**FREDERICK J. TANSILL & ASSOCIATES**
***Since 1997***
**Attorneys and Counselors at Law**
**A Professional Limited Liability Company**
**6723 Whittier Avenue**
**Suite 104**
**McLean, Virginia 22101**
**(703) 847-1359**
**email: fred@fredtansill.com** **FAX: (703) 847-1357**

Visit our website at www.fredtansill.com

# MAY 2020 NEWSLETTER

## TRANSFER TAX

### Federal Estate, Gift, and Generation-Skipping Transfer Tax

The federal estate, gift, and generation-skipping transfer ("GST") tax exemption amount currently stands at $11.58 million per person. The exemption amount will be indexed for inflation in calendar years 2021 through 2025 but is scheduled to revert to its 2017 level (indexed for inflation) beginning on January 1, 2026. The 2017 exemption was $5.49 million per person. The tax rate for all three taxes remains at 40%, and the estate and gift tax remain unified - that is, taxable gifts made during life reduce, dollar for dollar, the exemption available to shelter transfers occurring at death.

The gift tax annual exclusion (the amount that each donor may give to any number of individual donees each calendar year without using up any of his or her gift and estate tax exemption amount) remains at $15,000 (unchanged since 2018). The annual exclusion available for gifts to a non-citizen spouse has increased to $157,000 (from $155,000 in 2019).

Assets included in the estate of a deceased individual (except for those which constitute "income in respect of a decedent" - including, most importantly, tax-deferred retirement plans such as 401(k)s and IRAs) receive a new income tax basis, "stepped-up" (or possibly, although rarely, "stepped-down") to their date of death values. Assets transferred by lifetime gift do not receive any such basis adjustment; rather, the donee's basis remains the same as the donor's, adjusted for any gift tax paid with respect to the appreciation. (In those rare cases where the market value of the gifted assets is less than the donor's basis, the donee's basis is that lower market value.) Stepped-up basis at death has been a part of our tax system for many years, but both Joe Biden and Bernie Sanders have proposed eliminating it, and Sanders also has proposed treating death as a "realization event" so that built-in capital gain would be taxed at date of death even if assets are not sold.

"Portability" of the estate tax exemption - i.e., the ability of a surviving spouse to claim the deceased spouse's unused exemption by filing a federal estate tax return (with an extended deadline of two years after date of death when the filing is made solely to elect portability and would not

otherwise be required) - remains in effect, and most observers believe that it is likely to be a permanent feature of our transfer tax system. Portability is available only for the federal estate and gift tax exemption, not for the GST tax exemption. We are not aware of any states that allow portability of their state estate tax exemptions.

### State Estate Tax

Virginia currently has no state estate tax, having abolished it several years ago.

For calendar year 2020, Maryland's estate tax exemption is $5 million and the District of Columbia's estate tax exemption is $5,762,400.

## TRANSFER TAX PLANNING FOR THE CURRENT REGIME AND POSSIBLE FUTURE CHANGES

We strongly recommend that all of our clients whose current estate planning documents are more than three years old contact us for an estate planning review to determine if those documents are still appropriate in light of the large estate, gift, and GST tax exemptions currently in effect. Married couples who have currently have simple "sweetheart" plans leaving their entire estates to each other at the first death and then to their children (outright or in trust) at the survivor's death may not need to make changes, but everyone whose documents include trusts created for tax planning purposes should revisit his or her plan.

Many married couples whose documents include "bypass trust" tax planning (referred to as a "Family Trust" in our firm's documents) designed to utilize both spouses' transfer tax exemptions no longer need such planning. Couples whose combined net worth is unlikely to exceed $11 million may now prefer to have simpler estate plans leaving all assets outright to the survivor at the first death and rely on the portability election, rather than bypass planning, to take advantage of the predeceased spouse's exemption. An outright disposition to the surviving spouse has the further advantage of a stepped-up basis for all assets at the surviving spouse's death (which is not available for assets held in a bypass trust created by a predeceased spouse). For the same reason, persons who are beneficiaries of bypass trusts created by a predeceased spouse may wish to explore the possibility (if permissible under the governing instrument) of terminating those trusts by distributing all assets outright to the surviving spouse.

All surviving spouses of persons who have died recently should contact us to at least explore the possibility of making a portability election to take advantage of the deceased spouse's unused estate tax exemption. The required filing is typically fairly simple and inexpensive and may be made as late as two years after the deceased spouse's death. Absent a portability election, only the surviving spouse's own exemption (which is quite likely to be much smaller than it is today) will be available to shelter the assets passing at her death, and her beneficiaries may be forced to pay an estate tax that could have been avoided altogether.

At the other end of the spectrum, individuals and couples in a position to make large gifts should strongly consider doing so before the increased exemptions sunset in 2026. (And indeed,

they should strongly consider doing so before November 2020, given the strong likelihood that the transfer tax exemptions will be reduced significantly if the Democrats reclaim Congress and the Presidency. To illustrate the views of various Democratic candidates, Bernie Sanders has proposed reducing the exemption amount to $3.5 million and imposing higher, progressive estate tax rates beginning at 45% and increasing to a top rate of 77% on estates in excess of $1 billion. As far as we have been able to determine, Joe Biden has not called for a specific estate tax exemption amount, but many believe he would be likely to endorse the $3.5 million figure as well.) As was expected, in November 2019 the Internal Revenue Service issued final "anti-clawback" regulations confirming that an individual who, for example, makes a taxable gift of $11 million in 2020 (which gift is fully sheltered by his $11.58 available exemption) but then dies in a year when the available exemption has been reduced to $6 million will not be subject to estate tax on the $5 million difference. This is a "use it or lose it" opportunity, however - once the transfer tax exemption is reduced (in 2026 or earlier), one cannot benefit from the larger exemptions that were available in prior years. The anti-clawback regulations also confirm that a surviving spouse who elects "portability" of the $11.58 million exemption available to her deceased spouse who died in 2020 will not lose any of that $11.58 million ported amount even if the exemption is reduced in future years.

Persons making large gifts should consider the following strategies, many of which can be used in combination with one another: (1) gifts to "dynasty" trusts to benefit their descendants for generations to come, in theory forever, taking advantage of both the GST exemption and the estate and gift tax exemption: (2) gifts of fractional interests in closely-held businesses or real estate whose gift tax value is discounted due to lack of control and lack of marketability (the availability of these discounts was thought to be in danger in 2016 when the IRS issued regulations that would have dramatically curtailed their use, but those regulations were withdrawn in January 2017); and (3) gifts applied to premium payments (if possible, structured to require only a small number of payments or even a single payment) on a large life insurance policy owned by an irrevocable trust, sheltering the entire face value of the policy from estate tax (and GST tax if desired).

In sum, the large exemptions available under current tax law have a dramatic impact on existing estate plans containing formula clauses, and they also present planning opportunities for those in a position to make large gifts. Since nearly everyone is affected, we encourage everyone to contact us for an estate planning review.

## THE SECURE ACT

The Setting Every Community Up for Retirement Enhancement (Secure) Act was signed into law on December 20, 2019 and became effective on January 1, 2020. This new law has drastic implications for both retirement account owners and beneficiaries. Some of the most significant changes are highlighted below.

• **Increase in age for RMD**: The law increases the age at which you must begin taking the required minimum distribution (RMD) from 70½ to 72. As many Americans are living and working longer, this delay in taking the RMD is welcome news. This change is effective for individuals who reach age 70½ after December 31, 2019. **NOTE**: In light of the Covid-19 crisis, Congress has suspended the obligation to take the RMD in 2020 in the CARES Act, discussed below.

• **Elimination of the "lifetime stretch" IRA option**: Under the prior rules, a beneficiary inheriting a retirement account had the option to either take a lump-sum distribution or to elect a lifetime stretch option, allowing the beneficiary to withdraw the account slowly over the beneficiary's life expectancy. Because distributions from a retirement account are taxable, the ability to stretch out distributions was tax advantageous: the assets in the retirement account could continue to grow and compound tax-free and the beneficiary could take the taxable distributions out very slowly, mitigating the income tax burden. However, the Secure Act eliminated the lifetime stretch option. For owners dying after 2019, most non-spouse beneficiaries will be required to withdraw inherited IRA assets from the account (and pay the tax) within 10 years following the death of the account owner. Importantly, under this 10-year rule, there is no annual distribution required; the only required distribution is in the final year when the entire account value is the RMD. Beneficiaries can decide when to withdraw the IRA assets (and incur the tax) over that 10-year period, i.e. all in the first year, all on the last day in the final year, or periodically over the 10 years. Some beneficiaries are exempt from this 10-year rule, namely spouses, chronically ill or disabled beneficiaries, minor children (until they reach the age of majority at which point the 10-year rule applies), and beneficiaries who are less than 10 years younger than the deceased owner.

• **Repeal of Maximum Age of IRA contributions**: The law repeals the maximum age limit for contributing to a traditional IRA. Now, any person over 70½ who has U.S. earned income is eligible to make contributions as long as she is working. Persons over 70½ may also contribute to Roth IRAs and 401(k) plans.

• **Flexibility of Section 529 plans**. Parents may now use their 529 account for up to $10,000 of qualified student loan repayment and an additional $10,000 of student loan repayment for each sibling of the plan beneficiary. Additionally, 529 plans may now be used for apprenticeship programs.

• **Penalty-free Withdrawal Upon Birth or Adoption of a Child**: Distributions from qualified retirement plans and IRAs for up to $5,000 upon the birth or adoption of a child are now exempt from the 10% early withdrawal penalty.

• **Changes to the "Kiddie Tax"**: Previously under the Tax Cuts and Jobs Act (TCJA) passed in 2017, a child's unearned income above certain thresholds was taxable at the tax rates for trusts and estates. Under the Secure Act, a child's unearned income is now taxed at the parents' highest marginal rate. For 2019, taxpayers have the option to calculate the kiddie tax under either the TCJA or Secure Act rules, and taxpayers may amend their 2018 returns if it is tax advantageous to do so.

The changes to retirement benefits under the Secure Act have created a wave of uncertainty and frustration. As stated above, the law became effective only days after it was passed. All of us in the financial planning and estate planning arenas are feeling its implications and we are awaiting guidance from Treasury on many issues created by its passage. Some of the changes implemented by the Secure Act are good for our clients, but the elimination of the lifetime stretch option for children is causing a great deal of annoyance and concern, understandably so. Many of our clients have significant assets in retirement accounts, and the ability of children to mitigate the tax burden by drawing the assets out over their life expectancies was an effective and powerful estate planning tool. This 10-year rule will have significant tax consequences for children who inherit retirement assets from parents. Receipt of the income in a condensed time frame may push them children into higher tax brackets. They will also lose the benefit of a lifetime of the tax-free growth and compounding.

Lawmakers estimate that eliminating the lifetime stretch-out option will help the government raise an estimated $15.7 billion over 10 years. This increased revenue was needed to finance the decreased revenue resulting from the other changes enacted in the Secure Act, namely the increase in the age for taking the RMD and the repeal of the maximum age of IRA contributions. Essentially, lawmakers wanted to encourage workers to contribute more to retirement accounts, but the result of the Secure Act is to collect more taxes from the amounts contributed to such retirement accounts.

So what does this mean for our clients? Everyone should reconsider the appropriate beneficiary designations on their retirement accounts. There are different planning options available to clients who wish to provide for their surviving spouse using retirement assets, such as naming the spouse as the outright beneficiary or naming a trust for the benefit of a spouse as the beneficiary. Clients who wish to provide for non-spouse beneficiaries must understand the implications of the 10-year rule. Different options are available to provide for minor children and adult children. For clients with blended families, i.e. clients in second marriages with children from a prior marriage, thoughtful consideration must be given as to the best way to use retirement assets to provide for both sets of beneficiaries. Importantly, clients who have named a trust for the benefit of their spouse and/or children as the beneficiary of retirement accounts must understand how the 10-year rule affects the distributions of the retirement benefits to the trust. Some of our clients have historically employed the use of a "conduit trust" or an "accumulation trust" or a "Q-TIP trust" as a receptacle to receive retirement benefits, and those arrangements may no longer achieve the desired tax outcome. Trusts have many advantages, but the new rules under the Secure Act limit some of the income tax benefits. Additionally, some of our clients might want to reconsider the basic dispositive provisions of their estate planning documents in light of the Secure Act. Perhaps clients may consider leaving non-retirement assets to children at different stages in life given that their children will receive a bunching of taxable distributions from retirement accounts within 10 years of the account owner's death. Finally, some clients may wish to reconsider how their philanthropic goals play into their overall estate plan. It remains that the only way to eliminate the income tax entirely is to name a charity as the beneficiary of a retirement account. We suspect that some of our clients will consider naming a charitable organizations or a Charitable Remainder Trust (CRT) as the beneficiary of their retirement accounts, and some clients may also consider converting their IRAs to Roth IRAs. We strongly encourage our clients to consult with us and their financial advisors and their accountants on any changes that may be appropriate in light of the Secure Act.

## THE CARES ACT

The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, was passed in response to the Covid-19 pandemic and became law on March 27, 2020. The CARES Act contains a number of important income tax rules designed to coordinate with stimulus payments to assist the economy. Among the changes, the details of which are beyond the scope of this Newsletter, are the following:

- Income tax filing deadlines were extended. Talk to your tax accountant.

• Net operating losses (NOLs) from years 2018-2020 may/must be carried back up to five years (to generate tax refunds) and carried forward indefinitely. This provision is available to partnerships and other pass-through entities, such as LLCs, and thus to the partners and members. Very importantly, the Act permits NOLs arising in these three years to fully offset income. The Act temporarily suspends the limitation on the use of such losses imposed in the 2017 Tax and Jobs Act (TCJA). This provision is hugely beneficial to many real estate and hedge fund investors. The tax cost of this change as estimated by the Congressional Joint Tax Committee is $90 billion in 2020 alone, an indication of the significance of the change. This is a highly technical change, so investors in entities generating tax losses in 2018-2020 should consult with sophisticated tax accountants to determine whether amended returns might be called for.

• Elections involving business interest limitations: for certain real estate and farming businesses.

• Immediate write-offs for leasehold improvements.

• Employee retention, family leave, sick leave tax credits.

• Delayed payroll tax obligation.

• 100% of 2020 Adjusted Gross Income (AGI) may be contributed in cash to public charities (not donor advised funds or foundations) and deducted.

• Relaxation of limits on early distributions and loans for retirement accounts; no RMD for 2020.

• Suspension of residence test for nonresident aliens (NRAs) stranded in the U.S. as a result of Covid-19.

• Paycheck Protection Program (PPP) loans forgiven are not treated as taxable income.

## ESTATE PLANNING TECHNIQUES IN A LOW INTEREST RATE ENVIRONMENT

For a surprising number of years we have been experiencing historically low interest rates. Who knows how long this situation will continue, but while it does several techniques for transferring wealth from senior generation to junior generation without gift tax consequences are particularly attractive and relatively simple to implement. Some of the opportunities outlined below are enhanced by depressed asset values of publicly-traded securities and real estate resulting from the Covid-19 crisis.

### Intra-Family Loans

The most straight-forward technique is a loan from senior to a lower generation. For example, a parent or grandparent many serve as "mortgage lender" to help a child or grandchild purchase a first home. The loan maybe secured with a first deed of trust on the purchased property. A family lender will be much more flexible in structuring the loan in terms of how much equity the

buyer must have, term of the loan (could be 20 or 40 years), terms of repayment (e.g., interest only subject to a balloon, or no principal payments for first 5 years), interest rate charged.

Every month the Treasury publishes the interest rates which must be charged on loans to family members to avoid the imputation of gift tax. The interest rates are for short-term loans (less than 3 years), medium-term loans (3-9 years), and long-term loans (9 or more years or demand loans). The current AFRs (Applicable Federal Rates) applicable to such intra-family loans for the month of May are as follows:

- Short-Term 0.25%
- Mid-Term 0.58%
- Long-Term/Demand 1.15%

These rates are considerably below the mortgage interest rates a bank would charge. Of course family loans may be made for any other reasons such as starting a business or taking advantage of an investment opportunity.

## Intra-Family Sales

A parent or grandparent may want to sell an asset, such as a principal residence, vacation home, or closely-held business or investment interest to a child or grandchild on an installment sale basis with terms and interest rate and structure advantageous to the younger generation buyer. The same AFRs apply.

A modification of this technique is the Self-Canceling Installment Note (SCIN) wherein the borrower agrees to pay a premium interest rate (say 125% of AFR) in exchange for a feature whereby if the lender does not outlive the loan term the unpaid balance at the lender's death is forgiven, or cancelled.

Another modification of the intra-family installment sale is a sale to an Intentionally Defective Grantor Trust (IDGT). Such a sale to a trust for the benefit of a younger generation family member removes the asset from the senior generation family member's taxable estate, while leaving the post-sale income tax liability on the income generated by the transferred asset with the grantor.

## Grantor Retained Annuity Trust (GRAT)

Another transfer technique which is advantageous in a low interest environment is an irrevocable gift of an appreciating asset to a GRAT. During the trust term, the grantor receives

annual payments essentially equal to the value of the transferred asset plus interest so that no gift (or only a nominal gift) is made by the grantor. The lower the interest rate, the smaller these payments will be. Because the donor is seen to have received back full and fair value on what was given, there is no material taxable gift. If, in the meantime, the asset appreciates substantially (e.g., because the closely-held stock contributed has been subject to an IPO), the lower generation trust beneficiary receives the increased value free of gift tax consequences. If the asset fails to appreciate as hoped and expected, there is not tax harm to any party, so this is a low-risk technique.

### Testamentary Charitable Lead Annuity Trusts (CLATs)

CLATs may be used to substantially reduce the estate tax on the largest estates by providing a charitable income stream (for instance to the settlor's own private charitable foundation) for a term of years before directing the balance of the undistributed principal to the settlor's descendants free of estate or gift tax. At low interest rates, the charitable deduction is larger, producing a greater estate tax savings.

## PREMARITAL AGREEMENTS

On November 19, 2019, a Fairfax County judge ruled in the case of *Dwoskin v. Dwoskin* that a Prenuptial Agreement was enforceable despite the wife's attempt to attack it. The facts of the case are as follows: at the time of marriage, husband was a 45-year old real estate developer with a net worth of about $25 million and wife was his 25-year old former office receptionist with modest net worth. The couple signed a Premarital Agreement days before their wedding in 1988. At the time the Agreement was signed, wife was fully aware of husband's net worth, wife rejected husband's offer to seek independent counsel, and both parties signed a document waiving their rights to independent counsel. The terms of the Agreement were clear and provided that husband's significant business assets were immune from division in the event of divorce. Fast forward to present day, wife attempted to challenge the Agreement as unenforceable, arguing that she did not sign it voluntarily and that the agreement was unconscionable. In Virginia, in order to be valid, a Premarital Agreement must be in writing and signed by both parties, and the agreement becomes effective once the parties get married. To be enforceable, the Agreement must be voluntarily executed, the Agreement must not be "unconscionable" when executed, and each party must make a fair and reasonable disclosure of his or her property and financial obligations prior to its execution, or if there was not disclosure, the party who did not receive disclosure must voluntarily and in writing waive the right to disclosure. The issue of unconscionability hinges on the intrinsic fairness of the terms of the Agreement. In the *Dwoskin* case, the judge rejected the arguments presented by wife, finding that because wife failed to prove that her agreement to sign the Premarital Agreement was either involuntary or unconscionable, the Agreement was valid and enforceable. The *Dwoskin*

case confirms that Virginia is a very contract friendly state and Premarital Agreements are rarely overturned as unenforceable.

Negotiating and drafting Premarital Agreements is a significant portion of our practice. Such agreements are an effective estate planning tool and it is the experience of the lawyers at our firm that their use and popularity have grown in recent years. There are several socio-economic factors which have likely contributed to this trend. Millennials are getting married later in life and are therefore more likely to have built and acquired significant separate assets which they want to protect. Additionally, the increase in the rate of divorce, coupled with the increase in the number of blended families, has created complexity in the context of estate planning. Second spouses and children from prior marriages have competing interests and there is heightened sensitivity to the division of assets in the event of divorce and the disposition of assets at death. And finally, as we approach what will be the largest wealth transfer in history, those transferring the wealth and those receiving the wealth will be increasingly focused on protecting gifted and inherited assets.

If you or any of your loved ones are interested in discussing a Premarital Agreement, we encourage you to reach out to us. Additionally, if you are interested in reading further about Premarital Agreements and the use of Marital Agreements in the context of estate planning, we refer you to Brooke's article on our firm's website entitled "Premarital Agreements: A Practice Guide for Estate Planners." This article was published in the Virginia State Bar Trusts and Estates Section Spring 2019 Newsletter.

## PLANNING FOR INTERNATIONAL FAMILIES

Many of our clients are foreign-born. Some have become naturalized as US citizens, some have become green-card holders (permanent residents). Non-U.S. citizens may nevertheless be subject to either U.S. income tax or U.S. transfer tax (estate, gift, generation-skipping tax) or both, depending on a close analysis of the facts and circumstances. Often our clients have assets, including business entities and trusts, abroad, and often they have family members abroad. Non-citizens and non-permanent residents may want to make gifts or estate transfers to U.S.- resident family members, and they may want to invest in U.S. assets, real estate or securities or bank accounts. U.S. citizen clients often have spouses who are not U.S. citizens. Occasionally U.S. citizens will want to expatriate, move permanently outside of the U.S. and give up their U.S. citizenship to avoid U.S. taxation.

The U.S. income, gift, estate and generation-skipping taxation on these situations is highly complex, and minimization of these taxes requires very careful planning. The U.S. tax reporting and compliance is very elaborate, and generally only the most sophisticated accounting firms are capable of rendering reliable advice and services. Penalties for failure to comply are very severe.

We are available to provide tax counsel in these areas to our international families.

## ASSET PROTECTION STRATEGIES

We routinely consider whether implementation of asset protection strategies is appropriate for new estate planning clients. And new and existing clients often come to us for asset protection advice with regard to their particular circumstances.

Asset protection concerns may arise in our minds or cause anxiety for our clients in a variety of circumstances:

- Past circumstances which have caused a claim or may cause a future claim;
- Reasonably anticipated future circumstances may trigger a claim; or
- Possible unanticipated future circumstances may make our clients targets for a claim.

In considering the level of risk we consider:

- The seriousness and size of the risk
- The client's risk tolerance
- The client's net worth
- The nature and title of various assets on the balance sheet of the client and any spouse
- The exposure of client's spouse to the claim
- The liability insurance and umbrella coverage the client has available
- The existing protection in the statutory and case law in the client's state of domicile
- The protective strategies available for the assets exposed to the possible claim.

Every client's situation is unique and must be addressed in customized fashion. Our general experience after practicing in this area for more than 30 years is that we can almost always provide helpful advice, whether there is a serious existing claim or the client merely suffers general anxiety about possible future risk. There are several exhaustive outlines on our website of presentations we have made to sophisticated attorneys on domestic and offshore asset protection strategies which clients may review preliminary to consulting with us.

## OTHER NEWS

Fred and Brooke were both named in the December 2019 issue of Washingtonian Magazine among the Top Estate Planning Lawyers and Financial Advisors in the D.C. area. Fred and Brooke were also both named as Best Lawyers in the 2020 Edition of The Best Lawyers in America and they were both recognized in the Best Lawyers 2019 Edition for Washington, D.C. in the Trusts & Estates category. Brooke was also listed as a Rising Star in both Virginia Super Lawyers and Washington, DC Super Lawyers in 2019 and 2020. Fred has been listed in Super Lawyer in Washington, D.C. and Virginia since 2007. Fred has been listed in Best Lawyers in America since

1995. The firm has been ranked since 2015 among the best law firms in Washington, D.C. and Virginia by U.S. News of World Report, and as Tier 1 in both jurisdictions in Trusts and Estates.

Brooke became Of Counsel to the firm in January 2020. She was admitted to the Maryland Bar in April 2020. Brooke was published in the Virginia State Bar Trusts and Estates Section Spring 2019 Newsletter and her article "Premarital Agreements: A Practical Guide for Estate Planners" can be found in our firm's website. Brooke will be speaking at the 39th Annual Trusts and Estates Seminar in October 2020 on the topic of International Estate Planning. From September 2017 through June 2019, Brooke served as co-chair of the Fairfax Bar Association Will, Trusts, and Estates Section.

Cindy's daughter Kate has just graduated from the Scalia School of Law at George Mason University with highest honors, and has accepted a judicial clerkship with Judge Edith Jones of the United States Court of Appeals for the Fifth Circuit. After that clerkship she has accepted an offer to join Akin Gump Strauss Hauer & Feld in Washington, DC.

In 2017 Fred was quoted in The Washington Post and New York Times on the topic of President Trump's trust arrangements, and he was interviewed on the CBS evening news on the same topic.

## REVIEW OF YOUR SITUATION

If you would like us to review the desirability of any changes or additions to your estate plan or to discuss anything in this Newsletter, please contact us to set up an appointment.

Frederick J. Tansill, Owner/Manager
(703) 847-1359
fred@fredtansill.com

Cynthia L. Brown, Of Counsel
(703) 288-0121
cindy@fredtansill.com

Brooke C. Tansill, Of Counsel
(703) 288-0126
brooke@fredtansill.com

Nivin Joudeh, Office Manager/Sr. Paralegal
(703) 288-0119
nivin@fredtansill.com