



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

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, Real Wealth Management or Executive Business Builder Program**, 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.

License Renewal Requirements: CE/CPD Hours

Annually: 12 CE/CPD hours required to renew the license to use certification marks for 2018, earned in 2017 or within the grace period ending **February 28, 2018**.

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) – enrolment by June 15, 2018
2. **Three CE Summits** (10 credit hours each for a total of 30) – enrolment by May 15, 2018
3. **Two DAC Conferences** (15 credit hours each for a total of 30) – enrolment by June 15, 2018 and again June 15, 2019

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.
3. **New! Executive Business Builder Program** (10 hours – Business Builder Retreat, 20 hours – online course)
4. **New! Thought Leadership Path** – See Society of Designated Financial Specialists Program

VIP Tuition Rates: 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.

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.