Be a Master Financial Advisor – Real Wealth Management Specialist™

Knowledge Bureau®

Excellence in Financial Education

EXPAND YOUR FINANCIAL PRACTICE WITH A MULTI-STAKEHOLDER APPROACH TO WEALTH MANAGEMENT.

Take the first step towards your greater potential with a free trial course in the 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 form and educational calendar for deadlines

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

ADVANCE YOUR CAREER WITH THIS PROFESSIONAL DESIGNATION

To earn your designation, complete these 6 courses (180 hours in total). You may also choose to incorporate any of the 3 optional courses.

1

Elements of Real Wealth Management

You may be working with multiple family members and other professional advisors to assist your client in managing their assets. Through this program, you'll learn how to create a strategic plan for decision-making that is built around the four elements of accumulation, growth, preservation, and transition of sustainable family wealth. You will gain the expertise you need to take a leadership role with all stakeholders and learn how to:

> Use the three categories of client trigger questions to deepen conversations with pre- and post-retirees
> Gather documentation for three key financial documents in planning
> Implement five steps in a consistent planning process
> Analyze tax efficiency of income sources over a 20 year period
> Bring precision to capital withdrawal requirements so that clients can stay invested through retirement

2

T1 Professional Tax Preparation – Basic

This course is a prerequisite for understanding Canada's complex tax system, which distributes important tax preferences, benefits and the potential for significant wealth erosion. Therefore all financial advisors should know how to conduct a professional client interview, prepare an audit trail and do simple tax returns on tax software. In this course learn how to:

> Understand the business of filing tax returns
> Prepare five key profiles starting with credit files
> Prepare taxes for employment income
> Claim employment deductions
> Factor in families and children
> Report investment income
> Prepare returns for pensioners
> Learn about what's new for the upcoming tax year

3

T1 Professional Tax Preparation – Advanced

If you're an experienced advisor, you may be working with high net worth clients. Fulfilling the needs of this educated market demands a high level of skill to manage advanced personal tax scenarios. Take your skills to the next level with a thorough tax update and research review plus an in-depth look at:

> Employees: Drill down on perks and benefits
> Investors: Report income from financial assets in diverse portfolios
> Managing capital: Acquisitions, dispositions, including real estate
> Life events and their tax consequences
> Business starts and stops
> Planning for tax efficiencies at end of life
> Financial advisors will appreciate the emphasis on capital asset management

OR CHOOSE FROM 3 OPTIONAL COURSES:

The requisite courses were a perfect fit to enhance my knowledge and add value for my clients. Daniel B., MFA, ON

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

Get the strategies you need to serve and retain your clients. This designation focuses on tax efficiency, investment planning and the lifecycle of Real Wealth Management.

You must have an existing Distinguished Financial Advisor™ (DFA) designation or other designation or license to enroll in this program.

4

Tax Strategies for Financial Advisors

Tax is a trigger for affluent families. Learn how to create a strategy and a tax efficient investment income planning process to preserve, grow and transition wealth tax efficiently to the next generation, throughout the lifecycles of individuals within a family. You'll also learn how to:

> Split investment income with family members and avoid tax erosion of the capital at transition times.

> Understand recent tax changes relating to a variety of investment opportunities, strategies and ordering rules using tax-free, tax-deferred and taxable income.

> Proficiently use a series of assessment tools around which to structure the client's pre- and post-tax investment income needs and monitor ongoing results.

> Learn how to "manage the tax return" by being familiar with tax free zones, clawback zones and marginal tax rates.

> Provide specific investment income planning approaches for a variety of taxpayer profiles

5

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

6

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

Investment Strategies in Charitable Giving

Do your clients' charitable giving strategies complement their overall wealth management strategy.

Debt and Cash Flow Management

Gain the skills you'll need to proactively help clients plan for and manage their financial health by reporting on improvements in debt and savings over time.

Cross Border Taxation

With more clients owning offshore assets and assuming partial residency or U.S. connections including citizenship, this course will help you competently address cross-border taxation issues.

Registration Form: Online Courses

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

For full curriculum details and online registration see knowledgebureau.com

NEW STUDENTS

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

Study Time: Start within 1 months of registration. Plan to spend 10 to 15 hours per month on your course.

Each Certificate Course: Complete in 3 months from start date. **Diploma Program**: Take up to 9 months. **Designation Program**: Take up to 18 months.

Extension Fee: $99/month.

STEP 2: Choose Your Courses - 30 hours each

☐ 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
- ☐ Tax Strategies for Financial Advisors

☐ 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!

Save $1200 when you enter the Designation program or $300 when you enter the Diploma Program.	Regular Tuition Fees	Until March 15 only	SAVE!	Plan #
☐ Designation Program 6 courses - 180 CE/CPD credits	$4770	$3570	$1200	A
☐ Diploma Program 3 courses - 90 CE/CPD credits	$2385	$2085	$300	B
☐ Certificate Program One course - 30 CE/CPD credits	1 x $795	$795	N/A	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	$295	E	12 x $285.50
☐ Diploma Program	$2160	$295	F	6 x $311.00
☐ Certificate Program	$820	$295	G	2 x $262.50

Note: Taxes extra. Prices subject to change without notice.

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)

WINTER STUDIES ONLINE - Continuous intake; start anytime. Take up to four months to complete one 30 hour online course.	December 16 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.
SPRING 2016 WORKSHOP Deadline: May 15, 2016	May 24 > Winnipeg May 25 > Calgary May 26 > Vancouver May 31 > Toronto	Earn 10 CE credits	Topic: After the Budget – Tax Secrets in Retirement & Succession Planning
SPRING STUDIES ONLINE - Continuous intake; start anytime. Save on tuition by the deadline.	March 16 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**.
FALL 2016 WORKSHOP Deadline: October 15, 2016	October 27 > Vancouver November 1 > Winnipeg November 2 > Toronto November 3 > Calgary	Earn 10 CE credits	Topic: Year End Tax Planning with Family Business & High Net Worth Families
SUMMER STUDIES ONLINE - Continuous intake; start anytime. Save on tuition before deadline.	June 16 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**.
WINTER 2017 WORKSHOP Deadline: January 10, 2017 **Introducing New Cities!**	January 17 > Vancouver January 18 > Calgary January 19 > Edmonton January 23 > Toronto January 24 > Ottawa January 25 > Winnipeg	Earn 10 CE credits	Topic: Advanced Personal Tax Update.
FALL STUDIES ONLINE - Continuous intake; start anytime. Save on tuition before deadline.	September 16 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.

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