

Be a Master Financial  
Advisor – Business  
Services Specialist™



**Knowledge Bureau®**  
Excellence in Financial Education



BUILD A REPUTATION  
FOR EXCELLENCE  
WITH SMALL TO  
MEDIUM-SIZED  
FIRMS BY  
SHARPENING  
VALUATION,  
TRANSITION AND  
TAX KNOWLEDGE.

Take the first step towards your greater potential with a free trial course in the prestigious Master Financial Advisor (MFA) designation program from Knowledge Bureau.

Everything is included. Learn at your own pace plus enjoy access to the full support you need to complete your courses at superior professional standards. You'll benefit from:

- > individual study plans and Knowledge Journal
- > online lessons, quizzes and case studies
- > valuable professional software, calculators and tools that you can use now and in your business
- > easy access to a personal instructor who will answer any questions you may have by email
- > testing and an accreditation that will differentiate you from competition
- > broadly recognized CE/CPD credits

Join thousands professionals who have discovered that the best way to make more, is to know more through Knowledge Bureau – Canada's premiere online financial educator. Just 6 courses - 180 hours of study - is all it takes!

A SPECIAL  
OFFER  
FOR YOU

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Check out attached application forms and deadlines for the best savings

# DIFFERENTIATE YOURSELF WITH A DIPLOMA

Complete 3 courses (90 hours) to earn a diploma  
as a Certified Business Tax Practitioner™

Understand family-owned enterprises throughout the lifecycle of the business – from start-up, to mid-term growth through to a successful transition to the next business owner. That insight requires a firm understanding of financial statements and the T1 and T2 tax returns – critical skills if you want to be precise about insurance and investment needs.

1

## T2 Corporate Tax Preparation – Micro Businesses

From Proprietorship through to Corporation, you'll learn the fundamentals of preparing a T2 return for the majority of small business corporations operating in Canada today. With content based on the most current tax laws and comprehensive standards and practices, you'll learn how to:

- > Identify accrual and cash basis accounting
- > Retain earnings and the return of capital
- > Assess Active business income and specified investment business income
- > Properly report income for tax purposes and reconciliation of transactions
- > Understand various schedules most prevalent on the T2 tax return
- > Understand tax principles for reserves utilized to defer taxes
- > Identify tax consequences for stakeholders on various methods of remuneration
- > Use tax planning as an opportunity, both corporate and personal integration.

2

## T2 Corporate Tax Preparation – Small Businesses

Help your clients to minimize tax and identify new opportunities by learning about the business issues and tax options that underlie the taxation of corporate income.

- > Use basic tax planning concepts, both for the corporation and its shareholders
- > Print out the T2 jacket
- > Complete the Identification Section, the GIFI, and the S1, S2, S3, S4, S6, S7, S8, S10
- > Prepare case studies in T2 preparation
- > Assist owner-managers with simple planning scenarios.

My main objectives with this course were to upgrade my tax expertise, learn new topics, and help my clients to do their taxes with confidence. I liked everything about this course – it is challenging with great rewards.  
Necky T., BC

3

## Fundamentals of Succession Planning

Learn the fundamentals of succession planning so that you can assist clients in developing a succession plan for their business.

- > Understand the importance of the planning process and how routine planning in the business is an important precursor for succession planning
- > Differentiate and understand the relationship between succession planning for key positions in the business and for the business as a whole
- > Coach business leaders/potential successors as to the role and responsibility issues that they should consider when conducting succession planning, particularly in terms of personal implications
- > Identify the key financial issues that business leaders/potential successors should consider when conducting succession planning, and the impact that the decisions they make can have on their future financial position.
- > Understand the key aspects of succession planning implementation.

# ADVANCE YOUR CAREER WITH A PROFESSIONAL DESIGNATION

To earn your MFA designation, complete the 3 Diploma programs plus complete these 3 courses (180 hours in total)!

Looking for a way to stand out in the tax industry and attract more business?

Earn your MFA-Business Services Specialist™ designation to advance your business or career and guide clients through succession planning, business valuations and transitions. You'll be able to provide a superior level of service that will continue to pay off throughout your career.

4

## Tax Planning for Corporate Owner-Managers

As a result of recent corporate tax rate changes and adjustments to the taxation of dividends, one of the key issues faced by the owner/manager of a private business is how to best manage his or her compensation to maximize the amount of after-tax income available to the family. Equip yourself with a broad understanding of the tax changes as well as the compensation planning options available for the family business and its family members.

- > Learn to define the components of compensation, including salary, dividends, and bonuses, their tax attributes and the opportunities and/or constraints imposed by recent income tax.
- > Acquire the knowledge and skills required to provide advice throughout the year with a view to minimizing the total amount of income taxes paid by the family.
- > Apply recent personal/corporate tax changes to the family's best benefit using true-to-life case studies.

5

## Business Valuation for Advisors

Become a more valuable resource to your clients by learning the fundamentals of business valuation so that you can assist clients in facing various types of business transactions, including mergers, transfer of an ownership position, sale of business, or raising capital.

- > Understand the notion of value and the relationship between business transactions and value.
- > Differentiate between company specific and market based approaches to estimating value, as well as the strengths and limitations of these approaches.
- > Identify situations that could impact value, including qualitative factors and market/industry developments.
- > Assist clients with the preparation stage of undertaking a business transaction, including corporate improvements to enhance value and "right time to sell" considerations.

6

## Accounting for Business Growth and Transition

It's evident that an accounting department has an important day-to-day role to fulfill, but there is much more that can be done to help a company be successful. In the case of growing companies, it's critical to understand where the business is at, the resources it needs to support future growth, potential gaps, and how they could be addressed.

- > Learn to define the components of compensation, including salary, dividends, and bonuses, their tax attributes and the opportunities and/or constraints imposed by recent income tax.
- > Acquire the knowledge and skills required to provide advice throughout the year with a view to minimizing the total amount of income taxes paid by the family.
- > Identify and accumulate the information typically provided when a business is sold
- > Understand the due diligence process and the financial information to be accumulated and assessed in evaluating the purchase of a business.



# Registration Form: Online Courses

TOLL-FREE: 1-866-953-4769 EMAIL: registrar@knowledgebureau.com

For full curriculum details and online registration see knowledgebureau.com

## STEP 1: Identification

Name	Company	Returning Student ID #
Address	City	Province
Postal Code	E-Mail	Referred by
Phone with Area Code	Fax	Current Designations/ Licensing

Maximum Study Time:

Each Certificate Course: Take up to 4 months

Diploma Program: Take up to 1 year

Designation Program: Take up to 2 years

## STEP 2: Choose Your Courses

### ☐ DFA-Tax Services Specialist™

- ☐ 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
- ☐ T2 Corporate Tax Preparation for Micro Businesses

### ☐ DFA-Bookkeeping Services Specialist™

- ☐ Basic Bookkeeping for Small Businesses
- ☐ Advanced Bookkeeping for Multiple Businesses
- ☐ Advanced Payroll
- ☐ Advising Family Businesses
- ☐ Debt and Cash Flow Management
- ☐ Managerial Accounting

### ☐ MFA-Business Services Specialist™

- ☐ T2 Corporate Tax Preparation for Micro Businesses
- ☐ T2 Corporate Tax Preparation for Small Businesses
- ☐ Fundamentals of Succession Planning
- ☐ Tax Planning for Corporate Owner-Managers
- ☐ Business Valuation for Advisors
- ☐ Accounting for Business Growth and Transition

### ☐ MFA-Real Wealth Management Specialist™

- ☐ Elements of Real Wealth Management
- ☐ T1 Professional Tax Preparation – Basic
- ☐ T1 Professional Tax Preparation – Advanced
- ☐ Tax Strategies for Financial Advisors
- ☐ Business Valuation for Advisors
- ☐ Final Returns on Death of a Taxpayer

### ☐ MFA-Retirement Income Specialist™

- ☐ Elements of Real Wealth Management
- ☐ Advanced Tax-Efficient Retirement Income Planning
- ☐ Insurance Strategies for the Small Business Owner
- ☐ Portfolio Risk Management in Retirement
- ☐ Cross Border Taxation
- ☐ Tax Strategies for Financial Advisors

### ☐ MFA-Succession and Estate Planning Specialist™

- ☐ Fundamentals of Succession Planning
- ☐ Advising Family Businesses
- ☐ Insurance Strategies for the Small Business Owner
- ☐ Business Valuation for Advisors
- ☐ Final Returns on Death of a Taxpayer
- ☐ Investment Strategies in Charitable Giving

These courses are newly updated to the latest Budget, Tax and Economic changes.

NOTE: It is possible to vary course selections.  
Call us for a consultation.

\*The MFA™, DFA-Tax Services Specialist™ and DFA-Bookkeeping Services Specialist™ are registered certification marks of Knowledge Bureau™

## STEP 3: Choose Your Payment Option

### Plan A: Tuition – Full Payment: SAVE THE MOST!

Pay in full and save over 25% when you enrol in the Designation Program. Taxes extra.	Regular Tuition \$795 SAVE until March 15:	Total Fees	Plan #
<input type="checkbox"/> Designation Program 6 courses - 180 CE/CPD credits	6 x \$595	\$3570	A
<input type="checkbox"/> Diploma Program 3 courses - 90 CE/CPD credits	3 x \$665*	\$1995	B
<input type="checkbox"/> Certificate Program One course at a time - 30 CE/CPD credits	1 x \$795	\$795	C
<input type="checkbox"/> Hard Copy Textbook	# Courses x \$85	\$ _____	D

\*Alumni—use this rate for your next course, unless you continue in the Designation Program.

### Plan B: Tuition – EZ-Pay Student Financing

Note: Hard Copy – Pay in Full Only (see D above)	Total Tuition plus finance fee of \$25 per course	Pay Now	Plan #	Monthly Payments *Add taxes to 1st payment
<input type="checkbox"/> Designation Program	\$3720		E	12 x \$285.50
<input type="checkbox"/> Diploma Program	\$2070		F	6 x \$296.00
<input type="checkbox"/> Certificate Program	\$820		G	2 x \$262.50

Note: Taxes Extra

## Payment Plan Worksheet

☐ Plan A: Tuition - Full Payment

☐ Plan B: Tuition - EZ-Pay Student Financing

FULL PAY TUITION FEE PLAN – PAY NOW: (A, B, C, D) \$ \_\_\_\_\_  
 EZ-PAY PLAN (1st payment only): (E, F, G) \$ \_\_\_\_\_  
 SUBTOTAL \$ \_\_\_\_\_  
 GST/HST (885004713RT001) \$ \_\_\_\_\_  
 TOTAL DUE NOW: \$ \_\_\_\_\_

Monthly charges will begin on the 15th; there is a \$45 fee for credit card declines.  
All taxes extra. For Refund Policy, visit www.knowledgebureau.com

## Choose a Payment Method

☐ Cheque/Money Order

☐ Credit Card ☐ Visa ☐ MasterCard ☐ Amex

Card Number \_\_\_\_\_

Expiry Date \_\_\_\_\_ / \_\_\_\_\_ Amount \$ \_\_\_\_\_

Name on Card \_\_\_\_\_

Signature \_\_\_\_\_

Mail to: Knowledge Bureau, 187 St. Mary's Road, Winnipeg, MB R2H 1J2

☐ I agree to receive update notifications by Knowledge Bureau Report, email, invitations to workshops to support my studies, and transcripts on my progress as a student with Knowledge Bureau.





# EDUCATIONAL CALENDAR

## PLAN YOUR PATH TO PROFESSIONAL DESIGNATION

As a Master Financial Advisor (MFA) or Distinguish Financial Advisor (DFA)

Register online at  
[www.knowledgebureau.com](http://www.knowledgebureau.com)  
or call 1-866-953-4769

Want  
In-Class  
Interaction?  
Consider a  
"Blending Learning" Option

### WINTER SEMESTER ONLINE -

Continuous intake; start anytime.  
Take up to four months to complete one 30  
hour online course.

December 15 to March 15

Each  
course  
30 CE  
credits

Required: 180 hours to designate. Choose either  
6 online courses; or "blended learning": 4 courses &  
6 workshops or 5 courses & 2 DACs.

### WINTER WORKSHOP

Deadline: December 31

January 20 > Winnipeg  
January 21 > Calgary  
January 22 > Vancouver  
January 25 > Toronto

Earn  
10 CE  
credits

Topic: Advanced Personal Tax Update for Tax Advisors,  
Bookkeepers and Financial Planners.

### SPRING SEMESTER ONLINE -

Continuous intake; start anytime.  
Save on tuition by the deadline.

March 15 to June 15

Each  
course  
30 CE  
credits

Choose Your Next Online Course in the DFA -Tax or  
Bookkeeping Services Specialist™ or MFA™ Program.  
**Deadline: June 15.**

### SPRING WORKSHOP

Deadline: May 15

May 24 > Winnipeg  
May 25 > Calgary  
May 26 > Vancouver  
May 31 > Toronto

Earn  
10 CE  
credits

Topic: 2016 Federal Budget Update, and Tax Efficient  
Retirement and Estate Planning.

### SUMMER SEMESTER ONLINE -

Continuous intake; start anytime.  
Save on tuition before deadline.

June 15 to September 15

Each  
course  
30 CE  
credits

Choose Your Next Online Course: DFA -Tax or  
Bookkeeping Services Specialist™ or MFA™ Program.  
**Deadline: September 15.**

### FALL WORKSHOP

Deadline: October 15

October 25 > Winnipeg  
October 26 > Calgary  
October 27 > Vancouver  
November 2 > Toronto

Earn  
10 CE  
credits

Topic: High Net Worth, Family and Business Planning.

### FALL SEMESTER ONLINE -

Continuous intake; start anytime.  
Save on tuition before deadline.

September 15 to December 15

Each  
course  
30 CE  
credits

Choose Your Next Online Course: DFA -Tax or  
Bookkeeping Services Specialist™ or MFA™ Program.  
**Deadline: December 15.**

### 13TH ANNUAL DISTINGUISHED ADVISOR CONFERENCE (DAC)

November 6 to November 9

Earn  
15 CE  
credits

Theme: SOAR HIGHER:  
PLAN FOR YOUR GREATER POTENTIAL

For a free personal educational consultation, call toll free 1-866-953-4769 or  
[registrar@knowledgebureau.com](mailto:registrar@knowledgebureau.com). See course curriculum details at  
[www.knowledgebureau.com](http://www.knowledgebureau.com).

\*The MFA™ and DFA-Tax Services Specialist™, DFA-Bookkeeping Services Specialist™ are registered certification marks of Knowledge Bureau™.



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