

Margaret E.W. Sager

Partner

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PRACTICE AREAS

- Estate and Tax Planning
- Estate and Trust Administration
- Fiduciary and Tax Litigation

EDUCATION

University of Virginia School of Law School, J.D., (1985)

- Hardy Cross Dillard Fellow, 1983-84, 1984-85

University of Richmond, B.A., summa cum laude (1982)

- Phi Beta Kappa and Omicron Delta Kappa Honor Societies
- Harry S. Truman Scholar (representative of New York State), 1980-84

ADMISSIONS

Pennsylvania (1985)

BIOGRAPHY

Margaret E.W. Sager's practice includes estate planning for high-net worth individuals, trust and estate administration, fiduciary litigation and related dispute resolution, guardianships of incapacitated persons and charitable giving. In addition to her active fiduciary litigation practice, Margaret acts as a mediator and arbitrator to help other parties and their counsel resolve disputes privately, and without the cost and delay often associated with the judicial process.

Margaret is a frequent speaker on a variety of topics involving estates and trusts, including, most recently, trust modification and change of trust situs, fiduciary litigation, alternative dispute resolution (mediation and arbitration), the compensation of attorneys and fiduciaries, total return trusts, guardianships of incapacitated persons and donor charitable intent. She speaks at professional association meetings, women's groups, bar association events and universities including: the American College of Trust and Estate Counsel ("ACTEC"), the Wharton School of the University of Pennsylvania Executive Education Program, Cannon Financial Institute's Estate Planning Teleconference Series, the Cambridge Forums and Pennsylvania Bar Institute programs.

Margaret is the author of a number of publications, including, "Attorneys' Fees, Fiduciary Commissions and Costs," and "Guardianships of Incapacitated Persons," both of which are leading compendiums in Pennsylvania for those areas of law.

Margaret is a Fellow of the American College of Trust and Estate Counsel and serves or has served on many of the College's committees.

She is recognized as a Super Lawyer. Since 2005 Margaret has been named a Top 50 Women Pennsylvania Super Lawyer and in 2022 she was also recognized as a Top 100 Philadelphia Super Lawyer. Margaret is recognized by Chambers and Partners in their High Net Worth Guide as a Band 1 Leader in the Field in Private Wealth Law in Pennsylvania. She is listed as one of the leading trust and estate attorneys by Best Lawyers in America, and was recognized by Best Lawyers as a Lawyer of the Year in 2014. Margaret is AV® Preeminent™ Peer Review Rated by Martindale Hubbell.

Margaret is a member of the Philadelphia Bar Association, the Pennsylvania Bar Association, and the Philadelphia Estate Planning Council, which recognized her as the Council's Estate Planner of the Year in 2022. She is also a member of the Weeders Garden Club.

MEMBERSHIPS

- Philadelphia Bar Association
 - Probate and Trust Law Section (1985 – present)
 - Chair (2000)
 - Chair Elect/Treasurer (1999)
 - Vice Chair (1998)
 - Secretary (1997)
 - Executive Committee (1992 – 1996)
 - Secretary, Rules and Practice Committee (1998 – 1991)

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- Pennsylvania Bar Association
 - Member, Real Property, Probate & Trust Law Section (1985 – present)
- Montgomery County Bar Association (2001 – present)
- Bucks County Bar Association (2018 – present)
- American Bar Association
 - Member, Real Property, Probate & Trust Law Section (2005 – present)
- Philadelphia Estate Planning Council
 - Director/Board Member (1996 – 1997)
 - Co-Chair, 1997 Annual Meeting Program Committee (1996 – 1997)
 - Membership Committee (1995 – 1996)
 - Program Committee (1994 – 1995)
- Five County Rules Committee (1995 – 1999)
 - Philadelphia County Representative
- The Weeders Garden Club, Gladwyne, Pennsylvania
 - Member (2014 – present)

HONORS/AWARDS

- Fellow, American College of Trust and Estate Counsel, Elected 1999
 - Member, Long Rang Planning Committee (2020 – present)
 - Member, Board of Regents (2015 – March 2021)
 - Director, Foundation (2014 – 2020)
 - Member, New Fellows Steering Committee (2015 – present)
 - Dean, Mid-Atlantic Fellows Institute, 2019 (inaugural program)
 - Member, Fiduciary Litigation Committee (2009 – present), and former Chair
 - Member, State Laws Committee (2015 – present)
 - Member, Professional Responsibility Committee (2004 – 2014)
 - Member, Program Committee (2011 – 2013)
 - Member, Arbitration Task Force (2004 – 2006)
 - Member, Nominating Committee (2006 – 2007, 2018 – 2019, 2019 – 2020)
- AV® Preeminent™ Peer Review Rated by Martindale-Hubbell
- Martindale-Hubbell Bar Register of Preeminent Women Lawyers
- Chambers and Partners Leader in the Field, High Net Worth Guide (2018 – 2022)
- Top 100 Attorneys, Worth Magazine (2005 – 2007)
- Best Lawyers in America (1999 – present)
- Pennsylvania Super Lawyer (2004 – present)
- Top 50 Women Pennsylvania Super Lawyers (2005 – 2011, 2019, 2020, 2021)
- Top 100 Pennsylvania Super Lawyers (2022)

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COMMUNITY ACTIVITIES

- Whitemarsh Foundation, Whitemarsh Township, Montgomery County, PA
 - Steering Committee (2007 – 2013)
- Chestnut Hill Historical Society (now known as Chestnut Hill Conservancy and Historical Society), Philadelphia, PA
 - Board Member (2004 – 2008)
- The Weeders Garden Club, Gladwyne, Pennsylvania
 - Member (2014 – present)
- Stockton Rush Bartol Foundation, Philadelphia, PA
 - Board Member (1997 – 2004)
- Chair, Finance Committee (1998 – 2004)
- Pennsylvania Citizen Advocacy
 - Board Member (1994 – 1996)
- University of Richmond Alumni Association
 - Chair, Philadelphia Chapter (1989 – 1993)
 - Member, Governing Board of the Westhampton College Alumnae Association (1988 – 1993)
- University of Virginia School of Law Alumni Association
 - Co-Chair, Alumni Class of 1985 (1994 – 1999)
 - Co-Chair, 10th Reunion Committee (1994 – 1995)
 - 20th & 25th Reunion Committee, Co-Chair Activities Committee (2005, 2010)

SPEAKING ENGAGEMENTS

- **2020** Margaret E.W. Sager, Speaker, “The 2020 Estate Planning Teleconference Series,” webinar presented by Cannon Financial Institute, Inc., with Charles A. Redd, Esquire, St. Louis, MO, January 2020 (“Avoiding the Fiduciary Litigation Hurricane”).
- **2020** Margaret E.W. Sager, Speaker/Author, “State Income Taxation of Nongrantor Trusts: Taking Your Trusts on the Road,” webinar by the American Law Institute and American College of Trust and Estate Counsel, with Richard Nenzo, Esquire and Richard Greenberg, Esquire, January 2020.
- **2020** Margaret E.W. Sager, Speaker/Author, The Wharton School Executive Education Program, University of Pennsylvania, Philadelphia, PA, periodic speaker on estate planning and related tax topics, 2007 through present, most recently in January 2020, including such topics as “Estate Planning and Death Concepts” and “Do Trusts Still Matter.”

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- **2019** Margaret E.W. Sager and Bradley D. Terebello, Co-Authors, "Survivors' Gilt: How estate plans that predate a marriage and omit the spouse set a trap for the unwary," (see magazine numbered pages 29-30 of the e-magazine for the article), Best Lawyers, Business Edition: The Litigation Issue, Summer 2019.
- **2019** Margaret E.W. Sager, Author/Discussion Leader, Cambridge Forum on Private Wealth Litigation, "Mediation of Trust & Estate Matters: Panacea or Frolic & Detour?" New Orleans, Louisiana.
- **2019** Margaret E.W. Sager, Co-Speaker/Author, "Building & Sustaining a Successful Trusts & Estates Practice," American College of Trust and Estate Counsel, Mid-Atlantic Fellows Institute, with Peter S. Gordon, Esquire (Wilmington, DE) and Lynn B. Sassin, Esquire (Baltimore, MD), New York, NY.
- **2019** Margaret E.W. Sager, Speaker, "The 2019 Estate Planning Teleconference Series," presented by Cannon Financial Institute, Inc., with Charles A. Redd, Esquire, St. Louis, MO, ("Practical Solutions to Vexing Trust Administration Dilemmas").
- **2019** Margaret E.W. Sager, Speaker, Author, "Change-up to Fix up; Settling and Fixing Trust Disputes and Problems by Modification and Reformation," American College of Trust and Estate Counsel, Heart of America Fellows Institute, St. Louis, Missouri.
- **2019** Margaret E.W. Sager, Speaker/Author, "Top 10 Considerations and Challenges for Changing Trust Situs," 2019 Delaware Trust Conference, Delaware Bankers Association, Wilmington, DE, October 2019. Karen A. Fahrner, Speaker, "Digital Darlings – Minors & Digital Asset Succession," American College of Trust and Estate Counsel, Fall Meeting, Philadelphia, Pennsylvania.
- **2019** Margaret E.W. Sager, Speaker/Author, The Wharton School Executive Education Program, University of Pennsylvania, Philadelphia, Pennsylvania, periodic speaker on estate planning and related tax topics, 2007 through present, most recently in January 2019, including such topics as "Estate Planning and Death Concepts" and "Do Trust Still Matter."
- **2018** Margaret E. W. Sager, Speaker, "On The Road Again: Situs and the Resident Trust", with Richard W. Nenno, Esquire, Wilmington, DE, and Richard Greenberg, Esquire, Woodbridge, NJ, Symposium, American College of Trust and Estate Counsel, San Antonio, TX, March 2018.
- **2018** Margaret E. W. Sager, Speaker, "The 2018 Estate Planning Teleconference Series," presented by Cannon Financial Institute, Inc., with Charles A. Redd, Esquire, St. Louis, MO, April 2018 ("Developments in Trust and Estate Administration and Fiduciary Liability") and December 2018 ("Ensnared in an Ethics Trap: Navigating Conflicts of Interest").

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- **2018** Margaret E. W. Sager, Speaker/Author, "The State of the 'Death Tax' & Your Planning", The Hill at Whitemarsh, Whitemarsh, PA, speaker on estate planning and related tax topics, June, 2018.
- **2018** Margaret E. W. Sager, Speaker/Author, The Wharton School Executive Education Program, University of Pennsylvania, Philadelphia, PA, periodic speaker on estate planning and related tax topics, 2007 through present, most recently in May, 2018, on the topic "Do Trusts Still Matter."
- **2018** Margaret E.W. Sager, Speaker, "Trust Situs and Income Tax: Curiouser and Curiouser," Bradley D. Terebelo and Peter E. Moshang, Co-Speakers, "Federal Estate, Gift and GST," Jennifer A. Kosteva, Speaker, "Asset Protection for the Estate Planner," Karen A. Fahrner, Co-Speaker, "The Digital Afterlife," with George C. Constant, Esq., Constant Law Group, Lexington, MA and Mr. Lee Poskanzer, Directive Communication Systems, Milton, MA, Michael A. Breslow, Speaker, "Tax Driven Trusts - Advanced Concepts," 25th Estate Law Institute, Pennsylvania Bar Institute, Philadelphia, Pennsylvania.
- **2018** Margaret E.W. Sager, Speaker/Author, "We Can Work it Out: Mediation of Estate and Trust Disputes," American College of Trust and Estate Counsel, Mid-Atlantic Regional Meeting, Baltimore, MD, panel with Frederick R. Franke, Annapolis, MD and Anthony R. LaRatta, Haddonfield, NJ, September 2018.
- **2017** Margaret E.W. Sager, Speaker, "Planning to Minimize or Eliminate State Income Taxes on Trusts," presented to the Fiduciary Income Tax Committee of the American College of Trust and Estate Counsel, with Richard W. Nenno, Esquire, Senior Managing Director and Trust Counsel, Wilmington Trust Company, February 2017.
- **2017** Margaret E.W. Sager, Speaker/Author, "How to Grow It, Stretch It & Have It Last a Lifetime and Beyond!" University of Pennsylvania, presented by Penn Forum for Women Faculty, with Olivia Mitchell, Ph.D., Wharton School of the University of Pennsylvania, February 2017.
- **2017** Margaret E.W. Sager, Speaker/Author, "Mediating Fiduciary Disputes in Pennsylvania," Annual Retreat of the Pennsylvania Bar Association Real Property, Probate & Trust Law Section, Farmington, PA, August 2017.
- **2017** Margaret E.W. Sager, Speaker/Author, "Trust Situs: Studies in Contested Jurisdiction," Southern Arizona Estate Planning Council, Tucson, Arizona, February 2017.
- **2017** Margaret E.W. Sager, Speaker/Author, The Wharton School Executive Education Program, University of Pennsylvania, Philadelphia, PA, periodic speaker on estate planning and related tax topics, 2007 through present, most recently in August 2017.
- **2016** Margaret E.W. Sager and Jennifer A. Kosteva, Co-Authors, Elder Law in Pennsylvania, PBI Press, 4th edition (2015), Chapter 5 - Guardianships.

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- **2016** Margaret E.W. Sager, Speaker, “The 2016 Estate Planning Teleconference Series,” presented by Cannon Financial Institute, Inc., with Charles A. Redd, Esquire, St. Louis, MO, November 2016 (“The Ongoing March of Breach of Duty Claims and How to Protect Against Them”); July 2016 (“Liability Risks Arising from Holding Certain Assets in Trust”).
- **2015** Margaret E.W. Sager, Speaker, “The 2015 Estate Planning Teleconference Series,” presented by Cannon Financial Institute, Inc., January 2015 with Charles A. Redd, Esquire, Stinson Leonard Street LLP, St. Louis, Missouri, (“Breach of Fiduciary Duties Claims Revisited”).
- **2015** Margaret E.W. Sager, Speaker/Author, “Estate Planning: You’re Never Too Young!” University of Pennsylvania, “Estate Planning and Death Tax Concepts,” presented by Penn Forum for Women Faculty, Philadelphia, Pennsylvania.
- **2015** Margaret E.W. Sager, Speaker/Author, “Legal Document Planning 101: Estate Planning and Death Tax Concepts,” University of Pennsylvania, Philadelphia, Pennsylvania.
- **2015** Margaret E.W. Sager, Speaker/Author, “Successfully Implementing Your Client’s Charitable Intent,” Co-sponsored by the American Bar Institute and the American College of Trust and Estate Counsel, with Turney Berry, Esquire, Wyatt, Tarrant & Combs, LLP, Louisville, Kentucky and Martin Hall, Esquire, Ropes & Gray LLP, Boston, Massachusetts.
- **2015** Margaret E.W. Sager, Speaker/Author/Co-Course Planner/Moderator, “Litigating in the Orphans’ Court,” Pennsylvania Bar Institute, “Attorneys’ Fees, Fiduciary Commissions and Costs,” (co-authored with Martin A. Heckscher, Esquire, moderator and speaker, Philadelphia and Mechanicsburg), Philadelphia and Mechanicsburg, Pennsylvania.
- **2014** Margaret E. W. Sager, Speaker/Author, “Women and Money: How to Grow It, Stretch It and Have Enough to Last a Lifetime,” Women’s Faculty Forum of the University of Pennsylvania, Philadelphia, Pennsylvania.
- **2014** Margaret E.W. Sager, Author and Bradley D. Terebelo, Speaker/Author, “Giving your Trust a Facelift: Trust Modification,” Thomas O. Hiscott, “Income Tax Planning for Non-Grantor Trusts in 2014,” Adam T. Gusdorff, Speaker/Author, “Orphans’ Court Litigation – The Dead Man’s Rule,” Jennifer A. Kosteva, Speaker/Author, “Money for Minors: Estate and Gift Planning for Minor Beneficiaries,” Pennsylvania Bar Institute, “21st Annual Estate Law Institute,” Philadelphia, Pennsylvania.

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- **2014** Margaret E.W. Sager, Speaker, “The 2014 Estate Planning Teleconference Series,” presented by Cannon Financial Institute, Inc., March 2014 with Charles A. Redd, Esquire, Stinson Leonard Street LLP, St. Louis, Missouri, (“Estates and Trusts Encounter Federal Courts and the Constitution”); November, 2014 with Laird A. Lile, Esquire, Laird A. Lile, P.A., Naples, Florida (“The Trustee’s Nightmare: Breach of Fiduciary Duty Litigation”).
- **2014** Margaret E.W. Sager, Speaker/Author, “The Multi-State Trusts and Estates Practice: How Connecticut, Delaware, Florida, Pennsylvania and New Jersey Laws Affect New York Trusts and Estates Practitioners,” New York City Bar, presented with Sanford Schlesinger, Mark E. Haranzo, David A. Ludgin, Richard W. Nenno and Yoshimi O. Smith.
- **2014** Margaret E.W. Sager, Speaker/Co-Author, “Dr. Barnes Takes a Mulligan: Maximizing the Chances that our Donor’s Charitable Wishes are Followed,” American College of Trust and Estate Counsel, Tucson, Arizona, presented with Martin Hall, Esquire and Turney P. Berry, Esquire.
- **2013** Margaret E.W. Sager, Speaker, “The 2013 Estate Planning Teleconference Series,” presented by Cannon Financial Institute, Inc., with Charles A. Redd, Esquire, Stinson Leonard Street LLP, St. Louis, Missouri; March, 2013 (“Vexatious Fiduciary Duty Concerns”); May, 2013 (“Never a Dull Moment in the Management of Trust Assets”).
- **2013** Margaret E.W. Sager, Speaker/Author, “Down the Rabbit Hole and Through the Looking Glass: the Wonderland of Trust Situs and Governing Law,” 32nd Annual Kansas City Estate Planning Symposium, Kansas City, Kansas.
- **2013** Margaret E.W. Sager, Speaker/Author, “Modification of Trust and Change of Situs – Down the Rabbit Hole and Through the Looking Glass: the Wonderland of Trust Situs and Governing Law,” St. Louis Estate Planning Council, St. Louis, Missouri.
- **2013** Margaret E.W. Sager, Speaker/Author, “Trust Modification and Change of Situs – Down the Rabbit Hole and Through the Looking Glass: the Wonderland of Trust Situs and Governing Law,” Southern Arizona Estate Planning Council, Tucson, Arizona.
- **2013** Margaret E.W. Sager, Speaker/Author, The Wharton School Executive Education Program, University of Pennsylvania, Philadelphia, Pennsylvania, periodic programs on estate planning and related tax topics, 2007-present, most recently in July 2013.

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- **2012** Margaret E.W. Sager, Author, and Bradley D. Terebelo, Speaker/Author, "Trust Adventures in Wonderland – From the Meadow and Through the Looking Glass; Situs and Governing Law (or, Down the Rabbit Hole!)," Pennsylvania Bar Institute, "19th Annual Estate Law Institute," Philadelphia, Pennsylvania.
- **2012** Margaret E.W. Sager, Speaker, "The 2012 Estate Planning Teleconference Series," teleconference presented by Cannon Financial Institute, Inc., with Charles A. Redd, Esquire, of Stinson Morrison Hecker LLP, St. Louis, Missouri, November 2012 ("If You're Not Paranoid, You're Not Paying Attention: Fiduciary Liability and Ethical Concerns,") September 2012 ("Estate Planning with Life Insurance: ILITs and More,") April 2012 ("Winning the Battles Between Fiduciaries and Beneficiaries in Trust and Estate Administration,") and January 2012 ("Mid-Winter's Hottest Estate Planning Recent Developments").
- **2012** Margaret E.W. Sager, Speaker, Women's Faculty Forum of the University of Pennsylvania, "Women and Money: How to Grow It, Stretch It and Have Enough to Last a Lifetime," Philadelphia, Pennsylvania.
- **2012** Margaret E.W. Sager, Speaker/Author, "The Roles of Guardians and Counsel for Incapacitated Persons," Montgomery County Bar Association, October 2012, presented with The Honorable Lois Eisner Murphy and The Honorable Stanley R. Ott, both of the Orphans' Court Division, Court of Common Pleas of Montgomery County, Pennsylvania.
- **2012** Margaret E.W. Sager, Speaker/Author, "The Roles of Guardians and Counsel for Incapacitated Persons," Pennsylvania Conference of State Trial Judges, Hershey, Pennsylvania, July, 2012, presented with Carol Hershey and The Honorable Lois Eisner Murphy, Orphans' Court Division, Court of Common Pleas of Montgomery County, Pennsylvania.
- **2012** Margaret E.W. Sager, Speaker/Author, "Trust Adventures In Wonderland – From The Meadow and Through The Looking Glass; Situs And Governing Law (Or, Down The Rabbit Hole!)," American College of Trust and Estate Counsel, Colorado Springs, Colorado, June 2012, presented with Peter Gordon, Esquire.
- **2012** Margaret E.W. Sager, Speaker/Author, "Working Miracles with a Broken Trust," American Law Institute, Advanced Essentials of Private Wealth Planning, November 2012, Philadelphia, Pennsylvania.