PARTNER

Nina T. Dow

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OVERVIEW

Nina Dow is a Partner in the firm’s Estate, Financial & Tax Planning practice area. Extremely passionate about her work, she strives to empower clients by helping them understand the law. Nina is a practical minded problem solver with a preference for simplicity whenever feasible. She focuses her practice on planning to minimize transfer taxes, including estate and tax planning that involves charitable giving, business succession planning, the representation of corporate and individual fiduciaries, and planning for individuals with special needs.

In addition to helping clients create an estate plan, Nina’s tax practice involves working closely with families to prepare state and federal estate tax returns following the death of a loved one. Her creative and strategic approach to estate taxation brings the best results possible for estate and trust beneficiaries. Nina also thrives on handling the complexity of estate administration in a timely fashion. Sensitive to the experience related to the loss of a family member, she settles the deceased’s affairs in a way that prevents added stress for clients.

Outside of the office, Nina is active in leadership roles in the legal profession. She is a co-founder and board member of the Arab American Bar Association of Massachusetts and serves on the organization’s Mentorship Committee. She is also co-chair of the Tax, Trusts and Estates Section of the Worcester County Bar Association and serves on the Executive Committee of the Estate and Business Planning Council of Worcester County.

For her dedication to mentoring younger attorneys, especially women, the Women’s Bar Association named Nina an Emerging Women Leaders in the Law Honoree in 2024.

Besides work

Nina enjoys spending time with family and friends, always trying out the newest restaurants and traveling overseas. She can also be found on the beach, tennis court, or running with her sister on any rail trail in Massachusetts. Nina is a fluent Arabic speaker, specifically the Lebanese dialect.

EXPERIENCE

- Drafts estate plans intended to eliminate or minimize Massachusetts and federal estate taxes
- Optimizes clients’ estate tax exemption with value freezing techniques such as qualified personal residence trusts while transferring assets to the next generation

- Helps clients create educational and gifting trusts for minors with no gift tax implications
- Protects clients' assets from creditors, including Medicaid, through the use of irrevocable trusts and other transfer techniques
- Protects inheritance and other windfalls for clients with special needs while maintaining eligibility to receive public benefits
- Assists clients with modifying irrevocable trusts created by previous generations without court approval by using nonjudicial settlement agreements
- Appoints clients as Personal Representatives of estates and counsels them to settle the affairs of decedents in a timely manner

AFFILIATIONS

- Co-Founder, Board Member, and Mentorship Committee, Arab American Bar Association of Massachusetts (AABAM)
- Co-Chair of the Tax, Trusts and Estates Section, Worcester County Bar Association
- Member, Professional Advisors Council, Greater Worcester Community Foundation
- Member, Alumnae Committee and Marketing and Development Committee, Notre Dame Academy
- Member, American Lebanese Chamber of Commerce of New England
- Member, Tax Law Section, Massachusetts Bar Association
- Committee Member, Estate and Business Planning Council of Worcester County
- Member, Professional Advisory Committee, Community Foundation of North Central Massachusetts
- Member, Worcester Economic Club
- Member, Trusts & Estates Consortium
- Member, National Academy of Elder Law Attorneys (NAELA)
- Member, Women's Bar Association

PREVIOUS

- Leadership Worcester, Class of 2021
- Board Member, Colony Retirement Homes
- Trustee, Worcester Public Library Foundation

HONORS

- Emerging Women Leaders in the Law Honoree, Women's Bar Association, 2024
- Massachusetts *Super Lawyers* Rising Star, 2019-2022

ARTICLES & TALKS

ARTICLES

- "10 Things I know about … Estate planning," *Worcester Business Journal*, 2025

- "The Hide and Seek of Creditors & Debtors: Examining the Effectiveness of Domestic Asset Protection Trusts for the Massachusetts Settlor," 27:2 QUINNIPIAC PROB. L. J. 169 (2014)

TALKS

- Fourth Annual Women of Color in Law Panel, Suffolk University Law School, 2025
- Middle Easterners in Law Panel, Middle Eastern Law Student Association, New England Law, 2025
- Estate Planning for Incapacitated or Disabled Adults: Requesting Substituted Judgment in Conservatorship Matters to Create & Execute an Estate Plan. A Perspective from the Bench, Guardian Ad Litem, and Petitioner., Worcester County Bar Association, 2025
- Voices in Law: Middle Eastern Attorneys Panel, Middle Eastern Law Students Association, Boston College Law School, 2024
- Legacy Conversations – Planning for Impact, Abby's House, 2024
- Bouncing Back: Overcoming Setbacks and Building Resilience, Boston Bar Association Senior Associates Forum Network, New Lawyers Forum Network and Women of Color Attorneys' Leadership Forum, 2024
- Peace of Mind: The Best Gift of 2024, Worcester Polytechnic Institute, 2024
- Massachusetts Estate Tax Law, Worcester Estate Planning Business Council, 2024
- Presented to executives of publicly-traded retailer on irrevocable trusts, selling a business or transferring a business to a child, and transferring wealth to future generations. 2023.
- Script Your Family's Future: Why You Need an Estate Plan, Edward Jones, 2023

BAR ADMISSIONS

- Massachusetts
- New Hampshire

EDUCATION

- LL.M., Master of Laws in Taxation, Boston University School of Law
- J.D., *cum laude*, Suffolk University Law School
- B.S., Emerson College