



## Lorraine Cavataio

SHAREHOLDER IN O'FALLON, IL

Lorraine joined Sandberg Phoenix in 2012. She focuses her practice in business law, estate planning, estate and trust administration, litigation and real estate.

Lorraine has more than 25 years of experience in representing a wide range of clients in matters involving mergers and acquisitions, trusts and wills, estate and trust administration and litigation, guardianships, and tortious interference. She is a Certified Public Accountant and has effectively resolved numerous estate tax issues over the years. Her proficient knowledge of the court systems throughout the Illinois and Missouri state courts has also been beneficial in providing extraordinary legal counsel to her clients.

Lorraine's experience in the estate planning practice has made her a well-respected informational lecturer. She has been invited on numerous occasions to various seminars and organizations to speak on topics pertaining to estate planning. She has also authored chapters for the Illinois Institute of Continued Legal Education (IICLE) and has previously served as their Chairwoman of the Board. Lorraine is a Fellow of the American College of Trust and Estate Counsel.

Lorraine previously served as practice group leader for the firm's Intellectual Property practice group, where she guided the strategy of the practice and lead a team of 15+ attorneys.

### PROFESSIONAL AFFILIATIONS

Board of Directors for the Leadership Council Southwestern Illinosis (2023-Present)

Mackrell International- *International Committee Representative (2023-Present)*

American Bar Association

American College of Trust and Estate Counsel

American Institute of Certified Public Accountants

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### SERVICES

Business Strategies & Advice

Corporate Formation, Governance  
& Advice

Corporate Transactions

Fiduciary & Trust Litigation

General Business Law

Mergers & Acquisitions

Wealth Planning & Individual  
Services

### INDUSTRIES

Entrepreneurs, Closely Held &  
Family Owned Business

Lawyers & Law Firms

Nonprofits & Foundations

Real Estate

Restaurants

Wholesale & Retail Services

HSHS St. Elizabeth's Hospital, *Previous Board of Director*

Illinois Society of Certified Public Accountants

Illinois State Bar Association

IICLE

Leadership Illinois

Missouri Bar Association

St. Clair County Bar Association

## **EDUCATION**

J.D., Washington University School of Law

B.S. in Accounting and Business Administration, University of Kansas

## **LICENSURE(S) AND ADMISSION(S)**

Illinois

Missouri

Kansas

## **CIVIC ACTIVITIES**

O'Fallon-Shiloh Chamber of Commerce

Belleville (Illinois) Chamber of Commerce

Belleville YMCA

Big Brothers and Big Sisters

Blessed Sacrament Catholic School

Cardinal Glennon Children's Hospital

Girl Scouts of Southern Illinois

Make-a-Wish Foundation

March of Dimes

Meredith Memorial Home

St. Clair Country Club

Belle-Clair Rotary Club, District Governor in 2020-2021

## PRESENTATIONS

"The Art of Planning with the Bigger Exemption," Commerce Bank

(CPA Firm), Rubin Brown LLP

"Structuring Trusts and Administration to Minimize Fiduciary Risk," Illinois Institute for Continuing Legal Education 60th Annual Estate Planning Short Court in Champaign and Chicago

Estate Planning speech for First Command Financial Services

Civilian Leadership Panel for Scott Air Force Base

Succession Planning Speech for Eastern Illinois Estate Planning Council in Champaign, IL

Presentation on Irrevocable Life Insurance Trusts and Use of Beneficiary Designations for NAIFA East Side in O'Fallon and Effingham, IL

Presentation for National Bank in Collinsville, IL on succession planning

"Complex Issues with Privilege," Illinois Institute for Continuing Legal Education 59th Annual Estate Planning Short Course in Champaign and Chicago

"Why It's Necessary to Protect and Preserve Your Assets," Swansea Rotary Club

"Marketing and Business Development for New Attorneys," Sandberg Phoenix & von Gontard P.C. Knowledge College Course

"Administering the Estate Efficiently" and "Putting the Case to Rest – Closing the Estate," National Business Institute

Estate planning basics speech for Metro East Underwriters Association

"Advanced Estate Planning Concepts: From Goal Articulation to Strategy Implementation," The Gray Group/Merrill Lynch

"Planning for the Unexpected," Eastern Illinois Estate Planning Council

Fiduciary Litigation and Estate Issues Speech for Sandberg Phoenix & von Gontard P.C. CPA CLE Course

"Basic Provisions of a Will," Illinois Institute for Continuing Legal Education's Starting Points: Drafting Wills Seminar

"Using Living Trusts and Powers of Attorney as Estate Planning Tools," National Business Institute's Drafting Effective Wills and Trusts Course

"Disrupting the Trust," Panel for the Northern Trust Advice Summit

Life Balancing Speech, Clerk's Association

"Controlling from the Grave: Is Flexibility a Good Thing," The American College of Trust and Estate Counsel (ACTEC)

Engage, Connect and Elevate Panelist for Maryville Talks Women and Leadership in Missouri

"Professionalism: Required Recordkeeping and Saving Your Sanity," Illinois Institute for Continuing Legal Education New Lawyer Institute

Estate Planning Issues and Taxes/Succession Planning Speech for Sandberg Phoenix & von Gontard P.C. CPA CLE Course

"Administering the Estate Efficiently", "Determining if Spouse's Elective Share is a Reasonable Option," and "Putting the Case to Rest – Closing the Estate," National Business Institute

"Will and Trust Contests," Illinois Institute for Continuing Legal Education 57th Annual Estate Planning Short Course

"Wills Overview" and "Anatomy of an Estate Plan," Illinois Institute for Continuing Legal Education Estate Planning Basics Course in Chicago

"Balancing Many Hats and Role Reversal," Riverbend Growth Association's Ladies' Day at the Track

Panelist for Women in Leadership: Partnership with Diversity Partnership in Maryville University

Estate Taxes Speech, St. Clair County Bar Association Probate CLE

"Beneficiary Issues – Advancements Versus Gifts and Squatters in the Residence," Illinois Institute for Continuing Legal Education

"Inventory, Annual Reports and Fiduciary Accounting," ISBA Guardianship Bootcamp

"Estate Planning Issues," Country Companies District Sales Caravan Meeting

"Choice of Entities," TABS Board

Midwest Business Institute Speech on Business Issues

Estate Planning Speech for Scott Credit Union

"Practice Management: Specifically, Baby Boomers, the Age Wave and Legal Zoom – How Estate Planners Can Survive the Tsunami," Illinois Institute for Continuing Legal Education 55th Annual Estate Planning Short Course

"25 Insurance Mistakes in Estate Planning," Illinois Institute for Continuing Legal Education 55th Annual Estate Planning Short Course

Primer: "Essentials and What I Wish I Knew," Illinois Institute for Continuing Legal Education 55th Annual Estate Planning Short Course

I-Day Speech for NAIFA East Side regarding Tax Law Updates

"Organizing the Process Within Your Office and Increasing Profitability," Illinois Institute for Continuing Legal Education Financial Planning Tools for Small Estates Course in Springfield January 2012

"Ethical and Legal Concerns Impacting Practice Management," Illinois Institute for Continuing Legal Education 54th Annual Estate Planning Short Course in Chicago & Springfield May 2011

Estate Planning Speech, Belleville Optimist Club January 2011

"Professional Lawyers – Civil Pursuit of a Nobel Profession," Illinois Institute for Continuing Legal Education

"Estate Planning for Disability," ISBA Solo and Small Firm Conference

"Potential Pitfalls of Representing Illinois Residents or Clients with Illinois Real Estate, UMKC Estate Planning Internship

"Planning for Clients with Disabilities, Mathis, Marifian & Richter, Ltd.

Moderator for "53rd Annual Estate Planning Short Course" Illinois Institute for Continuing Legal Education

"The Business of Estate Planning or Estate Planning in Business," St. Clair County Bar Association

"Special Needs Trust," Community Link

"Estate Planning – Why you need it and what I do," Metro East Underwriter Association Young Agents

"Business Killers," National City Bank Women in Business Luncheon

"Lurking Malpractice in the Mundane," Illinois Institute of Continuing Legal Education Estate Planning Teleconference Series

"Starting Points for Basic Estate Planning," Illinois Institute of Continuing Legal Education

"Estate Planning – Importance of Will, POA, Trust," Business Professional Women

"2032A Recapture Tax," Illinois Institute of Continuing Legal Education 52nd Annual Estate Planning Short Course

"Special Needs Trusts & Special Situations," Illinois Institute of Continuing Legal Education 51st Annual Estate Planning Short Course

"Special Needs Trusts," St. Clair County Bar Association CLE Program

"Ethical Dilemmas in Estate Planning," Illinois Institute of Continuing Legal Education

"Hot Topics in Probate Law," Illinois State Bar Association

"Deciphering the Boilerplate," Illinois Institute of Continuing Legal Education 50th Annual Estate Planning Short Course

"Fundamentals of Drafting Basic Wills and Trusts," Illinois Institute for Continuing Legal Education Planning Committee

"Drafting Wills and Trusts for the Smaller Estates," Illinois Institute for Continuing Legal Education Planning Committee

"Basic Estate Planning: Introductory Drafting and Tax Issues," Illinois Institute for Continuing Legal Education

"Estate Planning," East Side Association of Insurance and Financial Advisors

"Estate Planning," State Retirement Systems, Investing in Your Future

"Estate Planning" State Retirement Systems, Countdown to Retirement

"Estate Planning" State Retirement Systems, Education for Tomorrow's Choices

"Estate Planning," Morgan Stanley Smith Barney

"Estate Planning," Smith Barney

"Estate Planning," Edward Jones

"Exploring Financial & Legal Options," Continuing the Journey Program at the Shrine of Our Lady of the Snows

"Tax Issues and Choice of Entities," I Day for East Side Association of Insurance and Financial Advisors

"Estate Planning," O'Fallon Sunrise Rotary Club

"Estate Planning from the Beginning," Illinois Institute for Continuing Legal Education

Moderator for "Balancing Work and Life," Leadership Illinois

Moderator for "Panel of Entrepreneurial Business Women," Leadership Illinois

"How to Let Your Relatives Get More than the Lawyers," Rotary Club of St. Clair County (West)

"District 6510 Estate Planning Seminar," - Rotary International, District 6510

"The Basics of Estate Planning," Illinois Institute for Continuing Legal Education

"Practice Skills for Young Lawyers - Estate Administration," - Illinois State Bar Association

"Tax Update and Planning Seminar," Mathis, Marifian, Richter & Grandy, Ltd.

"Estate Planning," St. Clair County Legal Professionals

## **PUBLICATIONS**

"Disability Provisions in General (non-SNT) Living Trusts," Illinois Institute for Continuing Legal Education, *2007 Special Needs Trust Handbook*, Chapter 13

"Basic Estate Planning: Introductory Drafting and Tax Issues," Illinois Institute for Continuing Legal Education, *2003, 2004, 2005 and 2006 Practice Handbook*, Chapters 3 and 4

"Drafting Wills and Trusts for Smaller Estates," Illinois Institute for Continuing Legal Education, *2004 Practice Handbook*, Chapter 3

"Management of Decedent's Personal and Real Property," Illinois Institute for Continuing Legal Education, *2003 and 2009 Illinois Estate Administration Practice Handbook*, Chapter 5

"Estate, Gift and Generation-Skipping Transfer Taxes," Illinois Institute for Continuing Legal Education, *2000 Illinois Estate Planning: The Basics and Beyond Practice Handbook*, Chapter 6 and 2003 Supplement

"Counseling the Personal Representative, Marshaling Assets and Inventory," Illinois Institute for Continuing Legal Education, *1999 Illinois Estate Administration Practice Handbook*, Chapter 3

## RECOGNITION

2015-2023

ILLINOIS SUPER LAWYERS

Super Lawyer

Estate Planning and Probate Division

2021

MARTINDALE-HUBBELL®

Distinguished Rating

Very high rating in both legal ability and ethical standing