CCM

Delrose Ann Koch

Ms. Koch concentrates her practice in estate planning, probate, and trusts. Her practice includes preparing wills and trusts of all levels of complexity and counseling clients regarding estate, gift and generation-skipping transfer taxes, planning for closely-held business assets, asset reallocation, charitable planning, estate tax planning for non-U.S. citizens, selection of optimum beneficiary designations for retirement assets, and life insurance.

She emphasizes non-tax estate planning issues as well, including planning for disabled beneficiaries, asset protection, and prenuptial agreements. She also handles the settlement of decedents' estates, guardianships for minors and disabled adults, and trust administration, and advises individual and corporate trustees. Del makes house calls to meet with home-bound or disabled clients.

Contact

Phone (630) 871-2606

Fax (630) 871-9869

koch@ccmlawyer.com

Practice Areas

Trusts, Estates & Guardianships

RECOGNITION, AFFILIATIONS & MEMBERSHIPS

Admissions

- Supreme Court of Illinois

Memberships

- Member of the Board of Trustees and Chair of the Professional Advisors Committee of the DuPage Foundation
- Former member of the Board of Directors (2012 through 2015) for the Suburban Chicago Planned Giving Council
- Member of the DuPage County Bar Association and former Chair (2011-2012) of the Estate Planning and Probate Law Committee
- Member of WealthCounsel, a national organization of estate planning attorneys, and member of Forms Committee for the Illinois Forum of WealthCounsel
- Member of the DuPage County Estate Planning Council
- Member of the Illinois State Bar Association

EDUCATION

- Juris Doctor (special honors with high distinction), University of Iowa College of Law
- Bachelor of Arts, *maxima cum laude*, Loras College, Dubuque, Iowa

SEMINARS/ARTICLES

- Presented with Adisa Krupalija regarding "Marshalling Guns, Race Cars, Second Wives – Advising Individual Fiduciaries in Contested Trusts, Estates and Guardianships" for the DuPage County Bar Association (DCBA) Estate Planning & Probate Committee, May 8, 2018
- Presented "Why Do I Need an Estate Plan" to the Naperville Newcomers and Neighbors Club, November 8, 2017
- Spoke as part of panel presentation on "Closing Time: How the Pros Succeed in Getting Donors and Clients to Yes" for the Suburban Chicago Planned Giving Council, October 19, 2016
- Wyndemere Senior Living Community and The DuPage Community Foundation, spoke regarding "You've Done Your Estate Planning, But Are You Leaving a Legacy?", May 5, 2011
- DuPage County Bar Association, Estate Planning and Probate Committee, February 8, 2011, and WealthCounsel – Illinois State Forum, April 1, 2011, spoke as panelist before both organizations regarding "Illinois Civil Unions – Impact of the Illinois Religious Freedom Protection and Civil Union Act on Estate Planning and Probate"
- National Business Institute (NBI) CLE Seminar – Oddities and Challenges in Probate Law, authored and presented outline regarding "Handling Assets of the Estate and Filing Taxes", April 26, 2010
- National Business Institute (NBI) CLE Seminar Estate Planning Basics, June 23, 2007, spoke regarding "Charitable Planning"

RECENT DEALS/CASES

- Recent estate plans created for individuals and couples with substantial estates include:
  - living trust agreements that include "dynasty" (lifelong) trust provisions for multiple generations of descendants to minimize transfer taxes over generations and provide asset protection for family wealth;
  - lifetime irrevocable gift trusts, including dynasty trusts and defective grantor trusts;
  - private family charitable foundations to implement clients' desire to leave a lasting charitable legacy while involving and educating the next generation in philanthropy;
  - charitable trusts to provide annuities for family members with remainder to charities to implement clients' desires to benefit family, reduce estate and income taxes, and leave charitable legacy; and

    - third party stand-alone or backup special needs trusts for the benefit of disabled descendants to protect assets and avoid disqualifying the descendant for needs-based public aid.

- Counseled individual clients after death of family member in all aspects of probate of wills and administration of living trust agreements, sale of real estate, income and estate tax filings, funding of trusts, valuation and administration of problematic or unique assets, and disbursement of assets from estates or trusts to family members.
- Advised corporate trustees regarding legal issues involved in pre- and post-death administration of trusts and decedents' estates.
- Represented individual and corporate beneficiaries, executors, trustees, and beneficiaries in contested estate and trust negotiations and litigation, including working with CCM litigation colleagues to advise regarding specific trust and estate legal issues and counsel clients regarding alternatives to litigation.