Be a Master Financial Advisor – Succession and Estate Planning Specialist™

Knowledge Bureau®

Excellence in Financial Education

GROW YOUR BUSINESS AND YOUR VALUE TO BUSINESS OWNERS AND HIGH NET WORTH CLIENTS.

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 -

A SPECIAL OFFER FOR YOU

Check out attached application forms and deadlines for the best savings

TAKE A **RISK-FREE TRIAL**
knowledgebureau.com

DIFFERENTIATE YOURSELF WITH A DIPLOMA

Complete 3 courses (90 hours) to earn a diploma as a Certified Life Transitions Advisor™

High net worth clients are looking for an advisor with the advanced skills they need to assist in managing their succession and estate planning. Gain the skills you need to become a trusted resource and grow your business as a Certified Life Transitions Advisor™. This diploma will allow you to differentiate yourself and increase profits.

1

Fundamentals of Succession Planning

Provide guidance on the importance of succession planning for business owners from both the business leader and successor perspective. With this program you'll acquire a thorough understanding of the planning process and learn how to:

> Differentiate and understand the relationship between succession planning for key positions and for the business as a whole

> Coach business leaders and successors on responsibility and financial issues they should consider in succession planning

> Assist clients in implementing succession plans and addressing issues

> Understand the options and process for pursuing succession to a third party.

I've been looking for a course like this for a long time, and I'm very excited, inspired and eager to move onto my next course.
Phyllis B., ON

2

Final Returns on Death of a Taxpayer

How do you get the best tax results when a family member passes away? You'll learn the tools and professional skills you'll need to guide the conversation throughout the tax planning process and get an in-depth understanding of:

> Federal and provincial tax law at the time of death of a taxpayer

> Rules for filing the terminal tax return

> Registered Investments: Planning to defer income reporting

> Capital Assets: Managing rollovers and tax deferral

> Estate Planning: What is reported immediately after death?

> Probate and how to mitigate it

> Optional returns: Case studies in reporting income, deductions, credits and rollovers under a variety of options to reduce taxes and preserve family wealth

3

Investment Strategies in Charitable Giving

Do your clients' charitable giving strategies complement their overall wealth management strategy. With this program, you'll be able to advise your clients on the most tax-effective approach and learn how to:

> Identify potential pitfalls of charitable giving, i.e. tax shelter schemes

> Define gift plans for clients using charitable bequests, gifts of securities, gifts of life insurance, donor advised funds, real estate, and other gifts

> Understand the main components of charity law and taxes that can affect gift plans

> Learn the various benefits of different gift types for donors

> Find the resources you need to assist in the development of a client's gift plan.

The MFA was able to deliver … increasing my confidence when consulting with advisors on how help their clients meet their financial goals. Tony Bosch, BC

TAKE A **RISK-FREE TRIAL**
knowledgebureau.com

ADVANCE YOUR CAREER WITH A PROFESSIONAL DESIGNATION

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

Looking for a way to stand out in the financial industry and attract more business? Earn your MFA-Succession and Estate Planning Specialist™ designation to advance your business or career and attract high net worth clients and business owners. You'll be able to provide a superior level of service that will continue to pay off throughout your career.

4

Advising Family Businesses

Learn how to successfully work within the unique dynamic of family-operated businesses and discover how to overcome obstacles in financial decision-making for greater profitability. You'll also learn how to:

> Re-define records management to benefit from a longer-term focus
> Create a multi-generational approach that includes retirement, tax, and business transactions in compensation planning
> Set goals for the family, business, and shareholders with a priorities pyramid
> Layer retirement income for owner-managers and their spouses
> Set benchmarks for share structure and exit strategies
> Recognize roadblocks to implementation before they occur
> Develop skills to quarterback an advisor team
> Maximize your value to the client with a longer-term insight into the life cycle of the business.

5

Insurance Strategies for the Small Business Owner

Have you helped your clients protect their wealth? Gain insight and practical perspective on the vital role that life insurance can play in providing for the successful transition of your client's business upon their death. You'll learn how to:

> Assist a small business owner in minimizing exposure to capital gains tax
> Devise a strategy to ensure an appropriate division of the business owner's estate between children active in the business and those who are not
> Use a shareholders agreement and identify common insurance-related errors and omissions
> Effectively use holding companies in business succession and insurance planning
> Understand complex income tax rules such as the stop loss rules.

6

Business Valuation for Advisors

Prepare your clients to face various types of business transactions by gaining a solid understanding of the fundamentals of business valuation. With this program, you will be able to:

> Understand the notion of value and the relationship between business transactions and value
> Differentiate between company and market based approaches to estimating value
> Help clients prepare for undertaking business transactions
> Identify key aspects of negotiation and due diligence
> Understand key aspects of the closing and transition stage
> Understand the nature of value and investment transactions

Great course for anyone looking to understand the importance of a business evaluator and the process that they use. I found the material to be well written and the flexibility of the course was a plus – to work at your own pace.
Todd W., AB

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 #
☐ Designation Program 6 courses - 180 CE/CPD credits	6 x $595	$3570	A
☐ Diploma Program 3 courses - 90 CE/CPD credits	3 x $665*	$1995	B
☐ Certificate Program One course at a time - 30 CE/CPD credits	1 x $795	$795	C
☐ 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
☐ Designation Program	$3720		E	12 x $285.50
☐ Diploma Program	$2070		F	6 x $296.00
☐ 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 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. See course curriculum details at www.knowledgebureau.com.

Knowledge Bureau® Excellence in Financial Education

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