



## C. Carter Ruml

### CONTACT

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### Downtown Cincinnati

312 Walnut Street, Suite 1800  
Cincinnati, OH 45202

### EDUCATION

Princeton University, A.B., summa cum laude  
-Phi Beta Kappa, 2000

### LAW SCHOOL

Stanford Law School, J.D., with distinction,  
2004

### BAR ADMISSIONS

Commonwealth of Kentucky  
State of Ohio  
State of Florida  
State of Vermont

### AREAS OF PRACTICE

Business Planning & Entity Formation  
Charitable Planning  
Estate & Trust Administration  
Estate Planning  
Individual, Estate and Trust Tax Planning  
Non-Profit  
Personal Client Services  
Private & Family Business  
Succession Planning

### COMMUNITY OUTREACH

University of Kentucky Lewis Honors College  
- External Advisory Board Member  
Louisville Rowing Club - Past Director  
Cincinnati Rowing Club  
St. Francis in the Fields Episcopal Church  
(Harrods Creek) - Past Vestry Member  
Episcopal Diocese of Kentucky - Past  
Member of Trustees and Council  
St. Thomas Episcopal Church (Terrace Park)  
University Club of Cincinnati  
The Ohio Valley Princeton Association

### AFFILIATIONS

Kentucky Bar Association - Member  
Member of Probate Section Legislative

Carter's professional focus for over 17 years has been the trust, estate, business, tax and financial planning issues facing private clients and closely held business owners. His practice focuses on estate planning, estate administration, charitable planning, and other needs of private clients and fiduciaries.

Carter helps families plan the tax and non-tax aspects of their probate and non-probate estates, often incorporating many strategies to reduce estate, inheritance, and income taxes. His estate administration work often focuses on estates that are complex or contentious, whether because of family relationships, creditor claims, business liquidity needs, or otherwise.

Carter also helps private clients with other needs, including private equity investments, business succession planning, risk management, and strategic financial planning.

Carter's clients range from young professionals to recent retirees to very elderly people, and have varying levels of wealth - sometimes emerging, but often established, or generational. A common denominator for the clients he helps is an appreciation for careful listening, creative thinking, and customized approaches tailored to the client's particular situation and objectives. Carter takes pride in helping clients look far ahead and plan for unanticipated opportunities or pitfalls - to capture the good, and avoid the bad whenever possible.

For three years in the middle of his law practice, Carter worked in-house at a regional trust company and earned the Certified Financial Planner (CFP®) designation. This experience gives him an appreciation for working as part of a client's advisory team with high quality advisors in other disciplines, whether accounting, insurance, or investment management.

Carter publishes and speaks frequently on estate, tax, business, and financial planning, and has given almost 50 presentations at local, state, and regional bar associations, seminars, and conferences. Based on his professional speaking and reputation and his service to the trusts and estates bar, his peers elected him Fellow of the American College of Trust and Estate Counsel

Committee  
Estate Planning Council of Louisville  
Past Executive Committee Member and  
President  
Florida Bar Association - Member  
Vermont Bar Association - Member  
Certified Financial Planner (CFP®)

([ACTEC](#)). Carter is admitted to practice in Kentucky, Ohio, Florida, and Vermont.

Carter and his wife, Sara Elrod Ruml, live in Mariemont. They have three children at home, along with a giant, spoiled shaggy dog. Carter has been an active member of the Episcopal Church for over 30 years, and he and Sara are members of St. Thomas Episcopal Church in Terrace Park. Carter also proudly serves on the External Advisory Board of the Lewis Honors College of the University of Kentucky.

Carter enjoys exercising and keeping fit, most of all with rowing (often teaching new rowers to scull). He is active in the Louisville and Cincinnati Rowing Clubs, and has competed in singles and doubles sculling races around the country. He is bravely and humbly learning to play golf better, and reads widely about history, sociology, investing, and politics.