



Concentra
TRUST



Inclusive solutions. Ongoing support.

About the partnership

PooranLaw, Concentra Trust, and Ability Tax and Trust have teamed up to offer dependable trustee supports and services designed to ensure your wishes are carried out to the benefit of your loved ones—particularly those with disabilities. We have combined the fiduciary expertise of Concentra Trust, the trusted lifetime planning knowledge of PooranLaw, and the tax experts at Ability Tax and Trust to provide integrated solutions and supports to give you peace of mind when building your succession plan.

Who benefits

This service is primarily intended to support Ontario families who have one or more beneficiaries with a disability. We have the expertise to ensure your inheritance is structured in a way that protects your loved one's eligibility for social benefits, such as the Ontario Disability Support Program (ODSP).

Who we are



A social justice law firm focused on the promotion of a just society for persons with disabilities and other marginalized groups. The firm has extensive expertise in all areas of estate planning. PooranLaw can assist with making the necessary arrangements to ensure your priorities and legacy goals are carried out to the benefit of your family members and loved ones—particularly those with disabilities.



An Equitable Bank company, Concentra Trust is a federally-regulated national trust company that oversees more than \$36B of assets under administration. Concentra Trust has extensive experience providing tailored estate and trust solutions. We offer personal trusts, Henson-style trusts, power of attorney, guardianships, and estate administration. With our passion for trust governance, unbiased advice, and expert guidance, we provide exceptional client service.



Ability Tax and Trust is a tax, trust, and estate planning firm created primarily for persons with a disability and their families. Affiliated with PooranLaw Professional Corporation, we provide integrated services that include disability tax reviews and applications, taxpayer relief requests, personal and trust tax filings, tax appeals, and estate and trust planning.

The roles

PooranLaw	Concentra Trust	Ability Tax and Trust
<ul style="list-style-type: none">• Executing wills• Executing powers of attorney• Executing trust documents• Trustee support services	<ul style="list-style-type: none">• Executor• Trustee• Guardianship• Attorney for property	<ul style="list-style-type: none">• Tax review/planning• Tax compliance• Financial reporting• Tax administration

How we work

Planning phase	
Who	What to expect
PooranLaw	<ul style="list-style-type: none"> • Draft trust and estate planning documents • Co-ordinate approvals from draft to signing • Introductions to Ability Tax and Trust and Concentra Trust
Ability Tax and Trust	<ul style="list-style-type: none"> • Tax planning for estate planning documents
Concentra Trust	<ul style="list-style-type: none"> • Review draft trust documents prepared by PooranLaw
Estate administration	
PooranLaw	<ul style="list-style-type: none"> • Probate applications • Prepare audits, if required • Any additional legal support, as required
Ability Tax and Trust	<ul style="list-style-type: none"> • Prepare estate (trust) tax return(s) and file for clearance certificate • Prepare final accounting report for beneficiary distributions • Support with any additional tax activities
Concentra Trust	<ul style="list-style-type: none"> • Work with Executor/Family • Protect and safeguard estate assets • Assign Lead Relationship Manager to be the point of contact for Executor/Family • Work with PooranLaw and Ability Tax to ensure tax and legal compliance

Trust administration	
Concentra Trust	<ul style="list-style-type: none"> • Support the transfer of assets from the estate and review the formal terms and conditions of the Will to understand the trustee's administrative powers • Select appropriate investment advisor • Communicate with the beneficiary to determine expenses and general budget • Make distributions, regular disbursements and payment to and from the trust account • Prepare forms to pay bills via pre-authorized debit
Ability Tax and Trust	<ul style="list-style-type: none"> • Assist with the required tax activities for the trust • Together with Concentra Trust: assist with T3 Trust Tax Return filing, review and submission of compliance filings for trusts and beneficiaries, and oversight of audits and reviews by the Canada Revenue Agency
PooranLaw	<ul style="list-style-type: none"> • Liaise with the ODSP office to ensure trust administration does not disqualify the beneficiary's benefits • Liaise with RDSP plan holders • Determine and assist in arranging for any supportive care needs for the beneficiary through consultation • Review and submit compliance filings for the trust
Ongoing support	
All	<ul style="list-style-type: none"> • Participate in quarterly reviews of trusts • Preparation of passing of accounts as needed
Concentra Trust	<ul style="list-style-type: none"> • Collecting income and dividends, safeguarding assets, and investing capital • Reconcile trust accounts • Prepare annual trustee report and provide appropriate statement of account • Prepare and provide statement of account for the purpose of obtaining beneficiary approval or formal court passing of accounts as required from time to time • Maintain trustee minute books and other accounting records
Connect with us to learn more info@pooranlaw.com 416.860.7572 pooranlaw.com/TrusteeSupports	