

Jennifer A. Kosteva

Partner

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PRACTICE AREAS

- Estate and Tax Planning
- Estate and Trust Administration
- Closely Held Business Planning

EDUCATION

University of Virginia School of Law,
J.D. (2007)

University of Notre Dame, M.S.,
magna cum laude (2002)

University of Notre Dame, B.S.,
summa cum laude (2001)

ADMISSIONS

Pennsylvania (2010)

Virginia (2007)

BIOGRAPHY

Jen Kosteva focuses her practice on estate planning, trust and estate administration, and estate and gift taxation. She enjoys working with individuals and families on a variety of sensitive and complex estate and business planning matters. Jen has experience in tailoring estate plans to meet the needs of family members in all generations and to address special circumstances such as marriage, divorce or the birth or adoption of a child. She also advises executors and trustees about the administration of estates and trusts and guides them in all aspects of fulfilling their responsibilities, including advice on tax related matters.

Jen has been an Adjunct Professor at Temple University Beasley School of Law since 2020 where she teaches "Drafting and Analyzing Fundamental Estate Planning Documents" to both JD and LLM students.

Jen was named a Rising Star by *Philadelphia Magazine* in trust and estate law in 2016 and 2017.

Prior to joining Heckscher, Teillon, Terrill & Sager, Jen was an associate in the Private Wealth Services group of McGuireWoods, LLP in Richmond, Virginia. She also clerked for the Honorable James C. Dever, III, United States District Judge for the Eastern District of North Carolina, in Raleigh, North Carolina.

MEMBERSHIPS

- Pennsylvania Bar Association
 - Real Property Probate Estates and Trust Law Section
- Virginia State Bar
 - Real Property, Trust and Estate Law Section
- American Bar Association
 - Real Property Probate Estates and Trust Law Section
- Philadelphia Bar Association
 - Probate and Trust Law Section
- Montgomery Bar Association
- Philadelphia Estate Planning Council
- Montgomery County Estate Planning Council
 - Member, Board of Directors (2018 – present)

HONORS/AWARDS

- Fellow, American College of Trust and Estate Counsel
 - Elected 2023
- Pennsylvania Super Lawyer Rising Star (2016 – 2017)



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SPEAKING ENGAGEMENTS

- **2024** Jennifer A. Kosteva, Author/Speaker, "ABC's of Pennsylvania Trusts, Trust Drafting & Traps for the Unwary," Pennsylvania Bar Institute.
- **2024** Jennifer A. Kosteva, Author/Speaker, "Ethical Considerations if Drafting Agreements," presented at the Doris Jonas Freed American Inn of Court, a specialty inn of court focusing solely in matters of family law in the greater Philadelphia area.
- **2023** Jennifer A. Kosteva, Author/Speaker, "Prenuptial Agreements in Estate Planning," Pennsylvania Bar Institute, 30th Estate Law Institute, Philadelphia, Pennsylvania.
- **2022** Jennifer A. Kosteva, Author/Speaker, "Estate Planning Techniques for the Sophisticated Client," The Wharton School of the University of Pennsylvania, Executive Education Program, Philadelphia, Pennsylvania.
- **2021** Jennifer A. Kosteva, Author/Speaker, "Estate Planning for the Modern Woman," JKJ Financial Services, Financial Fitness for Female Conference, Virtual.
- **2021** Jennifer A. Kosteva, Co-Author/Speaker, "Asset Protection Planning," The Wharton School of the University of Pennsylvania, Executive Education Program, Philadelphia, Pennsylvania, also **2019**.
- **2020** Jennifer A. Kosteva and Adam T. Gusdorff, Co-Authors/Co-Speakers/Co-Course Planners, "Estate of Han Solo: Unusual Aspects of Estate Administration," Montgomery County Estate Planning Council, Montgomery County, Pennsylvania.
- **2019** Jennifer A. Kosteva, Speaker/Moderator, "How to Write a Will/Drafting Wills and Trusts," Pennsylvania Bar Institute, Philadelphia, Pennsylvania.
- **2019** Jennifer A. Kosteva and Adam T. Gusdorff, Co-Authors/Co-Speakers/Co-Course Planners, "Estate of Han Solo: Unusual Aspects of Estate Administration," National College of Probate Judges, Philadelphia, Pennsylvania.
- **2019** Jennifer A. Kosteva, Author/Speaker, "Fiduciary Income Taxes," Pennsylvania Bar Institute, Estate Law Institute, Philadelphia, Pennsylvania.
- **2019** Jennifer A. Kosteva, Course Planner/Moderator, "Are the Kids Alright – Planning for the Next Generation," Montgomery County Estate Planning Council, Montgomery County, Pennsylvania.
- **2018** Jennifer A. Kosteva, "Asset Protection for the Estate Planner," Pennsylvania Bar Institute, Estate Law Institute, Philadelphia, Pennsylvania.
- **2018** Jennifer A. Kosteva and Adam T. Gusdorff, Co-Authors/Co-Speakers/Co-Course Planners, "Estate of Han Solo: Unusual Aspects of Estate Administration," Pennsylvania Bar Institute, Mechanicsburg, Pennsylvania, also 2017 and 2016.



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- **2018** Jennifer A. Kosteva and Adam T. Gusdorff, Co-Authors/Co-Speakers, "Estate of Han Solo: Estate Administration Problems of Galactic Proportions," Philadelphia Bar Association Probate and Trust Section Quarterly Meeting, Philadelphia, Pennsylvania.
- **2017** Jennifer A. Kosteva, Course Planner/Moderator/Author, "Breaking Up is Hard to Do: Death and Estate Planning," Chester County Estate Planning Council, Pennsylvania 2017.
- **2017** Jennifer A. Kosteva, Speaker/Moderator, "How to Write a Will / Drafting Wills and Trusts," Pennsylvania Bar Institute, Philadelphia, Pennsylvania.
- **2017** Jennifer A. Kosteva, Co-Author/Panelist, "Premarital Agreements: A Practical Approach," Pennsylvania Bar Institute, Philadelphia, Pennsylvania.
- **2016** Jennifer A. Kosteva, Coordinator/Moderator, "Breaking Up is Hard to Do," Montgomery County Estate Planning Council Annual Meeting, Blue Bell, Pennsylvania.
- **2016** Jennifer A. Kosteva, Course Planner/Moderator, "Death and Divorce," Montgomery County Estate Planning Council, Montgomery County, Pennsylvania.
- **2015** Jennifer A. Kosteva, "Asset Protection Planning for the Migrating Client," Pennsylvania Bar Institute, Estate Law Institute, Philadelphia, Pennsylvania.
- **2014** Jennifer A. Kosteva, Author/Speaker, "Money for Minors: Estate and Gift Planning for Minor Beneficiaries," Pennsylvania Bar Institute, Estate Law Institute, Philadelphia, Pennsylvania.
- **2013** Jennifer A. Kosteva, Speaker, "Common Trust Techniques for the Foundation of an Estate Plan," Pennsylvania Bar Institute, Philadelphia, Pennsylvania.
- **2013** Jennifer A. Kosteva, Speaker, "Sophisticated Trust Techniques for the High Net Worth Client," Pennsylvania Bar Institute, Philadelphia, Pennsylvania.
- **2013** Jennifer A. Kosteva, Speaker, "Tax Consequences and Estate Issues in Divorce," Pennsylvania Bar Institute, Philadelphia, Pennsylvania.
- **2012** Jennifer A. Kosteva, Speaker/Author, "Estate and Gift Tax Consequences in Divorce: Selected Topics", (co-authored with Mary Jo Corsetti, Esquire, Williams Coulson, Pittsburgh, Pennsylvania), Tax Consequences in Divorce: Avoiding the Pitfalls 2012, Pennsylvania Bar Institute, Philadelphia, Pennsylvania.



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PUBLICATIONS

- **2022 Author** Jones v. McGreevy: Inherited IRA Subject to Claims of Beneficiary's Creditors, Philadelphia Bar Association, Probate and Trust Law Section Newsletter.
- **2018, 2015, 2012 Co-Author**, Elder Law in Pennsylvania; Guardianships of Incapacitated Persons (book chapter), Pennsylvania Bar Institute Press, (3rd, 4th and 5th editions).
- **2017 Co-Author** Twenty Years Later: Developments in Asset Protection Since 1997 with a Focus on Domestic Asset Protection Trusts, Duke University Estate Planning Conference, (presented by John A. Terrill, II).
- **2016 Co-Author** Asset Protection Planning: Understanding the Links and Conflicts between Estate Planning and Debtor/Creditor Law, The American Law Institute; Annual Summer Program at the University of Wisconsin, (presented by John A. Terrill, II).
- **2016 and 2015, Co-Author** The Migrating Client: Asset Protection Planning and State Exemptions, ACTEC Southeast Regional Meeting, ACTEC Ohio Fellows Meeting, (presented by John A. Terrill, II).
- **2016 Co-Author**, Benefits of Entering Into a Prenuptial Agreement to Address Division of Assets at the Time of Death, The Legal Intelligencer.
- **2016 Co-Author**, Planning for a Child's Divorce When Establishing a Trust, The Legal Intelligencer.
- **2015 Co-Author**, Irrevocable Life Insurance Trusts and Divorce, The Legal Intelligencer.
- **2009 Co-Author**, Relief Available for UK Taxpayers Claiming the Remittance Basis, Practical European Tax Strategies.
- **2009 Co-Author**, Slicing and Dicing Responsibilities and Duties of Trustees, West's Estate and Personal Financial Planning, Editor Edward F. Koren.
- **2009 Author**, Where There's a Will, There's a...Duty?: A Closer Look at the Safekeeping of Clients' Original Estate Planning Documents, American Bar Association, Real Property, Trusts and Estates eReport.
- **2003 Co-Author**, Calling It Quits: Tax Implications of Partnership Dissolution, Practical Tax Strategies.

TEACHING POSITIONS

- Adjunct Professor, Graduate Tax Program, Temple University James E. Beasley School of Law (2020 – present)