The Institute of Chartered Accountants of India
Toronto Chapter

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Wealth Planning Essentials - WILLS, ESTATES & TAX

SATURDAY, JANUARY 24, 2026

7:30 am -1:30 pm

Special Raffle Draw of a Latest Mobile Phone

CPE 06 HRS.

Prachi Arora
Scotia Wealth Management

Michael Kulbak
Kulbak Trust Solutions

Baljeet Kaliravna
Kulbak Trust Solutions

Kevin Wong
Doane Grant Thornton LLP

Devesh Gupta
Prudent Law

TIME	AGENDA	SPEAKERS
07:30 AM	Registration, Breakfast and Networking	
08:15 AM	Inauguration Ceremony	
08:45 AM	Navigating Wealth Transition	Prachi Arora
09:30 AM	Three Documents That Protect Your Estate: Will, POA, and Testamentary Trust	Michael Kulbak & Baljeet Kaliravna
10:30 AM	Coffee Break	
10:45 AM	Death & Taxes, Succession planning: Tax tips for business owners	Kevin Wong
11:30 AM	Wills and PoA: Legal FAQs.	Devesh Gupta
12:15 PM	Thank you note and open for Lunch and Networking	

Fees
CA$ 32.5 + HST (Members)
CA$ 135 + HST (Non-Members)

Venue
Courtyard by Marriott Brampton,
90 Biscayne Crescent,
Brampton, ON L6W 4S1

Event sponsored by
Scotia Wealth Management.

Register at: icaitoronto.com | in icaitoronto | f icaisocial | X icaitoronto | icaisocial

Prachi Arora-Scotia Wealth Management

Prachi is a Trust Officer at Scotia Wealth Management who works closely with individuals and families to support estate and trust administration. With nearly a decade of experience across trusts, estates, and legal services in India and Canada, she brings deep insight into complex family dynamics and wealth transitions. Before joining Scotia Wealth Management, Prachi worked with J.P. Morgan's Wealth Management team. She is an Indian-qualified lawyer, Company Secretary, and an Associate Trust and Estate Practitioner (TEP) through STEP Canada.

Michael Kulbak -Kulbak Trust Solutions

Michael Kulbak is the Founder and Managing Principal of Kulbak Trust Solutions, specializing in estate and trust planning, taxation, and compliance. A seasoned fiduciary professional, he brings extensive experience as a CFO, Trustee, Director, and Treasurer. Michael is a recognized thought leader and columnist for Investment Executive, as well as a sought-after speaker and instructor on finance, tax, succession, and wealth management. He holds the TEP designation, an MBA from Queen's University, a BA in Mathematics for Commerce from York University, and is a CPA, CMA.

Baljeet Kaliravna-Kulbak Trust Solutions

Baljeet Kaliravna, CPA, CA, is the Founder and CEO of Kaliravna Management Services and a CIRO-approved Chief Financial Officer with over 35 years of experience in capital markets, investment banking, and regulated financial services. He currently serves as CFO of a CIRO-regulated broker-dealer and is Director, Trust and Estate Services at Kulbak Trust Solutions, bringing deep expertise in regulatory capital, governance, compliance, estate administration, and fiduciary stewardship. Baljeet is a CPA, CA in Canada, an FCA of the Institute of Chartered Accountants of India, and is pursuing the TEP designation.

Kevin Wong-Doane Grant Thornton LLP

Kevin Wong is a Partner in Tax with over 20 years of experience, specializing in corporate reorganizations for owner-managed businesses and high-net-worth individuals. He provides strategic guidance on restructuring, succession planning, trust and estate filings, and post-mortem tax strategies. Kevin holds a Master of Tax from the University of Waterloo and joined Doane Grant Thornton in 2023 after two decades at MDP LLP.

Devash Gupta-Prudent Law

Devesh is the Founder and Owner of Prudent Law, a multi-lawyer firm based in Mississauga. Since its establishment in 2015, the firm has grown to offer comprehensive legal services, including wills and estates, residential and commercial real estate, corporate law, and civil, estate, and commercial litigation. Devesh is an accomplished and trusted legal professional who provides pragmatic and strategic legal advice to clients across a wide range of industries.