Earn a Valuable Designation as a Retirement and Estate Services Specialist™

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

Only with:

Knowledge Bureau®
Excellence in Financial Education

Build Your Reputation for Excellence and Register by June 15 for Tuition Savings !

MAKE A GREAT INVESTMENT IN YOURSELF!

Qualified retirement and estate planning specialists are in high demand, especially if they have advanced tax knowledge and new technology skills. Take a bold step to a new career or business venture:
Earn Your MFA-Retirement and Estate Services Specialist Designation.

TAKE A FREE TRIAL TODAY

EVERYTHING IS INCLUDED:

> Personal course selection consultation and virtual campus orientation
> Lesson plans and study plans
> Personal instructor support by email
> Comprehensive Knowledge Journal
> EverGreen – The Online Research Library
> Practical Case Studies using Professional Software
> Calculators and tools you can use immediately
> Testing and certification
> CE/CPD accreditation by various professional bodies

JOIN THOUSANDS OF GRADUATES:

Knowledge Bureau is a national educational institute focused on excellence in professional development in the tax, accounting and financial services.

Join thousands who have earned their credentials in the comfort and convenience of their own home or office, at their own pace.

Take a free trial and make a risk free decision.

" I have gained an excellent wealth of information ... my understanding of the Succession Planning process has deepened with the use of the invaluable tools as well as the importance of building a "Wealth Team" to help create the ultimate client experience. These courses will be an added bonus to my education skill-set."

Delores M., SK

For more Details visit www.knowledgebureau.com or call Toll-Free:1-866-953-4769, Fax: 1-204-953-4762

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

DIFFERENTIATE YOURSELF WITH A DIPLOMA

Complete 3 courses (90 hours) to earn a diploma as a Certified Wealth 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 Wealth Advisor™. This diploma will allow you to differentiate yourself, attract new clients and increase profits.

1

Tax Strategies for Financial Advisors

Learn how to create a strategy and a tax efficient investment income planning process to accumulate, preserve, grow and transition wealth tax efficiently to the next generation, focused on a proper order of investing to maximize tax efficiency. Take out throughout the lifecycles of individuals within a family.

> 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.

``If you have your own practice, this course is a must. My understanding has greatly improved.``
Vincent C., AB

2

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 couples; learning how to layer income sources to maximize pension income splitting and average down taxes over the retirement period.

``I would like to say that this is an outstanding course. I really appreciated the interactions between this course and the tax concepts that are part of my everyday toolkit.``
Martin H., AB

3

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 and calculate 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

``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 diploma program 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 and Estate Services 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 Small Business

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 under recent tax changes.

``This course dealt with the issues facing business owners today. I will no doubt refer to this material again soon and use as a reference guide.``
William H., AB

5

Use of Trusts in Tax & Estate Planning

Trusts are used on an ever-increasing basis to plan for wealth and succession objectives for medium and high worth clients. You will learn:

> How to explain trusts in basic terms to clients, and to under stand basic trust workings

> How to reduce income taxes using charitable remainder trusts, estate freezes, and testamentary trusts

> How to avoid probate fees using alter ego trusts and RRSP trusts

> How to protect children from gold-diggers, protect wealth from creditors and protect beneficiaries from poor financial judgment using control designed trusts

> How to become part of a succession planning team that advises the next generation

> How to help clients help their disabled beneficiaries

``Would you recommend this course to a friend? Yes, the information is appealing, fresh and leads one to new business opportunities.``
Laura F., ON

6

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.

"Not only were my objectives met but my knowledge was broadened beyond my expectations."
Maria C., QC

Registration Form: Online Courses

toll free: 1-866-953-4769 email: registrar@knowledgebureau.com

Contact us for curriculum details and blended learning options in-class & online.

IDENTIFICATION:

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

PROGRAMMING: Choose Your Area of Specialization and Select Courses

Specialize in Work with Families:

☐ **DFA-Tax Services Specialist™**

Learn Professional Personal Tax Preparation

- ☐ 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
- ☐ T3 Basic Tax Preparation *

☐ **MFA-Retirement and Estate Services Specialist™**

Learn Tax Efficient Wealth Management Skills

- ☐ Tax Strategies for Financial Advisors
- ☐ Tax–Efficient Retirement Income Planning
- ☐ Portfolio Risk Management in Retirement
- ☐ Insurance Strategies for Small Business
- ☐ Use of Trusts in Tax & Estate Planning
- ☐ Investment Strategies in Charitable Giving

*New Edition

Specialize in Work with Family Businesses:

☐ **DFA-Bookkeeping Services Specialist™**

Learn Professional Financial Transactions Reporting

- ☐ Basic Bookkeeping for Small Businesses
- ☐ Advanced Bookkeeping for Multiple Businesses *
- ☐ Advanced Payroll
- ☐ Budgeting & Managerial Accounting *
- ☐ Debt and Cash Flow Management *
- ☐ T2 Tax Preparation for Micro Enterprises

☐ **MFA-Business Services Specialist™**

Learn Professional Corporate Tax Preparation and Business Planning

- ☐ Advising Family Businesses
- ☐ Tax Planning for Corporate Owner-Managers
- ☐ T2 Tax Preparation for Professional Practices
- ☐ Fundamentals of Business Succession Planning
- ☐ Business Valuation for Advisors
- ☐ Accounting for Business Transition

NEW STUDENTS: TUITION & STUDY PLAN - Pay in Full and Enrol by June 15 to Save the Most

New Students Study Options	*Regular Tuition Fees ($795/course)*	*Until June 15 Pay in Full - Save the Most*	*Your Savings:*	*EZ-Pay Plan: Monthly Payments Instalment Fee $25 per course. Add taxes to 1st payment.*
☐ **EARN A DESIGNATION** 6 courses, 180 CE Hours	**$4,770**	**$3,990**	**$780**	**1st payment $295 and 12 x $320.42**
☐ **EARN A DIPLOMA** 3 courses, 90 CE Hours	**$2,385**	**$2,145**	**$240**	**1st payment $295 and 7 x $264.30**
☐ **Certificate Course**, 30 CE Hours	**$795**	**$795**		**1st payment $295 and 2 x $262.50**

RETURNING CLIENTS: TUITION & STUDY PLAN - Pay in Full and Enrol by June 15 to Save the Most

Alumni Study Options	*Regular Tuition Fees ($795/course)*	*Until June 15 Pay in Full - Save the Most*	*Your Savings:*	*EZ-Pay Plan: Monthly Payments Instalment Fee $25 per course. Add taxes to 1st payment.*
DESIGNATION PROGRAM				
☐ 6 courses, 180 CE Hours	**$4,770**	**$3,870**	**$900**	**1st payment $295 and 15 x $248.33**
CONTINUATION PLAN				
☐ 5 More Courses, 150 CE Hours	**$3,975**	**$3,475**	**$500**	**1st payment $295 and 12 x $275.42**
☐ 4 More Courses, 120 CE Hours	**$3,180**	**$2,780**	**$400**	**1st payment $295 and 10 x $258.50**
☐ 3 More Courses, 90 CE Hours	**$2,385**	**$2,085**	**$300**	**1st payment $295 and 7 x $266.43**
☐ 2 More Courses, 60 CE Hours	**$1,590**	**$1,490**	**$100**	**1st payment $295 and 5 x $249.00**
☐ Next Course, 30 CE Hours	**$795**	**$745**	**$50**	**1st payment $295 and 2 x $237.50**

CHOOSE PAYMENT OPTIONS:

☐ **FULL PAYMENT (Save the Most!)** $ ____________

☐ **EZ-PAY PLAN (1st payment only now, see above)** $ ____________

☐ **HARD COPY** *Textbook* **# Courses ____ x $95** $ ____________

SUBTOTAL $ ____________

GST/HST **(885004713RT001)** $ ____________

TOTAL DUE NOW: $ ____________

*EZ-Pay Instalment Fee Added: $25 per course. Payments: 15th of every month.
Maximum Study Time: One Course - 4 months; Diploma 1 year; Designations - 2 years.

☐ I agree to receive course updates, scheduling, communications and transcripts from Knowledge Bureau.

CHOOSE A PAYMENT METHOD

☐ Credit Card ☐ Visa ☐ MasterCard ☐ Amex

Card Number ____________

Expiry Date ____ / ____ Amount $ ____________

Name on Card ____________

Signature ____________

How did you hear about us?

☐ Mail ☐ Email ☐ Internet ☐ Social Media ☐ Referred by ____________