CURRICULUM VITAE

a) **KRAFT, Deborah,** Associate Professor, Teaching Stream; Deputy Director Programs and Strategy, School of Accounting & Finance, University of Waterloo

b) DEGREES

- Master of Laws, LLM, Osgoode Hall Law School
- Master of Taxation, MTax, University of Waterloo
- Honours Bachelor of Business Administration, Wilfrid Laurier University

PROFESSIONAL DESIGNATIONS

- Trust & Estate Practitioner (TEP), Society of Trust and Estate Practitioner, 2004
- Certified Financial Planner (CFP®), FP Canada, 2001

c) RECENT EMPLOYMENT HISTORY

2024 – present	Associate Professor, Teaching Stream, University of Waterloo
2023 – present	Deputy Director, Programs and Strategy, School of Accounting & Finance, University of Waterloo
2008 – 2025	Director, Master of Taxation Program, School of Accounting and Finance, University of Waterloo
2014 – 2024	Continuing Lecturer, University of Waterloo
2008 – 2014	Lecturer, University of Waterloo
2005 – 2007	Lecturer, University of Waterloo
2007	Corporate Secretary and Director of Professional Development, Canadian Tax Foundation
2006 - 2007	Director and Faculty, Master of Taxation Program, School of Accounting and Finance, University of Waterloo
2005 - 2006	CEO, Society of Trust and Estate Practitioners, Canada

d) AWARDS AND RECOGNITION

- Outstanding Performance Award, University of Waterloo, May 2020 and May 2023. In recognition of record of excellence across the board in teaching and service.
- FP Canada Fellow distinction. In recognition of exceptional contributions to advancing the financial planning profession in Canada.

e) EXTERNAL SCHOLARLY AND PROFESSIONAL ACTIVITIES

- 2022 - present, Co-Author, Course Assessments, Society of Trust and Estate Practitioners
- 2014 – present, Co-Author, Course Assessments, The Institute for Advanced Financial Education
- 2003 - present, Member, Society of Trust and Estate Practitioners
- 2001 - present, Certified Financial Planner, Financial Planners Standards Council

- 2000 - 2020, Co-Author, Comment, The Institute for Advanced Financial Education
- 2010, Certified Management Accountants, development of cases, problems and solutions for new summer school
- 2004 - 2005, Financial Planners Standards Council, development of exam content
- 2004 – 2005, Secretary, Board of Directors, Toronto Branch, Society of Trust and Estate Practitioners
- 2004 – 2005, Board Member, Toronto Branch, Society of Trust and Estate Practitioner
- 2003 – 2005, Board Trustee, The Institute for Advanced Financial Education
- 2003/2005, Chair, Education Committee and Challenge Exam; Co-Chair, Competency Committee, The Institute for Advanced Financial Education
- 2003 – 2004, Financial Planners Standards Council, Member, Academic Advisory Committee
- 1997 – 1998, Chairperson, Program Advisory Committee, Business Program, Conestoga College
- 1995 – 1998, Board Member, Program Advisory Committee, Business Program, Conestoga College

f) CURRENT AND RECENT SERVICE

- Faculty Performance Review Committee, School of Accounting and Finance, 2024 to present
- Associate Director, Centre for Taxation in a Global Economy, 2025 to present
- Chair, SAF Awards Committee, 2015 to present
- Convocation Committee, 2023 to 2024
- Moderator, Women in Finance, November 2024
- SAF Honorary PhD Committee, 2019 to 2023
- SAF Governance Committee & Course Evaluation Project, Member, 2018

g) TEACHING

- 184 students: Supervised Master of Taxation graduate research papers, March 2010 to April 2024
- 5 students: Supervised projects for Graduate Diploma (Taxation), 2020 to 2024
- Peer Reviewer: Invited to serve as a PRT Reviewer within the Faculty of Arts; assigned six faculty members who volunteered to have their teaching reviewed in 2025.
- Teaching and Promotion in SAF: Lead for team developing department guidance associated with teaching and promotion.
- Adapting to Change: Designed, implemented and delivered this unique program to help new MTax students recognize and adapt to change early in the program, 2018 to 2024.
- Best Foot Forward Program: Designed and led a comprehensive professional development program for all full-time students in preparation for the work integrated learning recruiting. A highly successful professional development series, 2009 to 2024.
- Presentation Skills for Advanced Tax Professionals: Preparing, Connecting, and Communicating: Designed, implemented and delivered course with annual reassessment based on stakeholder input, 2009 to 2024.
- Client-Focused Written Communications for Advanced Tax Professionals: Designed, implemented and delivered course with annual reassessment based on stakeholder input, 2009 to 2024.
- Leadership of the MTax Work Integrated Learning Experience: Led the work integrated learning component of the MTax program during term as Program Director.

GRADUATE COURSES

2025	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 625, Tax Policy (MTax Program)
2024	TAX 636, Estate and Retirement Planning (MTax Program) – 2 sections
	TAX 638, Masters Research Paper (MTax Program)
	TAX 619, Advanced Taxation of Corporations
2023	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 619, Advanced Corporate Tax (MTax Program)
2022	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 619, Advanced Taxation of Corporations
2021	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 619, Advanced Taxation of Corporations
2020	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 690, Tax Administration, Advanced Applications for Professional Practice
	TAX 619, Advanced Taxation of Corporations
2019	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 600, Introductory Tax (MTax Program)
2018	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 600, Introductory Tax (MTax Program)
2017	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2016	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2015	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2014	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2013	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 628, Tax Planning for the Owner-Manager and Executive
	TAX 600, Introductory Tax (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2012	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2011	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 638, Masters Research Paper (MTax Program)
	TAX 600, Introductory Tax (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2010	TAX 636, Estate and Retirement Planning (MTax Program)

	TAX 600, Introductory Tax (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2009	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 600, Introductory Tax (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2008	TAX 600, Introductory Tax (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)
2006	TAX 636, Estate and Retirement Planning (MTax Program)
	TAX 620, Introduction to Business Structuring (MTax Program)

h) PUBLICATIONS, PRESENTATIONS

Professional Publications, Books & Modules

Financial Advisors Association of Canada, Advanced Learning Series – CE Module comprised of case studies with assessment and facilitator guide developed for continuing education of financial professionals, Co-editor, 2022

Financial Advisors Association of Canada, Risk Management & Estate Planning Module, Professional Financial Advisor Program, PFA designation, Co-editor, 2022

Kraft, Deborah, "*Advanced Concepts in Tax and Law for Personal Planning*," The Institute for Advanced Financial Education, 2019 major revision (Co-Author)

Kraft, Deborah, "*Tax and Legal Principles for Businesses and Their Owners*," The Institute for Advanced Financial Education, 2019 major revision (Co-Author)

Kraft, Deborah, "*Advanced Concepts in Tax and Law for Personal Planning*," The Institute for Advanced Financial Education, 2016 new course textbook (Co-Author)

Kraft, Deborah, "*Tax and Legal Principles for Businesses and Their Owners*," The Institute for Advanced Financial Education, 2016 new course textbook (Co-Author)

Principal Author of four textbooks in early 2000s when CCH/Advocis introduced a new set of courses for their CFP educational program

- Financial Planning Fundamentals
- Contemporary Practices in Financial Planning
- Comprehensive Practices in Risk and Retirement Planning
- Wealth Management & Estate Planning

Professional Papers & Articles

- Kraft, Deborah and James Kraft, 2016, "Planning with Life Insurance Post-2016," *Ontario Tax Conference*, Canadian Tax Foundation, 2016
- Kraft, Deborah and James Kraft, "Clarity of Intentions Will Reduce Uncertainty," *InfoExchange*, The Conference of Advanced Life Underwriting, 2016
- Kraft, Deborah and James Kraft, "Planning for the 21-Year Dance," *InfoExchange*, The Conference of Advanced Life Underwriting, 2015, Vol 2
- Kraft, Deborah and James Kraft, 2012, "The Application of Section 84.1," *Canadian Tax Journal*, 60:2, 449-70

- The Five-Year Review, *CA Magazine*, June/July 2010 edition, Co-author
- Co-author of *COMMENT*, published by The Institute for Advanced Financial Education (bi-monthly newsletter publication) – 6 editions annually, 2000 to 2019. Examples of publications in 2019 and 2018 include:
    i. *COMMENT, The Institute for Advanced Financial Education, Nov/Dec 2019, "Income Splitting: An Effective Way to Increase Cash Flow," "The Window for Tax Reassessments," and "Using Tax-Free Savings Accounts as Collateral"*
    ii. *COMMENT, The Institute for Advanced Financial Education, Sept/Oct 2019, "Multiplying the Capital Gains Exemption," and "Maturing an RRSP."*
    iii. *COMMENT, The Institute for Advanced Financial Education, July/Aug 2019, "The Unique Nature of a Policy Loan," "Be Cautious When Structuring a Charitable Gift," "Administrative Leniency is at the CRA's Discretion," and "GRE Designation and Non-Residents."*
    iv. *COMMENT, The Institute for Advanced Financial Education, May/June 2019, "Non-Deductible Fines and Penalties," "Fees Paid to a Power of Attorney," "Managing Inherent Risk is a Personal Choice," and "Summer Accidents Highlight Need for Estate Plans."*
    v. *COMMENT, The Institute for Advanced Financial Education, Mar/Apr 2019, "Business Overhead Insurance," "Beware of RRSP Over-contributions," "Rights or Things," and "Employee Death Benefit."*
    vi. *COMMENT, The Institute for Advanced Financial Education, Jan/Feb 2019, "Testamentary Gift Planning," "Tax Filing Season: A Look Ahead" and "Benefits & Contributions for 2019"*
    vii. *COMMENT, The Institute for Advanced Financial Education, Nov/Dec 2018, "Spousal Support," "Combatting Tax Evasion Through Increased Transparency," and "Easing the Financial Strain of the Gift-Giving Season"*
    viii. *COMMENT, The Institute for Advanced Financial Education, Sept/Oct 2018, "Total Remuneration Extends Beyond Salary," "Canadian Generosity," and "Corporate Ownership of a Life Insurance Policy"*
    ix. *COMMENT, The Institute for Advanced Financial Education, July/Aug 2018, "The Tax Consequences of Transferring a Life Insurance Policy" and "Working With the Capital Dividend Account"*
    x. *COMMENT, The Institute for Advanced Financial Education, May/June 2018, "Expanding the CRA's Inventory of Data Assets" "Measuring the Economic Cost of New Tax Proposals" and "Personal-Use Property: Often Overlooked but Still Subject to Tax"*
    xi. *COMMENT, The Institute for Advanced Financial Education, Mar/Apr 2018, "The New TOSI Rules: Complexity and Challenges"*
    xii. *COMMENT, The Institute for Advanced Financial Education, Jan/Feb 2018, "Preparing for Tax Season" and "Clearance Certificates for an Estate"*

Advisor's Edge Report, a Roger's publication targeted at the financial community across Canada, regular series of articles (Co-Author)

  i. *Understanding the Lifetime Capital Gains Exemption," Advisor's Edge Report October 2017*
  ii. *"How Active Versus Passive Income is Taxed," Advisor's Edge Report, June 2017*
  iii. *"The Value of Company Valuations," Advisor's Edge Report, October 2016*
  iv. *"How New Rules for Eligible Capital Property Will Work," Advisor's Edge Report, June 2016*
  v. *"A New Look at Personal Tax Rates," Advisor's Edge Report, February 2016*
  vi. *"How to Use a Section 85 Rollover," Advisor's Edge Report, January 2016*
  vii. *"The Corporation's RDTOH Account," Advisor's Edge Report, October 2015*
  viii. *"Pros and Cons of New Life Insurance Rules," Advisor's Edge Report, September 2015*
  ix. *"TFSA: Not Always a Simple Decision," Advisor's Edge Report, June 2015*

x. *“Trusts and the 21-Year Rule,” Advisor's Edge Report, February 2015*
xi. *"Optimize After-Tax Income," Advisor's Edge Report, November 2014*
xii. *"Proposed Tax Rules Could Impact Small Business Sales," Advisor's Edge Report, September 2014*
xiii. *"Come Clean With CRA," Advisor's Edge Report, May 2014*
xiv. *“Tax Consequences of Transferring Life Insurance," Advisor’s Edge Report, March 2014*
xv. *“Account Properly for Corporate-Owned Life Insurance,” Advisor’s Edge Report, February 2014*
xvi. *"Tread Carefully with Corporate Reorganizations,” Advisor’s Edge Report, November 2013*

Forum Magazine, column focused on Succession Planning, published by the Financial Planners Association (Co-Author).

i. *"Rainy Days: Contingency planning for business owners in different work phases," Forum, May 2015*
ii. *"Business Transfer: Making decisions, outcome and risks more manageable," Forum, May 2014*
iii. *"Directing Succession: Who will heed the casting call," Forum, November/December 2013*
iv. *"When decisions are driven by chance, choice or necessity," Forum, May 2013*
v. *"Family Succession: To sell of not to sell," Forum, November/December 2012*
vi. *"Successful Successions: Avoid the pitfalls that can derail your succession plan," Forum, June/July 2012*
vii. *"Why Understanding Value is Key", Forum, Nov/Dec 2011*

Professional Presentations

i. Tax Planning for the Wealthy Family Conference. Federated Press, September 2012. Succession and Tax Planning for Owner-Managers Workshop. Co-Presenter
ii. Tax Planning for the Wealthy Family Conference. Federated Press, September 2013. Succession and Tax Planning for Owner-Managers Workshop. Co-Presenter

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