The RWM™ (Real Wealth Manager) Program

NEW

BUSINESS SKILLS

NEW! THE RWM™ (REAL WEALTH MANAGER) CERTIFICATION MARK IS THE PRE-EMINENT STANDARD IN WEALTH MANAGEMENT SERVICES. . .

Comprehensive training and tools in client-centric wealth management services are presented to enable you to position yourself as the primary advisor of a multi-stakeholder team of professionals and family members. Ideal for advisors practicing in the tax and financial services industries who wish to embellish on their current value proposition. Features 15 professional wealth management tools and calculators.

11 modules, 30 CE hours, take up to 3 months. For application form and to enrol online see www.knowledgebureau.com

The Executive Business Builder Program™

NEW

BUSINESS SKILLS

IS YOUR BUSINESS FUTURE READY?

Introducing a brand new educational program for practice leaders and owner-managers. Take your business to the next level and grow your personal leadership potential with 6 online courses and two mentorship opportunities in this new and innovative business development program.

The Executive Business Builder Program is for:

- **Anyone** who needs foundational knowledge on business planning and structure development to support business growth plans.
- **Business Builders** well on a defined path but who would benefit from new business challenges, personal coaching and a vibrant business owner network.
- **Energetic Innovators** who want to embrace change, reposition their firms and build new high value, market-driven enterprises.
- **Owner-managers** who want to join other dynamic business leaders at the annual Executive Business Leadership retreat.
- **Entrepreneural Employees** who want to take the leap and lean in to their dream of becoming an owner-manager themselves.

6 courses, 30 CE hours each, take up to 18 months. For application form and to enrol online see http://www.executivebusinessbuilder.com/

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

Knowledge Bureau Inc.
187 St. Mary's Rd.,
Winnipeg, MB, R2H 1J2
www.knowledgebureau.com , E-mail: registrar@knowledgebureau.com
Toll-Free:1-866-953-4769, Fax: 1-204-953-4762

Knowledge Bureau®
Excellence in Financial Education
2003 Celebrating 15 years 2018

Canada's Leading Financial Designations for Your Continuing Education ...online, anytime

EXPAND YOUR CIRCLE OF KNOWLEDGE

Earn Your Credentials - Choose From Six Designation Programs:

DFA - Distinguished Financial Advisor™

- **Tax Services Specialist™**
- **Bookkeeping Services Specialist™**

MFA - Master Financial Advisor™

- **Business Services Specialist™**
- **Retirement and Estate Services Specialist™**

RWM - Real Wealth Manager Program™

The Executive Business Builder Program™

TAKE A FREE TRIAL TODAY

EVERYTHING IS INCLUDED:

- Personal course selection consultation and virtual campus orientation
- Lesson plans and study plans
- Personal instructor support by email
- Comprehensive Knowledge Journal
- EverGreen – The Online Tax Research Library
- Practical Case Studies using Professional Software
- Calculators and tools you can use immediately
- Convenient online testing and certification
- CE/CPD accreditation by various professional bodies

Distinguished Financial Advisor Designation Programs

"Knowledge Bureau courses have enabled me to expand my business. The tools and calculators are excellent in being able to help clients understand their tax and finances. I would recommend these courses to anyone in the financial services field!" Joanne T., DFA - Tax Services Specialist™, Yukon

TECHNICAL SKILLS

DFA - Tax Services Specialist™

Introduction to Personal Tax Preparation

This course is designed for prospective professional tax practitioners who have no experience with preparing personal tax returns and starts with an introduction to income tax and filing in Canada.

Intermediate Personal Tax Preparation

This course teaches new tax professionals how to prepare audit-proof tax returns in order to benefit the entire family unit, including investors.

Advanced Family Tax Preparation

Learn how to prepare returns for more sophisticated profiles including commission salespeople, proprietors, higher net worth investors, and retirees.

T1 Professional Tax Preparation Proprietorships

This course provides experience with a broad range of business profiles including sole proprietors, partnerships, farmers, fishers, and professionals.

Final Return on Death of a Taxpayer

In an aging demographic more final returns will be filed in the future; learn how to minimize taxes at death and advisor executors of their responsibilities.

T3 Basic Tax Preparation

Learn to prepare T3 returns for true-to-life scenarios, including new GREs (Graduate Rate Estates).

Custom-design Your Program: Choose four courses under your preferred discipline plus two others from any discipline.

DFA - Bookkeeping Services Specialist™

Intro to Bookkeeping for Small Businesses

Become the certified professional who knows how to use accounting software to set up a proper double entry bookkeeping system for a small business.

Advanced Payroll for Small Business

This course will provide detailed instruction on managing a multi-faceted payroll with emphasis on various compensation types including taxable and tax-free benefits.

Debt and Cash Flow Management

Debt is the number one financial issue in Canada today. This course will help students identify the types of debt that must be paid as a result of various life events and prioritize the repayment in a formal plan.

Managerial Accounting and Budgeting

This course instructs the student to use information within bookkeeping systems to assist business owners and their advisors to make sound decisions.

Accounting for Multiple Business Profiles

The student will learn to manage the bookkeeping functions for a variety of companies to deliver financial results and analysis with confidence.

Accounting for Business Growth and Transition

The objective of this course is to prepare professionals to anticipate and provide the financial information required for business growth and transition.

Study at Your Own Pace. Each certificate course takes about 30 hours, and you can take up to 3 months to finish each course. Start anytime.

Canada's Leading Educational Programs in the Tax and Financial Services.

Please note we can help you customize course selections to better suit your practice.

Master Financial Advisor Designation Programs

"The training and insights gained through completing the MFA program have vastly expanded the level of services that I am now confidently able to provide. The Knowledge Bureau's toolbox simplifies the complex, allowing deeper, more meaningful conversations with clients." Rick T., MFA, CFP, CLU, CH.F.C., CHS, Ontario

TECHNICAL SKILLS

MFA - Business Services Specialist™

Advising Family Businesses
It's widely accepted that many small businesses in Canada are led by individuals that are in or near retirement age. Learn the secrets to helping owners begin to plan astutely for the future of the business.

T2 Tax Preparation for Small Business
Learn to prepare a T2 for your small business clients, and gain a sound understanding of the business issues and tax options that underlie the taxation of corporate income.

T2 Tax Preparation for Professional Businesses
This course teaches the preparation of T2 returns and personal/corporate tax planning for small to medium sized businesses that are owned and operated by professionals, with a special focus on financial advisors and medical practitioners and new tax reforms.

Cross Border Taxation
Advisors must have a deeper knowledge of cross border issues when clients have properties in the U.S. and abroad. Learn using a practical approach.

Business Valuation for Advisors
This practical course will help advisors understand how businesses are valued in order to better guide this stressful process for business owners.

One Optional Course
For curriculum go to www.knowledgebureau.com

Everything is Included: Your Knowledge Journal and Lesson Plans, Short Answer Quizzes, Cases Studies and Professional Software.

MFA - Retirement and Estate Services Specialist™

Debt and Cash Flow Management
This course will discuss the effect of debt on wealth management, how to provide financial assessments and prioritize repayments of a variety of debt categories.

Fundamentals of Succession Planning
Identify the key financial issues that business leaders/potential successors should consider in succession planning, and the impact that their decisions have on their future financial position.

Tax-Efficient Retirement Income Planning
This comprehensive course will teach you to plan the layering of various income sources with tax efficiency to meet retirement goals.

Tax Strategies for Investors
Learn rules using tax-free, tax-deferred and taxable income. Use a series of assessment tools to achieve more tax-efficient investment results managing tax-free zones, clawback zones and marginal tax rates.

Portfolio Risk Management in Retirement
Using a defined process for goal setting and financial assessments, explain the most powerful financial concepts to predict and evaluate risk and return in the retirement period.

Use of Trusts in Tax and Estate Planning
Planning with trusts has changed in recent years. Know the basics of how trusts are used in estate planning to better collaborate with other professionals with your client.

Personalized Instruction, Too. Feel free to use the "Help" button for email support from caring, expert instructors. You are never alone - we are happy to help!

Knowledge Bureau®
Excellence in Financial Education
2003 Celebrating 15 years 2018

Office Training Plan Registration Form

toll free: 1-866-953-4769 email: registrar@knowledgebureau.com

IDENTIFICATION: Attach list of names to this application.

Name | Name

Company

Address | City | Province

Postal Code | E-Mail | Fax

Phone: Home/Mobile/Work

Current Designations | Referred by | Student ID #

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

TECHNICAL SKILLS MASTERY

☐ **DFA - Personal Tax Services Specialist™**
- ☐ Introduction to Personal Tax Preparation
- ☐ Intermediate Personal Tax Preparation
- ☐ Advanced Family Tax Preparation
- ☐ T1 Professional Tax Preparation- Proprietorships
- ☐ Final Returns on Death of a Taxpayer
- ☐ T3 Basic Tax Preparation

☐ **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

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

☐ **MFA - Business Tax Services Specialist™**
- ☐ Advising Family Businesses
- ☐ T2 Tax Preparation for Small Business
- ☐ T2 Tax Preparation for Professional Businesses
- ☐ Business Valuation for Advisors
- ☐ Cross Border Taxation
- ☐ One Optional Course

BUSINESS SKILLS MASTERY

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

☐ **EBBP - Executive Business Builder Program™**
Especially for Owner Managers and Entrepreneurs

TUITION & STUDY PLAN - Pay in Full to Save the Most or Choose EZ Pay Monthly Plan

DFA-Specialist™ or MFA™ Programs	*Program Fees ($795/course)*	*Study Period*	*EZ-Pay* Monthly Payments (tax to be added to first payment)*	*Pay in Full & Prior Student Rate*	*Savings*	***Cost per course*
TECHNICAL SKILLS						
☐ **FULL MASTERY OPTION ONLY:** Register by **March 15** and **save additional $150**				**$3,650**	**23%**	**$610**
☐ **MASTERY** 6 courses, 180 CE Hours	**$4,770**	18 months	**$265** x **18 months**	**$3,800**	**20%**	**$635**
☐ 5 courses, 150 CE hours	**$3,975**	15 months	**$265** x **15 months**	**$3,260**	**18%**	**$650**
☐ 4 courses, 120 CE hours	**$3,180**	12 months	**$265** x **12 months**	**$2,670**	**16%**	**$670**
☐ **DIPLOMA** 3 courses, 90 CE hours	**$2,385**	9 months	**$265** x **9 months**	**$2,050**	**14%**	**$685**
☐ 2 courses, 60 CE hours	**$1,590**	6 months	**$265** x **6 months**	**$1,400**	**12%**	**$700**
☐ 1 course, 30 CE hours	**$795**	3 months	**$265** x **3 months**	**$715**	**10%**	**$715**
BUSINESS SKILLS						
☐ **RWM™** 1 course, 30 CE hours	**$995**	3 months	**$332** x **3 months**	**$895**	**10%**	**$895**
☐ **FULL EBBP MASTERY OPTION ONLY:** Register by **March 15** and **save additional $150**				**$4,625**	**23%**	**$770**
☐ **EBBP MASTERY** 6 courses, 180 CE hours	**$5,970**	18 months	**$332** x **18 months**	**$4,775**	**20%**	**$795**

DIY: Register online and **save additional $25. **Note: cost per course is rounded to the nearest $5.**

CHOOSE PAYMENT OPTIONS

☐ **FULL PAYMENT (Save the Most!)** $ ____________

☐ **EZ-PAY PLAN (1st payment only now, see above)*** $ ____________

☐ **HARD COPY** *Textbook* **# Courses ______ x $95** $ ____________

SUBTOTAL $ ____________

GST/HST **(885004713RT001)** $ ____________

TOTAL DUE NOW: $ ____________

CHOOSE A PAYMENT METHOD

☐ Credit Card ☐ Visa ☐ MasterCard ☐ Amex

Card Number ____________

Expiry Date ____/________ Amount $ ____________

Name on Card ____________

Signature ____________

*Subsequent payments: 15th of every month. For Curriculum, Academic Policy & Procedures and Technology Specs go to www.knowledgebureau.com

Are You Receiving Funding? Yes ☐ or No ☐ Indicate: ☐ Employer, ☐ EI Program, ☐ Provincial or ☐ Federal government, Name of Fund/Grant ____________

How did you hear about us? ☐ Mail ☐ Email ☐ Internet ☐ Social Media ☐ Referred by ____________

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