Be a Master Financial Advisor – Retirement Income Specialist™

Knowledge Bureau®
Excellence in Financial Education

GROW YOUR BUSINESS AND PROVIDE YOUR CLIENTS WITH EFFECTIVE STRATEGIES TO HELP TRANSITION FROM WORK TO RETIREMENT.

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.

A SPECIAL OFFER FOR YOU

Check out attached application forms and deadlines for the best savings

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!

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

DIFFERENTIATE YOURSELF WITH A DIPLOMA

Complete 3 courses (90 hours) to earn a diploma as a Certified Personal Savings Advisor™

Do you have the skills to provide the process and structure your clients will need to effectively plan for their retirement? Enhance your credentials as a Certified Personal Savings Advisor™. This diploma will allow you to differentiate yourself, attract new clients and increase profits.

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

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.

3

Advanced Tax-Efficient Retirement Income Planning

This program allows you to specialize in tax-efficient retirement income planning – a service sought after by baby boomers looking for ways to retain more of their wealth and minimize tax erosion. You'll have the skills you need to:

> Understand recent tax changes that affect the creation of tax-efficient retirement income planning

> Establish a strategic wealth plan based on client needs for tax efficient income

> Build action plans for a long-term tax efficient retirement income planning approach

> Master planning for business owners including distribution of funds from an operating company, holding company and family trusts.

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

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-Retirement Income Specialist™ designation to advance your business or career and attract high net worth clients. You'll be able to provide a superior level of service that will continue to pay off throughout your career.

4

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.

5

Portfolio Risk Management in Retirement

Help your clients mitigate the risk in financial decision making by learning how to create a consistent planning process that focuses on assessing risk and return. You will gain access to the tools and theories you need to:

> Predict and evaluate risk and return
> Measure different types of returns
> Measure, interpret, and communicate standard deviation
> Guide key asset allocation decisions by applying the Modern Portfolio Theory and the Capital Asset Pricing Model
> Understand how the Capital Market Line can be used to enhance the risk/return relationship

I love how this course brought a richer understanding of market terms and theory. A much-needed course for all financial advisors in today's market.
Barry A., NB

6

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 and allow you to:

> Understand residency and citizenship as they relate to tax filing requirements
> File returns for immigrants and emigrants
> Manage tax filing requirements for snowbirds
> Understand reporting of income and property dispositions for non-residents
> Understand implications of the Canada – U.S. Tax Treaty
> Advise U.S. citizens in Canada of their tax filing rights and requirements
> Report transactions when there are both Canadian and U.S. investments
> Understand U.S. estate and gift taxes
> Explain the ramifications of renouncing U.S. citizenship

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

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.

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