

Post-settlement

Resource GUIDE



GLUCKSTEIN
LAWYERS

Table of Contents

Introduction 3

Terminology 4

Case Closed. Now what? 6

Office of the Children’s Lawyer & Public Guardian and Trustee 8

Guardianship 10

Management Plans 12

Guardianship Accounting & Passing of Accounts 14

Final thoughts from experienced guardians 16

Frequently Asked Questions (FAQ) 18

Full Circle Care and Trusted Expertise in Personal Injury Law 20



Introduction

Accepting a settlement in a personal injury lawsuit is usually a celebratory moment. Often years in the making, it can provide a sense of relief and marks the beginning of a new chapter. Access to additional resources often means the future looks brighter, but some important planning is necessary to avoid unexpected challenges down the road.

There are special rules that apply to the use of settlement funds for people who do not have the capacity to manage those funds on their own. These special rules apply to all children under the age of 18 years and to any adult who lacks the required capacity to handle money. The use of settlement funds for this group of people must be approved by and will be monitored by the courts. Someone called a “guardian” must be appointed to supervise the use of the money and to be the intermediary between the individual and the courts.

As a firm committed to full-circle care, Gluckstein Personal Injury Lawyers understands that the decisions made at the time of settlement, including the choice of guardian and the required plan for the use of the settlement funds (called the “management plan”), will have far-reaching and long-lasting implications. It is important that those responsible for managing the finances of people under guardianship arrangements know what will be expected of them. It is also important that they understand their responsibilities as a person in a position of trust, as well as the purpose of a management plan.

This resource guide will help our clients and others better navigate the challenges that follow the settlement of a personal injury lawsuit when a guardian is required. The following are included in the guide:

- key terms in the guardianship process
- the steps involved in post-settlement planning
- the roles and responsibilities of those involved in guardianships (including third party lawyers and government organizations)
- what is a structured settlement
- how management plans are created
- information and insights on the passing of accounts
- advice from other guardians

This guide has been prepared by Gluckstein Personal Injury Lawyers and is intended to inform and educate readers about the post-settlement process. That being said, each case is unique and legal advice should be obtained from lawyers with knowledge of your particular situation.



Contingency Fee Agreement

According to Ontario's Solicitor's Act, a contingency fee is one in which any part of a lawyer's or paralegal's fee is contingent or dependent on the success of the matter for which the lawyer or paralegal is retained. In practice, this type of fee often means that the lawyer will be paid a percentage of the settlement or judgment they obtained for their client. Contingency fee arrangements improve access to justice as they allow clients to obtain legal services that they may not otherwise be able to afford. In cases with a person under disability, the legal fee must be approved by a judge.

Judgment

A decision from a judge that finally disposes of an application or action on its merits. A judgment can be the result of a trial or when a settlement has been reached between parties and the terms are incorporated into an order approved by a judge.

Litigation Guardian

A person appointed by the court to make decisions on behalf of a minor or an individual who is unable to make legal decisions for themselves. Children under the age of 18 cannot sue or be sued in their own name. An adult must serve as a litigation guardian and must be represented by a lawyer. If a family member is unable or unwilling to act on behalf of the child or incapable adult party, the court may appoint the Office of the Children's Lawyer ("OCL") or the Public Guardian and Trustee ("PGT") to be the litigation guardian, respectively.

Management Plan

A management plan is a formal document, approved by the court, which describes how the funds of a person under guardianship are to be used. For example, a management plan may indicate how much money can be spent on healthcare or recreation annually. It often outlines the goals, objectives, and strategies for organizing, administering, and monitoring the disbursement of funds on behalf of the individual under guardianship. Management plans are more fully explored later in this guide.

Office of the Children’s Lawyer (“OCL”)

The OCL is an independent law office in the Ministry of the Attorney General. It delivers justice programs on behalf of children and represents the interests of children under the age of 18 years in a variety of matters and court cases in Ontario.

Passing of Accounts

Discussed in detail later in this guide, the passing of accounts is a legal process that ensures transparency and accountability in the management of the assets of a person under guardianship. Guardians must keep detailed records of transactions and financial decisions made on behalf of the person under guardianship. Every few years the court will review the transactions to ensure compliance with the management plan.

Person Under Disability

In litigation, a person under disability is an individual who cannot make their own legal decisions and requires a litigation guardian. This includes both minors and adults lacking the required capacity.

Public Guardian/Trustee (“PGT”) - The PGT is an independent law office in the Ministry of the Attorney General. They can represent the interests of mentally incapable adults in a variety of legal matters. Unless an incapable individual has a guardian of property appointed, the PGT will act in this capacity.

Rule 7 Motions & Applications

Rule 7 of Ontario’s Rules of Civil Procedure governs the approval of proposed settlements for parties under disability. Any proposed settlement on behalf of a party under a disability must be approved by a judge by way of a motion or application made in writing. The court must be satisfied that the proposed settlement is in the best interests of the party under a disability.

Settlement

A resolution reached between the parties involved in a civil lawsuit, typically involving financial compensation. A litigation guardian may accept an offer to settle; however, the settlement must be approved by a judge under a Rule 7 motion or application before it is binding on the parties.

Structured Settlement

A structured settlement involves the purchase of an annuity that results in payments being made over time, often for the claimant’s lifetime. A structured settlement guarantees that funds will be available for a specific length of time. Annuities provide for regular tax-free payments, usually in the form of monthly amounts. The annuity can be designed to provide some inflation protection and provision can be made for lump sum payments where required.



Case Closed. Now what?

When a personal injury claim is settled, there are steps that you and your lawyer must take before any resolution can be finalized.

In cases resolved through a settlement agreement, the claimant (or litigation guardian) will be required to sign settlement instructions that will outline the details of the agreement and give their lawyer authorization to finalize the settlement agreement. Once a settlement has been agreed upon, all competent adult plaintiffs and litigation guardians must sign a release. Following the agreement between the parties, cases involving persons under disability have additional steps that are required before settlement can be confirmed.

Rule 7.08 of the *Rules of Civil Procedure* requires settlement agreements involving parties who are under disability to be approved by a judge. A judge needs to be satisfied that the proposed settlement is in the best interests of the person under disability. Your legal team will prepare the necessary documents to demonstrate to the judge that the settlement agreement is in the best interest of the person under disability. Motions and applications required to obtain a judge's approval can take months to be finalized.

Following the approval of the settlement, if a guardian of property is not already in place, someone must be appointed to manage the funds according to a management plan. Guardianship and management plans are discussed in more detail later in this guide.

In most cases where a significant settlement has been achieved, a structured settlement will be considered. As structured settlements are tax-free and very low risk, often judges will insist that the settlement funds be placed in an annuity.

In the cases involving more modest settlements for minors, the funds may be paid into the Accountant of the Superior Court of Justice, where they will remain until the minor reaches the age of 18. Families can apply to the Minors' Funds Program to have the funds or a portion of the funds paid out for educational or medical needs, if necessary.

More about Structured Settlements

Structured settlements are investments in which the compensation from a personal injury lawsuit is paid out according to a defined schedule. Generally, regular payments are provided, although some structured settlements allow for periodic lump sum payments in addition to the regular schedule of payments for larger or anticipated expenses. The payment schedule can be customized with the structure broker to ensure that the frequency and amount of funding received appropriately meets the needs of the injured party. It is important for you to work with your lawyer and structure broker from the outset to create a payout schedule that is appropriate considering the needs of the person under disability. That plan, however, must be approved by a judge under the Rule 7 motion or application.

Funded by a tax-free annuity that is purchased from a life insurance company, a structured settlement is a very secure investment. Payments are guaranteed and there has never been an instance in Canada where the holder of the structure has failed to make the agreed upon payments.

With a structured settlement, recipients may qualify for additional income-tested government programs and benefits such as the HST/GST Credit, Canada Child Benefit, Ontario Student Assistant Program, hydro rebates, Registered Disability Savings Plan bonds and grants, and Old Age Security. Unlike many other investments, there are no management fees to pay under a structured settlement.

There are very few drawbacks to structured settlements if they are well planned. However, once a structure is placed it cannot be changed. It is very important to carefully plan for future needs.

If the structure that you decide upon does not have indexation/inflation protection, you may discover at some point that the periodic payments are not sufficient to cover the increased cost of medical treatments and the cost of living over time.

A major or unexpected expense (such as a mobility device that needs to be replaced sooner than anticipated) may strain the finances of a person under disability.

Fortunately, structured settlement companies can customize structures to better protect against such possibilities. It may also be possible to keep a small amount of funds outside of a structure to be used for these unexpected but necessary expenses.

Structured settlement companies and specialists

There are several structured settlement brokers that operate in Canada. They include [McKellar Structured Settlements](#), [Henderson Structured Settlements](#), [Baxter Structures](#), and [EPS Settlements Group of Canada](#). These companies offer services that include:

- helping clients calculate the costs associated with living with a personal injury over a lifetime. Services include pre-settlement evaluations and real-time evaluations and illustrative support during mediation or negotiations;
- designing structures according to personal needs and goals and providing day-to-day examples of future cost of living scenarios;
- ensuring the structure complies with the Canadian Revenue Agency guidelines;
- liaising between the client and life insurance company and distributing completed annuity contracts; and
- post-settlement consulting and brokerage.

What you need to know

Designing the structured settlement payment schedule requires consideration of future needs. Decisions made at this stage can have long-term benefits and/or consequences. You will have the opportunity to meet with your structured settlement company representative to customize the payment schedule to meet those needs considering the amount of funds available, current interest rates and impairment ratings.



Office of the Children's Lawyer & Public Guardian and Trustee

In cases involving persons under disability, two government organizations have an oversight function to ensure that the rights of these vulnerable persons are being protected.

The Office of the Children's Lawyer (OCL)

The OCL operates as an independent law office in the Ministry of the Attorney General. They represent the interests of children under the age of 18 in various legal matters and court cases in Ontario. Some examples include:

- family law actions (parenting time, contact and decision-making responsibility for children);
- child protection cases;
- civil cases (including personal injury and medical malpractice cases);
- estate matters; and
- requests for minors' funds.

The OCL employs and/or retains lawyers and social workers to work on behalf of minors involved in the legal system.

The Public Guardian and Trustee (PGT)

The PGT has a similar role as the OCL but represents the interests of adults who have been found to be mentally incapable. When an individual is mentally incapable of making legal decisions, they may require a 'substitute decision maker' to make decisions on their behalf. By default, this becomes the PGT, unless there is a Power of Attorney in place or unless someone applies to become a guardian.



Settlement Involvement

The OCL or PGT may become involved in the resolution of a civil case. When a person under disability's case is settled, it cannot be finalized without approval of a judge. In some cases, the judge may direct that the motion materials be filed with the OCL or PGT for their input or approval. The OCL or PGT may also be directed to make recommendations or objections to the settlement.

When a child is entitled to receive a payment from a civil case, the money may be paid into court through the Accountant of the Superior Court of Justice (ASCJ). If necessary, the ASCJ will hold the money in trust until the child turns 18.

When a person without capacity receives a large sum of money that he or she requires immediate or ongoing use of, a family member may be appointed as a guardian of property. This will allow funds to be used for ongoing medical or other expenses. Decisions with respect to who should be appointed and what the responsibilities entail are discussed in greater detail in the next section of this guide.



Guardianship

A guardian of property is a person or trust corporation that makes financial decisions on behalf of a person without capacity. A private guardian of property is appointed by the Ontario Superior Court of Justice. In cases of statutory guardianship, where the PGT has been appointed as statutory guardian, certain categories of people (spouse, relatives, power of attorneys or a trust corporation) can apply to the PGT to become guardian without a court order.

A private guardian is an individual appointed to assume the responsibilities of managing the financial affairs of the person under guardianship. A private guardian of property must demonstrate trustworthiness, that they care about the welfare of the person under guardianship, have a history of good financial management and the ability to manage property in a way that maximizes quality of life.

To become a guardian of property, a person must either:

- apply to and receive Ontario Superior Court of Justice approval (in the case of all minors); or
- in cases of statutory guardianship, apply to the PGT.

A guardian of property must:

- keep detailed accounts of all dealings with the money, including investments, receipts and disbursements;
- invest the money according to an approved management plan that complies with the Trustee Act; and
- in the case of a minor who has capacity, transfer all the property when the child reaches the age of maturity (18).

A guardian of property must not use the money for any non-approved purpose.

A trust corporation is another form of private guardianship. When the person under guardianship has significant assets and does not have any family member who is willing or able to perform the duties of a guardian, a decision may be made to use a professional trust company as guardian. As there is significant expense to using a corporate guardian, it is often not in the preferred approach.



Guardians of property are entitled to be compensated. The amount of compensation is prescribed in the *Substitute Decision Act* (“*SDA*”). In many cases, family guardians choose to waive their right to compensation to ensure that all available funds are used for the needs of the person under guardianship. It is important to note that section 32(8) of the *SDA* states that “a guardian who receives compensation for managing the property shall exercise a degree of care, diligence and skill that a person in the business of managing the property of others is required to exercise.” Under s. 32(7), a guardian of property who does not receive compensation is judged by a lower standard and required to exercise the “care, diligence and skill that a person of ordinary prudence would exercise in the conduct of his or her own affairs.”

An important part of being a guardian is managing the property according to a management plan. This plan will include an accounting of the income, assets, expenses, debts and an explanation of how the guardian of property will handle financial obligations. Management plans will be discussed in greater detail in the next section of his guide.



Management Plans

As discussed above, when a guardianship application is submitted a management plan will need to be prepared. The purpose of the management plan is to outline how the proposed guardian for property intends to manage the property for the person under guardianship.

Although the format will vary slightly depending on whether the incapable person is a minor or adult, the content of the plans will be similar. As discussed previously, the plan will include any income, assets, expenses and debts, and an explanation of how the guardian intends to manage the property.

Customized Plans

Because the Management Plan will serve as the guide for how the funds are to be spent, it is important for you to work closely with your lawyer to create a realistic plan that will meet as many of the incapable person's needs as possible with the funds available. It is important to know that once the management plan is approved by the court, it must be followed by the guardian for property, and any variations to that plan require court approval.

The management plan can be customized to ensure that the funds will be used to meet the needs of the person under guardianship. The plan may include funding for treatment, attendant care costs, educational expenses, accessibility devices, recreational expenses, a "rainy day" fund for unanticipated expenses, and even the cost of guardianship-related expenses (such as lawyers and accountants).

The application for guardianship and the management plan may be drafted by your personal injury lawyer or you may require the specialized expertise of an estates lawyer. The decision will be based on the complexity of the situation.

Balancing Needs with Wants

In an ideal world, the amount of compensation received in a personal injury lawsuit would cover 100% of the injured person's needs. Unfortunately, this is not the reality in most cases. There are many reasons for this, including liability risks or disagreements between the parties with respect to how much future care is necessary. For this reason, the management plan may require compromise. This compromise can involve difficult decisions regarding the amount of daily attendant care, the amount of treatment, and the amount allotted for recreational expenses.



Oversight of OCL/PGT and the Court

As part of the application for guardianship and approval of the management plan, your lawyer will seek approval from either the OCL or the PGT prior to submitting the materials to the court. The role of the OCL/PGT in this process is to ensure that the proposed plan is in the best interests of the person under guardianship. In some cases, the OCL/PGT lawyer may request additional information from the proposed guardian and their lawyer to assist with their review. They may make some additional recommendations to be incorporated into the plan. Ultimately, the court will make the final decision as to whether the proposed guardian is to be appointed and whether the management plan is acceptable. It is preferable to have the OCL/PGT consent to the application.

Guardianship Costs

At times there will be costs associated with being a guardian of property. It is important that the management plan allows for these costs or the guardian will be required to pay for them out of pocket. Expenses might include costs associated with varying the management plan or the passing of accounts, when you will need to consult with or be represented by an estate lawyer. These costs must be expressly included in the management plan or included by way of a 'rainy day' fund. This is an allotment of funds for unexpected annual expenses and may also be used for professional services required by the guardian. If using 'rainy day' funds, the guardian will be required to justify the expense as necessary. Remember, it is the guardian's responsibility to maintain accounts and expenses any expenses incurred for these purposes may ultimately need to be deducted from compensation, if any, to which the guardian is entitled.

Management Plan Forms

The OCL and PGT have copies of the standard management plan forms to be used on their websites.

A copy of the Management Plan to be completed in the case of a minor can be found [here](#).

A copy of the Management Plan to be completed in the case of an adult person can be found [here](#).



Guardianship Accounting & Passing of Accounts

One of the key responsibilities of being a guardian of property is the management of property in compliance with the management plan. A guardian is a fiduciary (a legal or ethical position of trust and responsibility). For this reason, the OCL or PGT will need to determine if the money being managed by the guardian has been done in accordance with the established management plan. This essentially means that they will be looking for an accounting of the funds. This requires the guardian to periodically pass the accounts in court, demonstrating the proper use of the funds.

Rules 74.16 to 74.18 of the *Rules of Civil Procedure* apply to accounts of estate trustees as well as to guardians of property. A notice of application to pass accounts must be filed with the court office, and must be served on the OCL or PGT, with a copy of the draft judgment at least 60 days before the hearing date. If no notices of objection are filed, or all are resolved in advance of the hearing date, the applicant (in this case the guardian) can seek judgment without a hearing. There are specific documents and forms which must be filed throughout this process and it is advisable for the guardian to hire an estate lawyer to assist with this process, for at least the first few passings of account.

To ensure that there are no concerns during the passing of accounts, the guardian needs to maintain accounts and records of all transactions involving the person under guardianship's funds. In most cases where the funds being managed are the subject of a court order, there will be a designated period for the passing of the accounts, often every two years. Considering the complexities and work involved in keeping organized accounts, a guardian has a right to compensation. As mentioned above, family members often chose not to be paid, allowing additional funds for use by the person under guardianship.

The keeping of accounts is a serious responsibility. Guardians must keep clear and detailed records. The accounts will need to include:

- a. a list of all assets (including money, investments, and all other property) at the commencement of management;
- b. an ongoing list of assets acquired or disposed of (including the dates of transactions and reasons/particulars for disposition);
- c. a list of money received with particulars and reasons for the payment;
- d. a list of money paid out (including date, amount, purpose and to whom it was paid);
- e. a list of investments (including amount, date, interest rate and type);
- f. a list of liabilities;
- g. a list of liabilities incurred and discharged;
- h. an ongoing list of all compensation taken by the guardian; and,
- i. a list of assets used to calculate the guardian's fee.

There is considerable complexity involved in this process. Generally, the more information the better. Many guardians choose to involve an accountant and an estate lawyer in this process to get some guidance on the level of specifics required and how to document the transactions.

The responsibility of maintaining accounts is ongoing for as long as a guardian of property is in place. There is a benefit to the guardian in going through this arduous process - once the application for approval of the account has passed, the account (for the period of time assessed) cannot be questioned in the future (absent fraud or mistake).

Sometimes a change is required in how the property is managed. For example, what happens if the needs of the person under guardianship change or the costs of treatment change? As the funds are subject to a management plan, the guardian is not at liberty to simply adjust the disbursement of the funds at their discretion. The management plan may need to be amended from time to time with approval. The PGT does not require a court order, just prior approval; however, the OCL is not at liberty to approve deviation from the management plan and a court order is required for changes to a minor's management plan. Deviations from the plan can also be dealt with when the accounts are passed, however caution must be exercised with this approach. If the court does not see the deviation as in the best interest of the person under guardianship, any funds expended outside the management plan will need to be repaid personally from the guardian to the person under guardianship.

It is a mistake to be unorganized or plan to gather the supporting documentation together when it is time to pass the account. It is part of your fiduciary duty, as a guardian of property, to maintain proper financial records. It is time consuming but prudent to ensure that all source documents are retained and organized.

In addition to the supporting documentation for expenses, you should keep the management plan, any court orders, and certificate of appointment organized and readily available should you need them.

The guardian must keep his or her financial records separate from the person under guardianship. Guardians must not borrow or use the funds for purposes outside of the management plan.

Guardians can prepare accounts using software programs like Microsoft Excel or tables in Microsoft Word. There should be a table of original assets, recorded in detail, of all property of the person under guardianship. Investments should be recorded as the book value and not the market value. For ongoing expenses, guardians should consider keeping all bank and investment statements, receipts and other source documents in chronological order. Note, it might be advisable to photocopy and store receipts as the ink can fade over time.

If guardians keep detailed records and follow the management plan, they should have no trouble when passing accounts.



Final thoughts from experienced guardians

In creating this guide, we sought feedback from experienced family guardians. We hoped to share their thoughts on what being a guardian is really like and offer their advice and guidance. Here are their collective thoughts:

Knowledge is Power

Guardians are obligated to spend settlement funds in accordance with the management plan, and in the best interest of the injured individual. It is important for proposed guardians to ask questions and to communicate any concerns to those involved in preparing the application for guardianship and management plan before they are filed with the court. It is important to bring up concerns or suggestions early on, rather than having to make changes to the management plan at a later date. Ultimately, guardians should have a thorough understanding of the management plan, this will ensure that you will be able to execute your duties appropriately.

Connect with an Estate Lawyer

Meeting with an estate lawyer shortly after the resolution of the personal injury case is valuable as they can provide you with insight pertaining to life after the settlement. This will ensure that you have a good understanding of your guardianship responsibilities, including how to best track the finances of the person under guardianship. The estate lawyer can also assist the guardian with the passing of accounts, as well as with any applications to the court to vary the management plan, if needed.

Connect with Your Community

In addition to connecting with an estate lawyer, it can be helpful to connect with others who have been through the process. This may involve maintaining connections with your personal Injury lawyer or connecting with other individuals who have gone through a similar process previously. Having others who you can turn to when you have questions can save you from additional stress and frustration.



Be Prepared and Organized

When it comes to the passing of accounts, there is no better way to ensure a smooth process than for the guardian to be prepared and organized by keeping track of the receipts for all expenses incurred, along with any explanations for these expenses. It is important for guardians to keep track of these expenses as they are incurred, rather than trying to compile them at the time of the passing of account. Showing the court and OCL/PGT that you are prepared and organized will streamline the process and will ultimately save time and money.

Collaborating with the PGT/OCL

Here are some tips on how to foster a positive relationship when working with the PGT and OCL:

- **Be Open and Honest:** Share all relevant information about the injured party's needs and the management of the settlement funds. This transparency will help establish trust and facilitate a productive partnership.
- **Ask Questions:** Don't be afraid to ask questions about their role, legal processes, or any concerns you may have.
- **Advocate in a Respectful Manner:** You are the expert when it comes to your family member's needs. Do not be afraid to respectfully advocate for your choices and the reasoning behind your decision making.
- **Do Not Take it Personally:** If you are asked tough questions, you may feel like your integrity or experience is being questioned but you must remember that the OCL and PGT are ensuring that your loved one's interests are protected. They have a responsibility to ask questions.
- **Respect Their Expertise:** Remember that the OCL and PGT have experience working with many different situations and families. Be open to their advice and guidance, even if it may not align with your initial thoughts or plans.
- **Maintain Regular Communication:** Keep the lines of communication open. By providing updates on your child's well-being and any significant decisions related to the management plan, you will establish an ongoing dialogue that will help everyone as they consider how to protect your family member's best interests.



Frequently Asked Questions (FAQ)

Who should be appointed as the Guardian?

Determining who to appoint as the guardian of property is a very personal decision, and it carries with it significant responsibilities. Often, a family member who is already involved in caring for the injured individual will wish to be appointed as the guardian. By taking on this role, that family member will have to ensure that he or she is acting in the best interest of the injured party, and that he or she meets all the required guardianship obligations. There are situations, however, when a corporate guardian (such as a financial institution) is preferred. Usually this happens when there are no family members who are willing or able to take on this responsibility. A corporate guardian will take over the responsibility of managing the assets of the individual in exchange for a fee. The fee can be significant.

Who should prepare the Guardianship Documents?

In some cases, an experienced personal injury lawyer may assist you with the preparation of the application for guardianship and management plan. In other situations an estate lawyer can help with the application process. When determining who is better suited to assist with this process, it is important to consider the complexity of the injured individual's needs and the monetary value of the settlement.

Can I decide how the funds will be spent?

Guardians must disburse funds according to the management plan approved by the court. In emergency situations, funds may end up being used for unexpected but necessary expenses. However, the usage of funds for any purpose not particularized in the management plan will ultimately need to be approved during the passing of accounts. If the court does not approve the unsanctioned usage of the funds, the guardian is responsible for personally repaying the funds.

What if the injured party's needs change?

There are times when the injured party's needs change after the management plan has been approved by the court, requiring a different allocation of the funds. In these contexts, management plans can be varied or altered by way of application to the court outlining what the requested changes are, how the distribution of funds will be impacted, and why it is in the best interest of the injured individual. As mentioned above, in emergency situations the guardian may disperse funds as needed but these changes in distribution will ultimately be subjected to approval during the next passing of account.

As a Guardian, will I require professional assistance?

Guardians are not required to seek assistance from an estate lawyer or an accountant. It can, however, be helpful to have the advice of professionals to get you off on the right foot. Accountants can direct you with respect to the best software or organization strategy to maintain records. An estate lawyer can provide guidance with respect to your legal responsibilities as a guardian as well as what will be expected of you during the passing of accounts. There are also times that may necessitate the assistance of an estate lawyer, for example, if the management plan needs to be changed or the OCL/PGT refuses to accept a deviation from the management plan. In these circumstances, you should seek the guidance and perhaps representation of an estate lawyer. These additional expenses should be considered in the management plan to allow the guardian to obtain professional assistance as required.



Full Circle Care and Trusted Expertise in Personal Injury Law

At Gluckstein Lawyers, we understand that navigating the complexities of personal injury law can be a challenging and overwhelming experience. That's why we're committed to providing our clients with Full Circle Care and Trusted Expertise to help them on their journey to recovery and justice.

Full Circle Care

Our approach to personal injury law goes beyond the courtroom. We believe in providing comprehensive support to our clients throughout their entire journey. Full Circle Care means that we are there for you from the moment you reach out to us until your case is resolved, and beyond. We provide compassionate and personalized guidance at every step of the way, ensuring that your physical, emotional, and financial needs are addressed. Our team is dedicated to helping you regain control of your life, providing support that extends beyond the legal process. This commitment to Full Circle Care distinguishes us from other law firms, as we truly care about your well-being and strive to make the entire process as smooth as possible.

Trusted Expertise

Gluckstein Lawyers has earned a reputation for excellence and expertise in personal injury law. Our team consists of highly skilled and experienced lawyers who specialize in this field. We understand the intricacies of personal injury cases, from motor vehicle accidents to medical malpractice, slip and fall incidents, and more. Our Trusted Expertise means that you can have confidence in our ability to provide the best legal representation. We have a proven track record of securing fair compensation for our clients, holding those responsible accountable, and helping individuals and their families rebuild their lives after a traumatic event.

Gluckstein Lawyers is more than just a law firm specializing in personal injury cases; we are a team that cares deeply about our clients and is dedicated to ensuring they receive the best possible outcome for their situation. With Full Circle Care and Trusted Expertise, we stand by your side, providing the guidance and support you need to regain control of your life after a personal injury.



Move forward with dignity,
respect and trusted
experience.



GLUCKSTEIN
LAWYERS

1-866-308-7722 | info@gluckstein.com
gluckstein.com

TORONTO | OTTAWA | NIAGARA
BARRIE | COLLINGWOOD | SUDBURY

