserve and build wealth, and advantageously transfer this wealth for the benefit of future generations and charity.**

In particular, Bill counsels his clients relative to minimization of income, estate, gift and generation skipping taxes, as well as succession planning of large family-owned businesses. He also handles a wide variety of matters for his clients in New York, Florida and Pennsylvania, involving estate planning, change in residency, administration of estates and trusts, contested court proceedings and tax controversies and elder law matters. Bill also counsels high net worth individuals, including owners of family-owned businesses, in the preparation and negotiation of pre- and post-nuptial agreements.

With regard to wealth transfer, in addition to implementing sophisticated tax planning under wills and revocable trusts, Bill often utilizes intentionally defective grantor trusts (IDGTs), qualified personal residency trusts (QPRTs), irrevocable life insurance trusts (ILITs), spousal lead annuity trusts (SLATs), family limited liability partnerships (FLPs), charitable remainder trusts (CRTs), private foundations and supplemental needs trusts (SNTs). He also counsels his clients regarding strategies to maximize the deferral of income taxes imposed on qualified assets such as 401(k) and 403(b) accounts, IRAs, pensions and profit sharing plans and planning utilizing 529 Plans.

With regard to succession planning for family-owned businesses, Bill works with his clients to implement the transfer of value, as well as the transfer of control, in the manner they desire and that is most favorable. In doing so, strategies implemented include recapitalization, the use of testamentary and *inter vivos* voting trusts, and buy/sell agreements which are often funded with life insurance.

In addition to being an attorney admitted in New York, Florida and Pennsylvania, Bill is also an accountant formerly of PricewaterhouseCoopers and Dermody, Burke & Brown CPAs.

Noteworthy matters for Bill include:

- Estate planning for, and representation of, multi-generational families with aggregate net worth of +\$750M, and the complex issues which arise.
- Administration of estates with assets of \$40M - \$60 million, including complex holdings in different states, and international assets.

### Education

- Syracuse University College of Law (J.D., *magna cum laude*, 2001)
- Cornell University (B.S. 1996)

### Bar/Court Admissions

- New York
- Florida
- Pennsylvania

### Practices

- Trust and Estate
- Tax
- Higher Education

- Successful achievement of Equitable Spouse Relief for significant tax deficiencies from the Internal Revenue Service as well as the New York State Department of Taxation.
- Representation of Colleges and Universities relative to interests in existing estates and trusts, as fiduciaries for various Charitable Remainder Trusts, and planned gifting under proposed gifting instruments and estate planning documents.

## Honors & Affiliations

- New York State Bar Association, Tax and Trusts & Estate Law Sections
- Florida Bar Association
- Onondaga County Bar Association
- Justinian Honorary Law Society
- Associate Editor and Assistant Business Editor, Syracuse Law Review

## Other Activities

- Livingston Lake Club, Treasurer and Secretary