Earn
The Real Wealth Manager Certification

RWM™

The Pre-Eminent Standard in Wealth Management Services

Only from:

Knowledge Bureau

World-Class Financial Education™

Especially for:
Financial Advisors, Tax and Estate Advisors, Insurance and Investment Advisors, and Divorce, Elder Care and End of Life Counsellors

Knowledge Bureau
World-Class Financial Education™

1 Who is the Real Wealth Manager?

The Real Wealth Manager is a professional who has earned the right to use the RWM™ certification after comprehensive training in the delivery of goal-based, client-centric wealth management solutions. The Real Wealth Manager leads a multi-stakeholder team, comprised of other financial services professionals and family members, in a holistic and long term approach to family wealth planning. The focus is on four elements of Real Wealth Management: the accumulation, growth, preservation and transition of sustainable wealth—that is, after taxes, inflation and fees.

2 The RWM™ Advantage: Certified Skillsets

Advisors authorized to use RWM™ behind their names have a deep and broad understanding of both the behavioral and financial skills required to manage family wealth over several generations. Using extensive skills in providing tax efficient Real Wealth Management services, clients are presented with an unparalleled opportunity to work with a primary advisor who has assembled a trusted team of specialists to help guide financial requirements throughout various family lifecycles.

In collaboration with the family, the RWM develops a strategy and follows a process to manage inter-generational wealth on an after-tax basis. This sets the standard for decision-making for investment, retirement, business, succession and estate planning. The team is then responsible for the stewardship of wealth from one generation to the next.

3 Meeting High Standards while Complementing Existing Credentials

The RWM™ is earned with the completion of an 11 module program. Ongoing use of the certification mark requires 30 hours of continuing professional development in each two year cycle. Best of all, the RWM™ complements other industry designations, requiring the graduate to be in good standing and practice with the highest standards of conduct.

In a nutshell:

Real Wealth Management is not simply about the money, the product or the plan — it's about creating and managing inter-advisory and inter-generational relationships with clients to make the best decisions in meeting the family's financial goals.

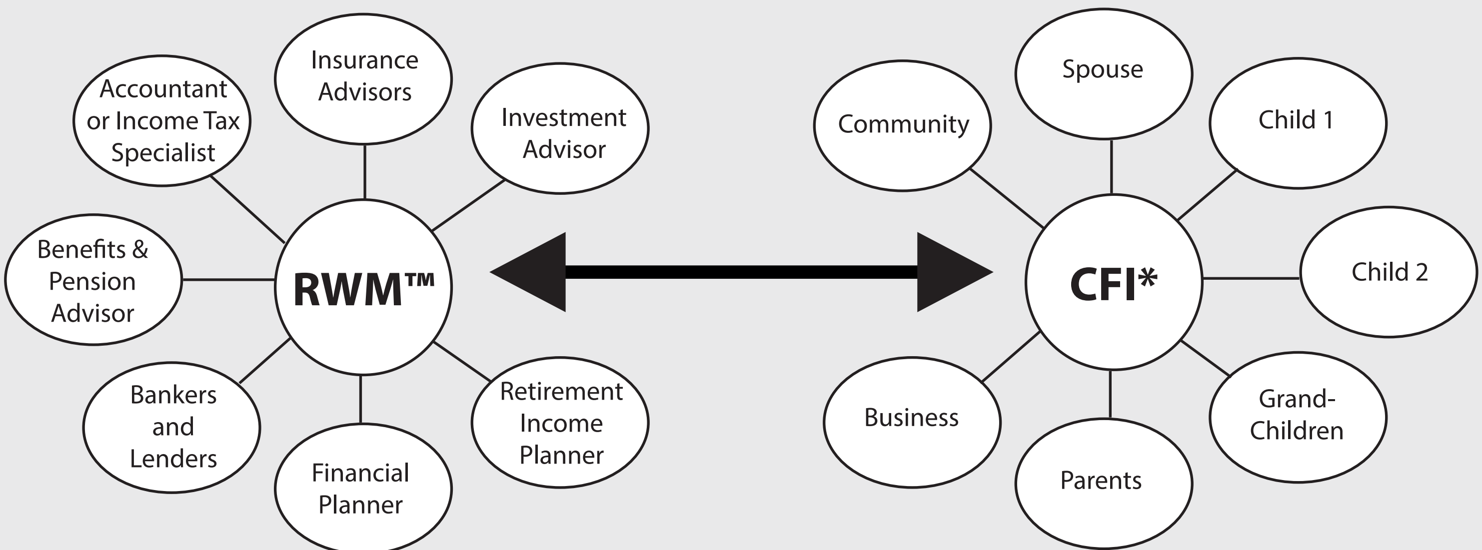
4 What's Involved?

With the training, tools and processes, a RWM™ is better positioned to consider a client's situation with a higher standard of care than a regular advisor. Over the long term, the RWM contributes not only as a knowledge specialist, but most importantly, as the primary advisor trained in the inter-advisory discipline of Real Wealth Management™. Specifically, the RWM possesses:

1. Deep Knowledge in a field of specialization suitable to their clients' needs:

- Investment Income Services
- Retirement Income Services
- Tax Planning Services
- Succession and Estate Planning Services

2. A Strategy and Process for Joint Decision-Making:



* Chief Family Influencer

5 Synonymous with High Standards

We are proud to be the exclusive post-secondary educational institution offering the RWM™ Certificate of Distinction as well as the MFA™ and DFA-Specialist™ Designation Programs, each of which lead financial professionals to a deeper level of specialization in their chosen field of expertise. Tens of thousands of professionals in the financial services, tax and accounting fields have trained with us over the years. A Knowledge Bureau Education is synonymous with high standards of excellence. Our programs include self-study courses conveniently available online, regional CE Summits, conferencing, books, subscription services and most recently the RWM Program.

Evelyn Jacks, Founder and President

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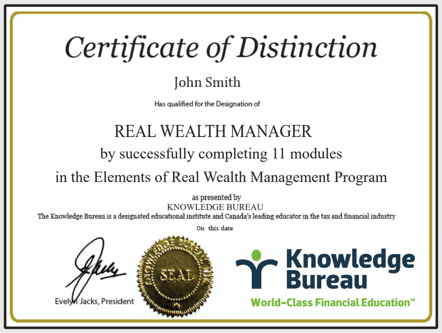
6 Features of the Real Wealth Management Program

Structure Your Advisory Practice for the Future with the Elements of Real Wealth Management Program and Earn Your RWM™ Certification

11 Comprehensive Module | 15 Professional Software Tools | Personalized Instruction

1	DEFINING REAL WEALTH MANAGEMENT
2	THE STRATEGIC APPROACH IN REAL WEALTH MANAGEMENT
3	THE COSTS OF BUILDING WEALTH
4	OBJECTIVE-BASED PLANNING AND JOINT-DECISION MAKING
5	MANAGING SOURCES OF INCOME AND CAPITAL
6	THE REAL WEALTH MANAGEMENT PROCESS
7	ELEMENTS OF RWM: ACCUMULATION
8	ELEMENTS OF RWM: GROWTH
9	ELEMENTS OF RWM: PRESERVATION
10	ELEMENTS OF RWM: TRANSITION
11	LEADING WITH THE REAL WEALTH MANAGEMENT STRATEGY


Certificate of Distinction

John Smith

Has qualified for the Designation of

REAL WEALTH MANAGER

by successfully completing 11 modules

in the Elements of Real Wealth Management Program

as presented by

KNOWLEDGE BUREAU

The Knowledge Bureau is a designated educational institute and Canada's leading educator in the tax and financial industry

On this date

Evelyn Jacks, President

SEAL

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7 What Skills Does a Real Wealth Manager Have?

The RWM, the primary advisor in providing comprehensive and collaborative wealth advisory services, is specifically trained to lead strategic decision-making by an inter-advisory team with family stakeholders. The steps to this approach include:

- **Possessing** deep knowledge in the advisor's field of practice
- **Acting** as the **primary advisor** through a strategic process of decision making
- **Listening** for the client's life and financial triggers
- **Strategizing** using the "Four RWM Elements": Accumulation, Growth, Preservation and Transition of sustainable wealth
- **Managing** the team of specialists to provide required expertise for financial solutions
- **Implementing** the RWM strategy on an efficient after-tax, after-cost basis with all stakeholders
- **Analyzing** financial data expertly and consistently over time to meet financial milestones
- **Reviewing** and adjusting the strategy and process to meet ongoing client objectives

8 Clients Want Customized Solutions

According to a recent study* by the CFA Institute, "the connection between professional skills and customer outcomes must become more symbiotic. . .wealth managers must demonstrate greater relevance to the current and future needs of clients and prospects." The RWM cements his or her relevance to the family by confidently delivering customized financial strategies based on client objectives and goals with a process for accountable solutions over time. Your clients will appreciate the opportunity to make sound financial decisions with a most trusted advisor who really knows them well and can help them visualize the future while navigating a complicated financial world. The result is a pathway to true affluence and peace of mind.

*The Value of Premium Wealth Management, 2017

9 Earn Your Prestigious Certificate of Distinction and the RWM™

An ever-growing number of advisors from all sides of the financial services are competing for clients. To avoid getting "lost in the noise" and to survive and grow, leading advisors can now differentiate themselves with this advanced level designation that complements the standard designations held by many planners, advisors and accountants.

- Become the **primary advisor** through all market conditions and life cycles
- Enhance your skills, fast-track your career and elevate client services
- Increase assets, revenue, team efficiency and profitability
- Work effectively with and increase referrals from other professionals
- Differentiate yourself from the mass of designation holders with a unique education

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Choose Knowledge Bureau: Your Trusted Education Partner

We would like to create a lasting learning relationship with you and your team, for all your professional development and continuing education requirements including the attainment of the RWM™ certification mark. Count on us for:

- Practical training you can use right away with your team and clients
- Unparalleled personalized attention to ensure your success in the program
- Flexible learning format to fit even the busiest schedules – conveniently online and available 24/7
- Tax deductible tuition fees which qualify for the Tuition Fee Credit on your tax return
- All course materials, custom-designed software tools, research library, quizzes, testing and personal support are included in the single fee
- No risk, money-back guarantee – take a free trial anytime to be sure
- Continuing education credits from most professional bodies and regulators

Take the First Step Now ... Become a Real Wealth Manager

"A well-organized and comprehensive course written in simple, easy to understand language. The audio presentation is excellent as well. I have learned the principles in Real Wealth Management, its process and applications.

I liked all the different calculators to assist in financial decision making. I enjoyed the audio presentation that outlines each lesson's key learning objectives, which is an excellent supplement to the Knowledge Journal. Excellent tax research explanatory notes."

Richard L., RWM™, ON

Apply a strategic approach to professional wealth management with all the specialists on your client's team.

Call us toll-free at (866) 953-4769 | Fax: (204) 953-4762
www.knowledgebureau.com | registrar@knowledgebureau.com

*For Curriculum, Academic Policy & Procedures and Technology Specs go to www.knowledgebureau.com

Knowledge Bureau

REGISTRATION FORM

registrar@knowledgebureau.com
TOLL FREE: 1.866.953.4769

ONLINE 24/7

IDENTIFICATION

Name (first/last): ____________________ **Student ID#:** ____________

Current Designations: ____________________ **Company:** ____________________

Address: ____________________ **City:** ____________ **Province:** ____________

Postal Code: ____________ **Email:** ____________________

Home Phone: (____) ____________ **Cell Phone:** (____) ____________ **Work Phone:** (____) ____________

Referred by: ____________________ **Promo Code:** ____________

CHOOSE PROGRAMMING

To specialize select 4 courses in your preferred discipline plus two others from any program.

FACULTY OF PERSONAL AND CORPORATE TAXATION

☐ **DFA - Tax Services Specialist™**
- ☐ Income Tax Filing Fundamentals
- ☐ Personal Tax Filing and Planning
- ☐ Advanced Tax Filing and Planning
- ☐ Tax Accounting for Proprietorships
- ☐ Tax Accounting on Death of a Taxpayer
- ☐ Fundamentals of Filing Trust Returns

☐ **MFA™ - Business Services Specialist**
- ☐ Advising Family Businesses
- ☐ Corporate Income Tax Fundamentals
- ☐ Tax Planning for Incorporated Professionals
- ☐ Tax Planning for Corporate Owner/Managers
- ☐ Business Valuation for Advisors
- ☐ Cross Border Taxation

* or choose any one course in any program

FACULTY OF BUSINESS ACCOUNTING

☐ **DFA - Bookkeeping Services Specialist™**
- ☐ Bookkeeping for Small Businesses
- ☐ Advanced Payroll for Small Business
- ☐ Debt and Cash Flow Management
- ☐ Managerial Accounting and Budgeting
- ☐ Accounting for Multiple Business Profiles
- ☐ Accounting for Business Growth and Transition

FACULTY OF RETIREMENT PLANNING

☐ **MFA™ - Retirement and Succession Services Specialist**
- ☐ Debt and Cash Flow Management
- ☐ Tax Strategies for Investors
- ☐ Fundamentals of Succession Planning
- ☐ Tax-Efficient Retirement Income Planning
- ☐ Portfolio Risk Management in Retirement
- ☐ Planning with Trusts

FACULTY OF MANAGEMENT

☐ **RWM™ - Real Wealth Manager Program**
The Pre-Eminent Standard in Wealth Management Services

☐ **MFA™ - Executive Business Growth Specialist**
- ☐ Business Leadership, Culture and Continuity
- ☐ Strategic Business Planning
- ☐ Operation Foundations to Support Business Growth
- ☐ Business Law & Contracts
- ☐ Marketing Mastery for Business Builders
- ☐ Executive Business Builder Retreat *

FACULTY OF STRATEGIC GIFT PLANNING

☐ **MFA-P™ - Philanthropy Services Specialist**
- ☐ Introduction to Strategic Philanthropy
- ☐ Understanding the Charitable Sector
- ☐ Integrating Gift Planning Vehicles in Planning

TUITION and STUDY PLAN / EZ-PAY PLAN

	Study Period:	Regular Tuition Rates:	Multiple Course Discount:	Savings:	Cost Per Course:	EZ-PAY PLAN: First Payment*	EZ-PAY PLAN: Monthly Instalments
TECHNICAL SKILLS MASTERY:							
☐ **DESIGNATION** 6 courses	18 months	$4,770	$3,570	25%	$595	1 x $384	12 x $285
☐ **DIPLOMA** 3 courses	9 months	$2,385	$2,085	12%	$695	1 x $395	6 x $302
☐ **CERTIFICATE** 2 courses	6 months	$1,590	$1,390	12%	$695		
☐ **CERTIFICATE** 1 course (ALUMNI)	3 months	$795	$745	6%	$745		
☐ **CERTIFICATE** 1 course (NEW STUDENT)	3 months	$795	N/A	N/A	$795		
BUSINESS SKILLS MASTERY:							
☐ MFA™- Executive Business Growth	18 months	$4,770	$3,570	25%	$595	1 x $384	12 x $285
☐ MFA-P™- Philanthropy	9 months	$995	N/A	N/A	$995	1 x $371	2 x $332
☐ RWM™- Real Wealth Manager	3 months	$995	N/A	N/A	$995	1 x $371	2 x $332

* $39/course instalment fee

PAYMENT OPTIONS:

☐ **FULL PAYMENT** $ ____________

☐ **EZ-PAY PLAN** (1st Payment, taxes extra) $ ____________

SUBTOTAL $ ____________

☐ **HARD COPY Textbook $125 per course** $ ____________

GST/HST (885004713RT001) $ ____________

TOTAL DUE NOW: $ ____________

PAYMENT METHOD:

Credit Card ☐ **Visa** ☐ **MasterCard** ☐ **Cash/Money Order**

Card Number: ____________________

Expiry Date: ______/______ **Amount:** $ ____________

Name on Card: ____________________

Signature: ____________________

For Curriculum, Academic and Refund Policies, and Procedures and Technology Specs go to: www.knowledgebureau.com/ index.php/about-us/knowledge-bureau-policies/

☐ **I agree to receive course updates, scheduling, communications, certification and transcripts from Knowledge Bureau.**