

Justin Rhuda

SENIOR ASSOCIATE

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Justin Rhuda works with Choate Wealth to provide comprehensive, personalized, and practical tax and estate planning advice to high net worth individuals and families with a focus on sophisticated wealth transfer strategies to minimize estate, gift and generation-skipping transfer taxes. Justin works closely with multiple generations of U.S. and international families on all aspects of wealth management, ranging from core estate planning to sophisticated strategies for lifetime asset transfers, including income tax-advantaged irrevocable grantor trusts, grantor retained annuity trusts (GRATs), qualified personal residence trusts (QPRTs), and closely held family investment vehicles.

Prior to law school, Justin served as an infantry officer in the U.S. Marine Corps, during which time he led up to 200 Marines through two deployments across four continents.

Focus Areas

Choate Wealth

Recognition

- *Massachusetts Super Lawyers* Rising Star (2024-2026)
- Honors Recipient, Massachusetts Supreme Judicial Court Pro Bono Honor Roll (2023)

Representative Engagements

- Advises trustees, family office, and multiple generations of internationally based family members in all matters relating to estate planning and administration of trusts totaling in excess of $5 billion.
- Regularly works with younger generations of families to establish and implement core estate plans that integrate into the larger family structure and strategically plan for growing families.
- Helps clients transfer assets from older trusts to newer trusts with modern terms via “decanting” strategy, allowing for improved management of trust assets and saving significant transfer taxes.
- Helps clients in private equity industry transfer carried interests and other company ownership stakes to trusts for descendants at minimal gift tax cost.
- Drafts irrevocable trusts that benefit spouse and descendants – sometimes referred to as “spousal lifetime access trusts” – to use grantor’s lifetime gift tax exemptions, while preserving the possibility of the spouse (and indirectly, the grantor) receiving trust distributions in the future.
- Regularly implements irrevocable grantor trusts, GRATs, QPRTs, and other tax-favored techniques.
- Advises single and multi-family office entities and outside fiduciaries in all matters relating to estate planning, lifetime tax-advantaged gifting, charitable planning, and administration of complex family wealth structures.

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Publications and Presentations

- "Estate Planning in a New Political Landscape," presenter, MCLE's Annual Estate Planning Conference, April 2025

Professional & Community Involvement

- In partnership with Veterans Legal Services of Boston, serves as pro bono estate planning counsel for low-income military veterans and their families
- Boston Bar Association, Active Duty Military & Veterans Forum
- Massachusetts Bar Association
- American Bar Association
- The International Legal Honor Society of Phi Delta Phi

Education & Credentials

- Suffolk University Law School, JD (2019) *summa cum laude; Law Student of the Year Finalist, National Jurist Magazine; Daniel J. Fern Award for Highest G.P.A. in Graduating Class*
- University of Vermont, BA (2010)

Admissions

- Massachusetts