



Knowledge Bureau[®]
Excellence in Financial Education

2017 STANDARDS OF CONDUCT AND REQUIREMENTS FOR LICENSING AND CONTINUED USE OF CERTIFICATION MARKS

The Knowledge Bureau offers two certification marks, the **Master Financial Advisor**[™] and the **Distinguished Financial Advisor**[™], signifying the attainment of mastery and a defined standard of excellence in a field of specialization you have chosen to enhance your professional practice.

Eligibility. Successful designates complete six 30-hour online certificate courses in their chosen field of specialization.

Leadership. Designates are trained in the Real Wealth Management[™] framework, which teaches a strategy and process to enhance joint decision-making with clients and an inter-advisory team of professionals, in the area of tax planning, financial planning and wealth management; each focused on the accumulation, growth, preservation and transition of sustainable family wealth.

Annual License. Designates are granted the permission to use The Knowledge Bureau's Certification Marks behind their name, on their business cards and letterhead. This license for use must be renewed annually by following the Standards of Conduct, specified below.

STANDARDS OF CONDUCT

Within their chosen field of specialization, **Distinguished Financial Advisors** and **Master Financial Advisors** practice with the highest skills for obtaining accountable results with their clients, through a consistent client experience, deep and current technical knowledge, as well as exemplary standards of professional conduct. Required are the following:

- Mastery:** Successful completion of the six required courses (180 hours) within the specialized field of service studied by the designate or Blending Learning Programs.
- Ethics:** Good standing under the requirements of all other professional designations and licenses held by the designate; including no criminal convictions or any unethical conduct.
- Continued Professional Development:** At least 12 hours of study with the Knowledge Bureau, annually. Verifiable and non-verifiable credits are acceptable as described below:

Qualifying Programs: Designates may choose from the following Calendar to assist with fulfilling their continuing education updating requirements. Enter the Virtual Campus through the Student Logon to automatically obtain preferred tuition fees for prior graduates and see the VIP Lounge for VIP rates for prior designates.

KNOWLEDGE BUREAU CALENDAR OF EDUCATIONAL OFFERINGS

A. Verifiable Credits

KB 24/7: ONLINE CERTIFICATE COURSES	Start anytime. Preferred client discounts are available automatically with logins. (30 CE/CPD credits per course)
FREE TRIAL MODULES	Prepare a chapter of 6 selected introductory and new courses. (2 CE/CPD Credits per trial)
DISTINGUISHED ADVISOR WORKSHOPS (DAW)	Full day session offered in January, May and October in Winnipeg, Calgary, Vancouver and Toronto. (10 CE/CPD Credits; 30 credits with online course)
DISTINGUISHED ADVISOR CONFERENCE (DAC)	The DAC occurs annually around the Remembrance Day Long Weekend. Limited numbers of free registrations are available to designates in their year of graduation. Grad cut-off: Dec 15. (Up to 15 CE/CPD Credits—varies annually)
B. Non-Verifiable Credits	
EVERGREEN EXPLANATORY NOTES	Stay Up to Date with this comprehensive, tax research library subscription service and electronic planning tools. (12 CE/CPD credits for annual subscription)
KNOWLEDGE BUREAU TOOLKIT	Meet compliance requirements with 14 calculators that document the client relationship experience and provide tax-efficient solutions to trigger questions about life, financial and economic events in your clients' financial decision-making (12 CE/CPD credits for annual subscription)
NEW: YOUR THOUGHT LEADERSHIP PATH	<ol style="list-style-type: none"> 1. Write an article in KBR (1 CE/CPD -1hour per insertion) 2. Help us update EverGreen (10 CE/CPD – 10 hours) 3. Beta-test a KB course (30 CE/CPD – 30 hours) 4. Provide student support (30 CE/CPD – 30 hours) 5. Update a certificate course (15 CE/CPD – 15 hours) 6. Write a new course (30 CE/CPD – 30 hours) 7. Teach a session at DAW (3 CE/CPD – 3 hours) 8. Be a DAC speaker (10 CE/CPD – 10 hours)

CE/CPD TIMELINES AND LAPSE REMEDIES/PENALTIES

To maintain the right to use the certification marks earned with the Knowledge Bureau, these Standards of Conduct must be met annually **by calendar year end.**

BEFORE DECEMBER 31. A **60 day grace period – WITHOUT PENALTY** may be reserved by contacting The Registrar in writing no later than **December 31.** **Registration** in a qualifying course, workshop, conference or updating resource is required **by February 28.**

AFTER DECEMBER 31. You must select a lapse remedy within the 60 day grace period. If you choose not to do so, you must immediately cease use of the designation mark. You will also lose all VIP tuition fee reductions.

Check Your CE/CPD Credit Status: Designates can check their CE/CPD Credit Progress Report by logging on to the Virtual Campus and checking the VIP Lounge.

DESIGNATION PROGRAM OVERVIEW

THE DISTINGUISHED FINANCIAL ADVISOR DESIGNATION PROGRAMS

Program 1: New!!

The Real Wealth Manager is a professional who has earned the right to use the RWM™ certification mark 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.

11 MODULES:

- Defining Real Wealth Management
- The Strategic Approach in Real Wealth Management
- The Costs of Building Wealth
- Objective-Based Planning and Joint-Decision Making
- Managing Sources of Income and Capital
- The Real Wealth Management Process
- Elements of RWM: Accumulation
- Elements of RWM: Growth
- Elements of RWM: Preservation
- Elements of RWM: Transition
- Leading the Real Management Strategy™

Program 2: Especially for Tax Professionals.

We invite you to earn your *Distinguished Financial Advisor* Designation as a **DFA-Tax Services Specialist™**. Tax advisors need to prepare a broad profile of personal tax returns as well as learn how to research and apply the details of continuous tax change, using professional tax software and research skills.

Overview: This program, teaches professional T1 tax preparation at an introductory, advanced, proprietorship level, how to prepare final returns, and work with cross border issues using the Real Wealth Management approach to tax compliance, tax planning, planning for budget proposals and jurisprudence. It features the choice of three leading software programs to prepare true-to-life case studies: Dr. Tax, Tax Cycle and Profile.

Choose from the following pre-selected courses, or design your own study program.

- T1 Professional Tax Preparation – Basic
- T1 Professional Tax Preparation – Advanced
- T1 Professional Tax Preparation – Proprietorships
- Final Returns on Death of a Taxpayer
- Cross Border Taxation
- T3 Basic Tax Preparation

See www.knowledgebureau.com for detailed course curriculum.

Program 3: DFA-Bookkeeping Services Specialist™.

By earning your *Distinguished Financial Advisor* designation as a **DFA-Bookkeeping Services Specialist™**, you'll acquire the technical skills required to prepare books and records professionally for small business. Learn to enter data in popular bookkeeping programs, prepare statements, interpret their results under a variety of different business situations and comply with CRA's remittance requirements for tax, payroll and GST/HST. Maximize your value proposition to your clients and their other accounting advisors with your professional mastery of the accounting requirements for the lifecycle of a business.

Overview: You will acquire the skills to facilitate smooth tax compliance and audit-proof documentation as well as ongoing business planning for the employee, investor and owner-managed firms throughout the lifecycle of the business. The program requires the application of sound accounting principles, advanced bookkeeping for a variety of profiles, advanced payroll, managerial accounting, and an introduction to corporate tax filing. It features two leading software programs: Simply Accounting and Quickbooks.

Choose from the following pre-selected courses, or design your own study program.

- Basic Bookkeeping for Small Businesses
- Advanced Bookkeeping for Multiple Businesses
- Advanced Payroll
- Budgeting & Managerial Accounting
- Debt and Cash Flow Management
- T2 Tax Preparation for Micro Businesses

See www.knowledgebureau.com for detailed course curriculum.

THE MFA™ DESIGNATION PROGRAMS

Program 4: MFA-Retirement & Estate Services Specialist.

With this designation you and your team will sharpen knowledge and skills in providing tax-efficient retirement readiness planning services to help your clients achieve the after-tax income they require both pre- and post-retirement, by planning for the capital required to fund retirement throughout working life, and preparing for the transition from capacity to incapacity and death. Learn how to construct investment and retirement portfolios with tax efficiencies in mind.

Overview: Your mastery is developed using leading edge, tax efficient calculators and tools that assist you in demonstrating the effective use of financial resources in families.

Choose from the following pre-selected courses, or design your own study program.

- Tax Strategies for Financial Advisors
- Advanced Tax-Efficient Retirement Income Planning
- Portfolio Risk Management in Retirement
- Insurance Strategies for Small Business Owners
- Use of Trusts in Tax & Estate Planning
- Investment Strategies in Charitable Giving

See www.knowledgebureau.com for detailed course curriculum.

Program 5: MFA-Business Services Specialist.

Developed especially for advisors to small business corporations, the designated **MFA-Business Services Specialist** provides extra value in joint-decision making around family business growth and succession, using wealth management skills to enable tax-efficient results from business operations, in preparation for future transitions.

Overview: Your mastery begins with a sound understanding of wealth planning strategies as which provides the technical backdrop for tax planning for micro businesses moving from unincorporated to corporate structures. The focus is on advising family businesses to plan for compensation for each family members as well as future succession. Learn to speak to and understand the accounting for transactions flowing from business transitions on sale or transfer to family members or third parties.

Choose from the following pre-selected courses, or design your own study program.

- Advising Family Businesses
- Tax Planning for Corporate Owner-Managers
- T2 Tax Preparation for Professional Practices
- Fundamentals of Business Succession Planning
- Business Valuation for Advisors
- Accounting for Business Growth and Transitions

See www.knowledgebureau.com for detailed course curricula. Enhance your revenues, increase your service and grow your team. . .all from your educational friends at. . .



To contact us: Call 1-866-953-4768 or email reception@knowledgebureau.com