2018/2019 STANDARDS OF CONDUCT AND REQUIREMENTS FOR LICENSING AND CONTINUED USE OF CERTIFICATION MARKS

Knowledge Bureau offers three certification marks: the **RWM™ (Real Wealth Manager),** the **MFA™** (**Master Financial Advisor)** and the **DFA – Tax or Bookkeeping Services Specialist™,** signifying the attainment of mastery and a defined standard of excellence in a field of specialization you have chosen to enhance your occupation and profession.

Eligibility. Successful candidates for the program will have a minimum of high school education, be employed and mentored with a firm that provides services the services being studied and/or at least three years of industry experience. Students in the programs offered complete a series of 30-hour online certificate courses in their chosen field of specialization, and may supplement online learning with peer-to-peer sessions in regional workshops or conferencing offered by Knowledge Bureau.

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 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, and Real Wealth Managers** practice their occupation with the highest standards of knowledge and skills, having obtained demonstratable and accountable examination results so they can provide high value advice to clients through a consistently professional client experience and exemplary standards of professional conduct. Required are the following:

- ☐ **Mastery:** Successful completion of the required courses within the specialized field of service studied by the designate through Online or Blending Learning Programs.
- ☐ **Ethics:** Good standing under the requirements of all professional designations and licenses held by the designate is required; there must be no criminal convictions or citations for unethical conduct.
- ☐ **Continued Professional Development:** At least 15 hours of study with Knowledge Bureau, annually. Verifiable and non-verifiable credits are acceptable.

License Renewal Requirements: CE/CPD Hours

Effective January 1, 2018: 30 credits in a 2 year cycle (January 1, 2018 to December 31, 2019). Students may choose the following enrolment options to meet their requirements:

Verifiable Credits:

1. **One** online certificate course (30 credit hours)
2. **Three CE Summits** (10 credit hours each for a total of 30)
3. **Two DAC Conferences** (15 credit hours each for a total of 30)

Non-Verifiable Credits:

1. **Annual Subscription to EverGreen Explanatory Notes** – (15 credit hours per year)- Stay Up to Date with this comprehensive, tax research library subscription service.
2. **Knowledge Bureau Professional Calculators** (15 credit hours per year) – Use 15 updated tax planning software tools to prepare tax efficient retirement & wealth management plans.

VIP Tuition Rates: Enter the Virtual Campus through the Student Logon to automatically obtain preferred tuition fees for prior graduates in the VIP Lounge.

LAPSE REMEDIES/PENALTIES

To maintain the right to use the certification marks earned with the Knowledge Bureau, these Standards of Conduct must be met once every two years **by December 31.**

Official Transcript - Quarterly Notification: Provided by email – print and keep in a safe place to verify your progress. Check your progress anytime by logging onto the Virtual Campus and going to the VIP Lounge.

LAPSES BEFORE DECEMBER 31. A **60 day grace period – WITHOUT PENALTY Registration in a program by February 28.**

AFTER FEBRUARY 28. You will lose access to all VIP tuition rates and must cease using certification marks if a remedy is not arranged. Please call us to discuss re-instatement.

Please call Registrar at 1-866-953-4769 to make an appointment. It is our goal to make your successful re-instatement possible with minimal inconvenience.