20TH ANNIVERSARY O'SULLIVAN ESTATE LAWYERS

EXCEPTIONAL SOLUTIONS. YOUR NEEDS ARE AS UNIQUE AS YOU.

Margaret R. O'Sullivan

"She find solutions, not problems." *Chambers Hight Net Worth Guide 2018*
"Expertise and technical skills are excellent" *Private Client Band 1, 2017 Chambers Canada*
"She provides all-round knowledge and always works towards the best solution for the client." *Who's Who Canada, Private Client 2016*
"Margaret O'Sullivan is recognised as one of the leading figures in the market on estate, will and trust planning and related litigation." Who's Who Legal Canada 2017
"Margaret O’Sullivan is extensively experienced handling complex trust and estate work for domestic and international private clients. She is particularly highly regarded for her expert knowledge of cross-border successions issues." Who's Who Legal Canada, Private Client 2017
Margaret O'Sullivan is "great with clients". She is one of the leading trust and estate lawyers in Canada. *Who's Who Legal Private Client 2016*

Location: Toronto, Ontario, Canada
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Areas of Practice

- Estate Planning
- Trust Planning
- Will Planning
- Incapacity Planning
- Trust and Estate Administration
- Advice to Executors and Trustees, Attorneys, Guardians and Legal Representatives
- Estate Dispute Resolution

Bar Admissions

- Ontario, 1983

Education

- **Queen's University, Faculty of Law**, Kingston, Ontario, Canada
  - L.L.B. - 1981
- **Queen's University**, Faculty of Arts and Science, Kingston, Ontario, Canada
  - B.A. *magna cum laude* - 1978

Overview

Margaret's practice involves all aspects of trust and estate work for domestic and international private clients, including estate planning; will and trust planning; incapacity planning; estate litigation; advising executors, trustees and beneficiaries and administration of estates and trusts, with a focus on high net worth domestic, cross border and multi-jurisdictional succession issues. Margaret is recognized in The Best Lawyers in Canada 2018, Legal Week's Private Client Global Elite 2018, in the 2018 Edition of The Canadian Legal Lexpert Directory as one of the most frequently recommended estate planning lawyers, in The Who's Who Legal: Private Client 2018 and in The Who's Who Legal: Canada 2018 as one of the five leading trust and estate lawyers in Canada. She is one of the six top-ranked private client lawyers in Chambers High Net Worth Guide 2018. She is the recipient of the 2014 STEP Founder's Award for Outstanding Achievement and the Ontario Bar Association's 2013 Award of Excellence in Trusts and Estates Law. Prior to establishing an independent practice, Margaret was a partner in the Toronto office of the national Canadian law firm Stikeman Elliott where she directed the firm's trusts and estates practice. She has practiced exclusively in the area of trusts and estates since 1983.

Awards and Accolades

- Recognized in *Legal Week's* **Private Client Global Elite 2018**
- Recognized in ***The Best Lawyers in Canada 2019*** in Trusts and Estates
- Recognized in the 2019 Edition of ***The Canadian Legal Lexpert Directory*** as a Leading Practitioner in Estate Planning
- Ranked as one of the top six leading private wealth lawyers in Canada in ***Chambers High Net Worth 2018 Guide***
- Ranked as one of the top six leading private client lawyers in Canada in ***Chambers Canada 2018 Guide***
- Named one of the most highly regarded individuals in ***The Who's Who Legal: Canada 2018 (Private Client)***
- Recognized in ***The Who's Who Legal: Private Client 2018***
- Recipient of the 2014 **STEP Founder's Award for Outstanding Achievement**
- Recipient of the Ontario Bar Association's 2013 **Award of Excellence in Trusts and Estates Law**
- Awarded "**Volunteer of the Year"** by the **Society of Trust and Estate Practitioners (Canada) 2008**

Presentations and Publications

Upcoming

Speaking at Lunch Seminar at Canaccord Genuity Wealth & Estate Planning Services on January 23, 2019

Presenting to Faculty Leadership- Queen's University on January 28, 2019

Attending Global Legal Week Private Client Forum Americas 2019 at Newport Beach, CA on March 27-29.

Speaking at STEP International Tax and Estate Planning Forum: Around the Globe in Laguna Beach on May 9 and 10, 2019

Past Presentations & Articles

Law Times"Update on the European Succession Regulation - What Every Canadian with EU Connections Needs to Know ", **October 22, 2018.**

Margaret attending Senior Trust and Estate Practitioners Forum on October 14-16, 2018

Margaret is speaking on Wills & Estate Planning Seminar at Pal Insurance Office on October 11, 2018.

STEP Journal, Equity and equality are not the same thing, October 2018.

Co-authored The Private Wealth & Private Client Review, 7th Edition, Chapter: "Canada" (Law Business Research, September 2018)

The Lawyer's Daily, Wills, Trusts & Estates "Cross-border estate administration: The U.S.-Ontario mix" **September 24, 2018.** This article was originally published by The Lawyer's Daily (www.thelawyersdaily.ca), part of LexisNexis Canada Inc.

Margaret is Chair of Program Committee for STEP Global Congress in Vancouver on September 13-14, 2018.

The Lawyer's Daily, Wills, Trusts & Estates "Cross-border estate administration:The two-country connection" **September 11, 2018** This article was originally published by The Lawyer's Daily (www.thelawyersdaily.ca), part of LexisNexis Canada Inc.

The Lawyer's Daily, Wills, Trusts & Estates "Cross-border estate administration: U.S. beneficiaries" **Aug 28, 2018**

The Lawyer's Daily, Wills, Trusts & Estates "Cross-border estate administration: It's complicated" **August 15, 2018** This article was originally published by The Lawyer's Daily (www.thelawyersdaily.ca), part of LexisNexis Canada Inc.

Margaret has been an expert columnist for Advisor.ca and Advisor's Edge magazine since 2011. You may read her columns here.

The Lawyer's Daily, Wills, Trusts & Estates "Planning for succession of a cottage or vacation home: Matrimonial issues" **June 13, 2018**

The Lawyer's Daily, Wills, Trusts & Estates "Planning for succession of a cottage or vacation home: Consider the taxes" **June 4, 2018**

Margaret speaking on Conflict of Laws issues as part of a panel discussion at STEP Annual Conference in Toronto on May 28-May 29, 2018.

The Lawyer's Daily, Wills, Trusts & Estates "Planning for succession of a cottage or vacation home: Getting personal" **May 28, 2018**

Morningstar "Estate planning and charities: Know your options", May 14, 2018

Margaret speaking at BloombergSen Women's event in Yorkville on May 1st, 2018.

Margaret speaking at Georgian Triangle Lifelong Learning in Collingwood on April 20, 2018.

Margaret attending American College of Trust and Estate Counsel Annual Meeting in San Antonio, Texas on March 8 – 11, 2018.

"Key Considerations in Multi-Jurisdictional and Separate Situs Will Planning" Private Client Global Guide 2017

"Private Client Law in Canada: Overview" Private Client Global Guide 2017

The International Comparative Legal Guide to: Private Client 2018 (7th Edition), Chapter 4:" Best Interest – Conflict of Interest: The Fiduciary Rule and Financial Advisory and Financial Planning Services" Global Legal Group, December 2017.

Margaret O'Sullivan in The Private Wealth & Private Client Review, 6th edition, chapter 12: "Canada" (Law Business Research, November 2017)

Co-chairing and speaking at STEP Cross-Border Estates– Mental & Incapacity Sessions in London, U.K. on November 30, 2017

Speaking at Estate Planning Breakfast Workshop at Pal Insurance on November 14, 2017

STEP Journal, Money Talks, October 2017

Attending American College of Trust and Estate Counsel, Nashville, October 12th-22nd, 2017

Cidel Provence Estate Planning Conference, September, 2017

STEP Canada 19th National Conference, "Discretionary Trusts - Practical Concerns", Toronto, June 12 - 13, 2017

Canada-U.S. Cross Border Estate Planning Issues, National Bank Toronto, June 7, 2017

Best interests or conflict of interest?, June, 2017

STEP Toronto, "Estate Planning for Global Families", Toronto, April 12, 2017

Law Times (Family Law and Trust Law focus), "Confidentiality Matters: Thoughts on Death and Privacy" February 27, 2017

Private Client Forum Americas, co-presenter: " Technologic: Technological liberation and the transparency of trust", Mayan Riviera, Mexico, February 15-17, 2017

Gluskin Sheff + Associates Inc., Private Client Lunch Seminar, February 9, 2017

The International Comparative Legal Guide to: Private Client 2017 **(6th Edition), Chapter 4:" Special Issues Arising for Estates with Foreign Beneficiaries or Legal Representatives" Global Legal Group, December 2016**

Co-author of *International Successions Laws Chapter for Canada* , Issue 51 (November 2016),

STEP Journal Volume 24/issue 9, Confidential Matters, November 2016

Practical Law Global Guide: Private Client **(online), " Private client law in Canada: Overview", Thomson Reuters (updated November 2016)**

Practical Law Global Guide: Private Client **(online), " Key Considerations in Multijurisdictional and Separate Situs Will Planning", Thomson Reuters (updated November 2016)**

Margaret O'Sullivan in ***The Private Wealth & Private Client Review, 5*****th edition, chapter: "Canada" (Law Business Research, October 2016)**

2016 CBA Wills, Estates and Trusts Fundamentals for Estate Practitioners program, "Conflicts of Laws", Toronto, October 26, 2016

Canadian Tax Foundation, 2016 Ontario Tax Conference, Co-Presenter: "Multijurisdictional Estate Planning", Toronto, October 25, 2016

Law Society of Ontario Practice Gems: The Administration of Estates program, Presenter: "Issues Arising Where There Are Foreign Beneficiaries or Legal Representatives Of An Estate", Toronto, September 20, 2016

2016 STEP National Conference, Panel Presentation: " The Impact of the European Regulation on Succession in Canada", Toronto, June 10, 2016

Law Times (Family Law and Trust Law focus), **" Family Law and the Treatment of Discretionary Trust Interests on Marital Breakdown " February 22, 2016**

The International Comparative Legal Guide to: Private Client 2016 **(5th Edition), Chapter 4: " The European Union Succession Regulation Now in Effect - How it Impacts Planning," Global Legal Group, December 2015**

Estates, Trusts & Pensions Journal, **" Conflict of Laws Issues in Drafting and Using Powers of Attorney for the Mobile Client", volume 35, December 2015**

Law Times (Estates & Trust Law focus), **" How New EU Rules for Cross-Border Succession Apply to Canadians," October 26, 2015**

Margaret O'Sullivan in ***The Private Wealth & Private Client Review,*** **4th edition, chapter: " Canada" (Law Business Research, October 2015)**

Book Review: *The International Protection of Adults* , eds R. Frimston et al., *STEP TQR*: Volume 13/Issue 3, 2015

CBA Wills, Estates and Trusts Fundamentals for Estate Practitioners program, "Conflict of Laws," Toronto, October 15-18, 2015

2015 Cidel Provence Conference, "Multijurisdictional Incapacity and Will Planning for the Mobile Client," Provence, France, September 2015

OBA Litigation and Administration of Foreign Trusts and Assets program, "Critical Guidance for the Planning and Administration of Foreign Assets," Toronto, April 9, 2015

Estate Planning & Litigation Forum, "Losing Your Marbles at Home and Abroad: Mental Incapacity and Multijurisdictional Planning," Langdon Hall, Cambridge, ON, April 28, 2015

STEP Journal, Book Review of John Poyser's *Capacity and Undue Influence*, March 2015

Private Client Forum Americas 2015, "War Within: Mental Incapacity and Cross-Border Planning for Assets in Multiple Jurisdictions" (Panel Discussion), Papagayo Bay, Costa Rica, February 4-6, 2015

The International Comparative Legal Guide to: Private Client 2015 (4th Edition), Chapter 4: " When Trust Law Meets Family Law: A Comparative Review of Discretionary Trusts and Marital Property Division," Global Legal Group, December 2014

Knowledge Bureau Workshop, "Attorney School: Handling Financial Affairs for a Loved One," Toronto, November 29, 2014

STEP Global Congress 2014, "Multijurisdictional assets — challenges for estate planning and dealing with mental incapacity," Miami, Florida, November 6 & 7, 2014

***The Private Wealth & Private Client Review,* 3rd edition, chapter: " Canada " (Law Business Research, October 2014)**

STEP Atlantic Branch: "The Mobile Client: Multijurisdictional Property, Probate and Planning," Halifax, NS, October 23, 2014

Osgoode Professional Development 2nd Annual Managing Complex Issues in Estate and Tax Planning, "Rights of Survivorship from Joint Ownership," October 1, 2014

2014 Cidel Provence Conference, "The Valuation of a Discretionary Interest in a Trust from a Trust, Matrimonial and Tax Perspective and Impacts on Estate Planning," Seillans, France, September 7-11, 2014

Estate Planning & Litigation Forum, "Keeping the Peace in a Time of Conflict: Understanding Conflict of Laws to Resolve Multijurisdictional Estate and Trust Issues," May 13, 2014, Langdon Hall, Cambridge, ON

CIBC Financial Planning GTA Regional Meeting, "High Net Worth Client Estate Planning Issues/Concerns and U.S. Estate Tax," May 7, 2014

Investors Group, "Going Global and Cross-Border: Multiple Will Planning for Foreign Assets and Will Planning Considerations for Clients with U.S. Connections," April 25, 2014

STEP Okanagan Chapter Launch Event, "Discretionary Trusts under Attack? — Inclusion as family property and valuation issues," Kelowna, BC, March 31, 2014

STEP Edmonton Branch Presentation, "The Mobile Client: Key Considerations in Multijurisdictional and Separate *Situs* Will Planning," Edmonton, AB, March 27, 2014

The Tenth International Estate Planning Institute, " Marriage in Canada - The Marital Deduction and Other Tax Relief and Property Rights on Marital Breakdown and Death" (and Appendix I) and "Same-Sex Marriage/Partnership in Various Jurisdictions - Canada," New York, NY, March 13 & 14, 2014

Private Client Multijurisdictional Guide 2013/14, "Key Considerations in Multijurisdictional and Separate Situs Will Planning ," Practical Law Company, February 1, 2014

Private Client Multijurisdictional Guide 2013/14, "Private Client Law in Canada: Overview," Practical Law Company, February 1, 2014

The International Comparative Legal Guide to: Private Client 2014, Chapter 3: " Conflict of Laws Issues in Drafting and Using Powers of Attorney for the Mobile Client," Global Legal Group, December 2013

STEP Leaders' Forum, London, UK, December 6, 2013

Law Society of Ontario, 16th Annual Estates & Trusts Summit (Day Two), " Conflict of Laws Issues around Drafting and Using Powers of Attorney" (Appendix: Chart), Donald Lamont Learning Centre, November 12, 2013

STEP London & Southwestern Ontario Chapter Launch Event, "Alter Ego and Joint Partner Trusts: Why They will Become More Commonplace in Future," Delta London Armoury Hotel, October 17, 2013

The Private Wealth & Private Client Review, 2nd edition, Chapter on Canada, September 2013

Advisor.ca, " Appointing Guardians for Adults," July 10, 2013

Society of Trust and Estate Practitioners Canada 15th National Conference, "Recent Developments in the EU: An Overview of the EU Succession Regulation and its Impact," as part of the Panel Discussion: "Selected Issues in Conflict of Laws in Succession(Common Law and Quebec Civil Law Perspectives),"Metro Toronto Convention Centre, June 10, 2013

STEP Journal, " The View From Toronto," Volume 21, Issue 4, p. May 22, 2013

Advisor.ca, " Marriage Contracts Protect Assets," May 6, 2013

Advisor.ca, " Handle U.S. Estate Tax Exposure," April 9, 2013

Newport Private Wealth, Private Client Breakfast Seminar, April 4, 2013

The International Comparative Legal Guide to: Private Client 2013, " Key Succession Issues for the Multijurisdictional Estate " by Margaret O'Sullivan

Advisor's Edge Magazine, " How to Address an Inadequate Inheritance," December 3, 2012

Conference for Advanced Life Underwriting, CALU Report, " Alter Ego and Joint Partner Trusts: Where do they fit? (part 2 of 2), " November 2012

The Private Wealth & Private Client Review, 1st edition, Chapter on Canada, November 2012

Advisor's Edge Magazine, " Use Family Law to Address an Inadequate Inheritance," November 2012

Chair of Session: " FATCA - What Next? and Financial Crisis - What Next?" 2012 Society of Trust and Estate Practitioners Assembly November 30, 2012, London, UK

Senior Estates & Trusts Practitioners' Forum 2012, Member of Steering Committee and Chair of Session " Trusts and Conflicts of Laws," Langdon Hall, October 14-16, 2012

Advisor.ca, " When are Trusts Better than Wills?" October 3, 2012

Gluskin Sheff + Associates Inc., Private Client Breakfast Seminar, September 12, 2012

Society of Trust and Estate Practitioners 5th Annual Pacific Rim Conference: " Using Income and Estate Tax Treaties: U.S.-Canada and U.S.-U.K., and U.S.-Japan as Illustrations" and " Planning and Compliance for the Dual National Individuals," May 4, 2012

Advisor's Edge Magazine, " 5 Reasons Trusts Work for Incapacity Planning, " May 2012

The Law Society of Ontario, Continuing Professional Development Program, *The Six-Minute Estates Lawyer 2012:* " Between a Rock and a Hard Place: The Dilemma of the Deathbed Will, " April 24, 2012

Osgoode Professional Development Program, Conference on Advising the Elderly Client, Alter Ego and Joint Partner Trusts, February 16, 2012

Conference for Advanced Life Underwriting, CALU Report, " Alter Ego and Joint Partner Trusts: Where do they fit? " February 2012

The International Comparative Legal Guide to: Private Client 2012, " Key Considerations in Multijurisdictional and Separate Situs Will Planning" by Margaret O'Sullivan

Society of Trust and Estate Practitioners Worldwide, London, U.K. Annual Meeting, Mental Capacity Special Interest Group Panel Discussion — Comparative Capacity Law in Multiple Jurisdictions, December 2, 2011

Ontario Bar Association, " Trusts and Estates: The Nuts and Bolts of Bonding," November 29, 2011

The Law Society of Ontario, *14th Annual Estates and Trusts Summit:* " A Review of Ethics and Defensive Practice Tools in an Estate Planning Context, " November 10, 2011

Senior Estates & Trusts Practitioners' Forum 2011, Member of Steering Committee and Chair of Session " Everything You Wanted to Know About Powers of Appointment . . . . But Were Afraid to Ask," Langdon Hall, October 16-18, 2011

Advisor.ca, " Joint Property Ownership: Problems and Pitfalls," September 19, 2011

Advisor.ca, " Income Splitting from Beyond the Grave," September 14, 2011

Advisor.ca, "Inter Vivos Trusts Help Minimize Tax," September 1, 2011

Society of Trust and Estate Practitioners Canada 13 th National Conference, Opening Plenary Session, " Trusts and Estates: The Essential Update, " June 2, 2011

Ontario Bar Association, *Beyond Will and Estate Planning Essentials:* " A Review of Ethics and Defensive Practice Tools in An Estate Planning Context," May 10, 2011

2011 BDO National Tax Specialist Conference, " A Potpourri of Legal Issues Arising in Estate Matters: What the Tax Advisor Needs to Know," January 18, 2011

Toronto Life magazine, The Legal Resource Guide, November 2010, article "Using a Trust in Your Estate Plan "

Toronto Life magazine, The Legal Resource Guide, November 2010, article " The Estate Planning Process"

The Law Society of Ontario Estates and Trusts Summit, " Alter Ego and Joint Partner Trusts," November 17, 2010

Senior Trusts and Estates Practitioners Forum, " Practice Management Issues for the Trusts and Estates Practitioner," October 18, 2010

Society of Trust and Estate Practitioners Canada 12 th National Conference, " A Review of the Fundamentals of Trust and Estate Accounting: Legal Considerations," June 8, 2010

International Succession Laws, Canada Chapter, May, 2010

The Law Society of Ontario, Advanced Round Table in Estates Law 2010, " Duties and Competencies of Estate Trustees and other Fiduciaries in Uncertain Economic Times,"

May 19, 2010

The Law Society of Ontario, Special Lectures 2010, *A Medical-Legal Approach to Estate Planning, Decision-Making, and Estate Dispute Resolution for the Older Client*: " Approaches to Drafting Powers of Attorney - Is Boilerplate Enough? " April 14 and 15, 2010

Osgoode Professional Development Continuing Legal Education, The Advanced Intensive Program in Wills, Estates and Trusts: " Key Considerations in Using Multijurisdictional and Separate Situs Wills," March 26, 2010

STEP Journal, March 2010, article " Trusted Advisor"

Ontario Bar Association, Trusts and Estates Section: " Dealing with Assets Outside the Jurisdiction," February 23, 2010

Society of Trust and Estate Practitioners Worldwide, London, U.K. Annual Meeting, " What Competencies Will the T&E Practitioner of 2015 Need?" November, 2009

Society of Trust and Estate Practitioners Canada 11th Annual Conference: " Ethical Dilemmas for Trust and Estate Practitioners in Advising Multiple Parties," June 19, 2009

Society of Trust and Estate Practitioners Canada, Toronto Branch: " Estate Administration Issues Involving Multijurisdictional Wills," March 11, 2009

Ontario Bar Association 2009 Institute, Trusts & Estates Law, *Willful and Wantin': Estates Practice in the First Half of the 21 st Century* : " Jurisdiction and Choice of Forum in Succession Matters: *Re Foote (Estate of),* " February 3, 2009

Ontario Bar Association, Trusts and Estates Section, A Year in Review, " Cross Border Issues," 2008

Estates, Trusts and Pensions Journal, "Valuation Issues and Discretionary Trusts, " Vol. 28, December, 2008

Senior Estates and Trusts Practitioners Forum: " 21 Year Rule - Issues and Planning," October 2, 2008

Ontario Bar Association, Trusts and Estates Section, " Valuation Issues and Discretionary Trusts," September, 2008

Society of Trust and Estate Practitioners Canada, Program Co-Chair: *Symposium 2007: Trust Law Reform in Canada,* November 5 and 6, 2007

Professional Activities

- Chair of Queen’s University Gift Planning Advisory Committee

- Chair of Program Committee for STEP Global Congress in Vancouver on September 13-14, 2018.
- Founding member and a former Deputy Chair, Society of Trust and Estate Practitioners (Canada)
- Former Chair of the Editorial Board of its newsletter STEP INSIDE
- Past Deputy Chair and past member, Board of Directors and Council for STEP Worldwide
- Past Chair, Professional Standards Committee, STEP Worldwide
- Past Chair, Trusts and Estates Section of the Ontario Bar Association
- Past elected member, Ontario Bar Association Council, 1993-1998
- Academician The International Academy of Estate and Trust Law
- Member, Canadian Bar Association
- Member, American Bar Association
- Member, New York State Bar Association
- Member, International Bar Association
- Member, Canadian Tax Foundation
- Elected Fellow of the American College of Trust and Estate Counsel, 1995
- Elected member, STEP Cross Border Estates Global Steering Committee, 2016
- Member, Queen's University Gift Planning Advisory Committee.
- Fellow, The American College of Trust and Estate Counsel (ACTEC)

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