



**Knowledge Bureau**<sup>®</sup>  
Excellence in Financial Education

# **The Pre-Eminent Standard in Wealth Management Services**

**for:**

**Financial Advisors  
Tax and Estate Advisors  
Insurance and Investment Advisors  
Divorce, Elder Care and End of Life Counsellors**

# **RWM**<sup>™</sup>

***Earn The Real Wealth Manager  
Certification Mark***

## 1 Who is the Real Wealth Manager?

The Real Wealth Manager is a professional who has earned the right to use the RWM™ certification mark after comprehensive training in the delivery of goal-based, client-centric wealth management solutions. The Real Wealth Manager leads a multi-stakeholder team, comprised of other financial services professionals and family members, in a holistic and long term approach to family wealth planning. The focus is on four elements of Real Wealth Management: the accumulation, growth, preservation and transition of sustainable wealth; that is, after taxes, inflation and fees.

## 2 The RWM™ Advantage: Certified Skillsets

Advisors authorized to use RWM™ behind their names have a deep and broad understanding of both the behavioral and financial skills required to manage family wealth over multiple generations. Using extensive skills in providing tax efficient Real Wealth Management services, clients are presented with an unparalleled opportunity to work with a primary advisor who assembles a most trusted team of specialists to guide financial requirements throughout various family lifecycles.

In collaboration with the family, the RWM develops a strategy and follows a process to manage inter-generational wealth on an after-tax basis, thereby setting the standard for decision-making for investment, retirement, business, succession and estate planning. The underlying accountability of the team is the stewardship of wealth from one generation to the next.

## 3 Meeting High Standards while Complementing Existing Credentials

The RWM™ is earned with the completion of an 11 module program. Ongoing use of the certification mark requires 30 hours of continuing professional development in each 2 year cycle. Best of all, the RWM complements other industry designations, requiring the graduate to be in good standing and practice with the highest standards of conduct.

### In a nutshell:

***Real Wealth Management is not simply about the money, the product or the plan — it's about creating and managing inter-advisory and inter-generational relationships with ideal clients to make the best decisions in meeting the family's financial goals.***

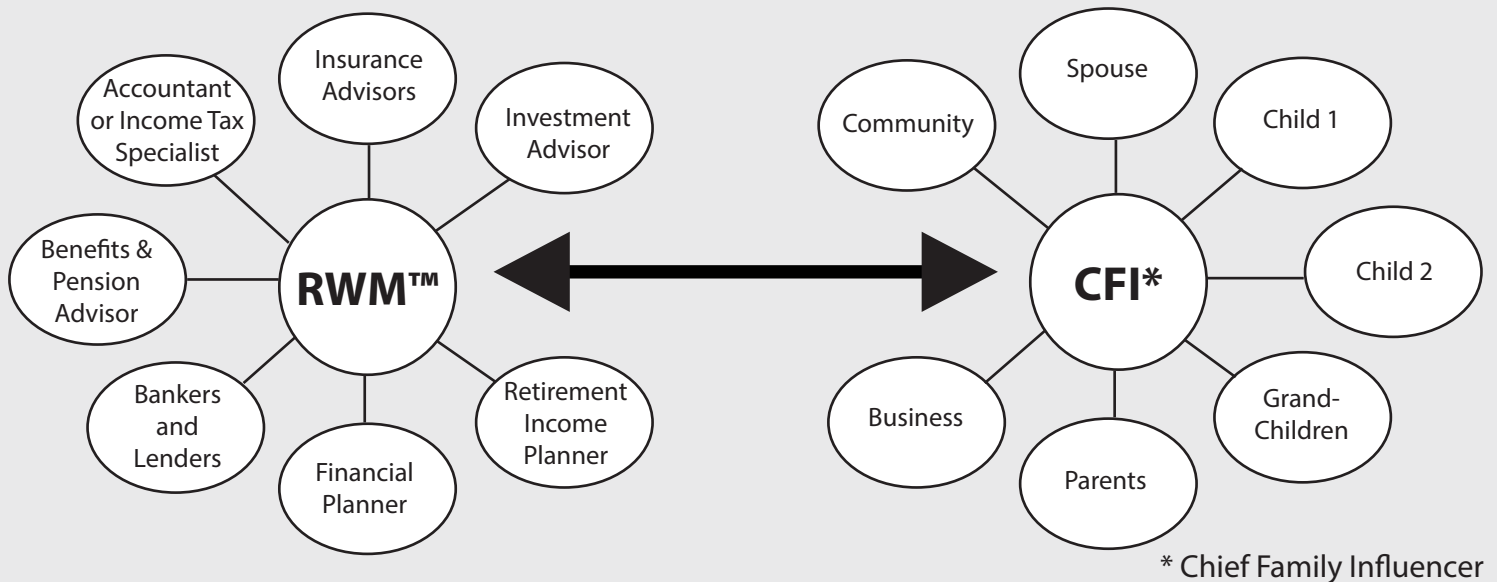
## 4 What's Involved?

The RWM is positioned with the training, tools and processes to look at a client's situation at a higher standard of care than a regular advisor. Helping over the long term, the RWM contributes not only as a knowledge specialist, but most importantly, as the primary advisor trained in the inter-advisory discipline of Real Wealth Management™. Specifically, the RWM possesses:

**1. Deep Knowledge** in a field of specialization suitable to their clients' needs:

- Investment Income Services
- Retirement Income Services
- Tax Planning Services
- Succession and Estate Planning Services

**2. A Strategy and Process** for Joint Decision-Making:



## 5 Knowledge Bureau Education: Synonymous with High Standards



We are proud to be the exclusive post-secondary educational institution offering the RWM™ Certificate of Distinction as well as the MFA™ and DFA-Specialist™ Designation Programs, each of which lead financial professionals to a deeper level of specialization in their chosen field of expertise. Tens of thousands of professionals in the financial services, tax and accounting fields have trained with us over the years. A Knowledge Bureau Education is synonymous with high standards of excellence. Our programs include self-study courses conveniently available online, regional workshops, conferencing, books, subscription services and most recently the RWM Program.

Evelyn Jacks, Founder and President

## 6 Features of the Real Wealth Management Program

Structure Your Advisory Practice for the Future with the  
Elements of Real Wealth Management Program  
and Earn Your RWM™ Certification Mark

• 11 Comprehensive Modules • 15 Professional Software Tools • Personalized Instruction

- 1 DEFINING REAL WEALTH MANAGEMENT
- 2 THE STRATEGIC APPROACH IN REAL WEALTH MANAGEMENT
- 3 THE COSTS OF BUILDING WEALTH
- 4 OBJECTIVE-BASED PLANNING AND JOINT-DECISION MAKING
- 5 MANAGING SOURCES OF INCOME AND CAPITAL
- 6 THE REAL WEALTH MANAGEMENT PROCESS
- 7 ELEMENTS OF RWM: ACCUMULATION
- 8 ELEMENTS OF RWM: GROWTH
- 9 ELEMENTS OF RWM: PRESERVATION
- 10 ELEMENTS OF RWM: TRANSITION
- 11 LEADING THE REAL WEALTH MANAGEMENT STRATEGY



## 7 What Skills Does a Real Wealth Manager Have?

The RWM, the primary advisor in providing comprehensive and collaborative wealth advisory services, is specifically trained to lead strategic decision-making by an inter-advisory team with family stakeholders. The steps to this approach include:

- **Possessing** deep knowledge in the advisor's field of practice
- **Acting** as the **primary advisor** through a strategic process of decision making
- **Listening** for the client's life and financial triggers
- **Strategizing** using the "Four RWM Elements": Accumulation, Growth, Preservation and Transition of sustainable wealth
- **Managing** the team of specialists to provide required expertise for financial solutions
- **Implementing** the RWM strategy on an efficient after-tax, after-cost basis with all stakeholders
- **Analyzing** financial data expertly and consistently over time to meet financial milestones
- **Reviewing** and adjusting the strategy and process to meet ongoing client objectives

## 8 Clients Want Customized Solutions

According to a recent study\* by the CFA Institute, "the connection between professional skills and customer outcomes must become more symbiotic. . .wealth managers must demonstrate greater relevance to the current and future needs of clients and prospects." The RWM cements his or her relevance to the family by confidently delivering customized financial strategies based on client objectives and goals with a process for accountable solutions over time. Your clients will appreciate the opportunity to make sound financial decisions with a most trusted advisor who really knows them well and can help them visualize the future while navigating a complicated financial world. The result is a pathway to true affluence and peace of mind.

\*The Value of Premium Wealth Management, 2017

## 9 Earn Your Prestigious Certificate of Distinction and the RWM™

An ever-growing number of advisors from all sides of the financial services are competing for clients. To avoid getting "lost in the noise" and to survive and grow, leading advisors can now differentiate themselves with this advanced level designation that complements the standard designations held by many planners, advisors and accountants.

- Become the **primary advisor** through all market conditions and life cycles
- Enhance your skills, fast-track your career and elevate client services
- Increase assets, revenue, team efficiency and profitability
- Work effectively with and increase referrals from other professionals
- Differentiate yourself from the mass of designation holders with a unique education



## Choose Knowledge Bureau: Your Trusted Education Partner

We would like to create a lasting learning relationship with you and your team, for all your professional development and continuing education requirements including the attainment of the RWM™ certification mark. Count on us for:

- Practical training you can use right away with your team and clients
- Unparalleled personalized attention to ensure your success in the program
- Flexible learning format to fit even the busiest schedules – conveniently online and available 24/7
- Tax deductible tuition fees which qualify for the Tuition Fee Credit on your tax return
- All course materials, custom-designed software tools, research library, quizzes, testing and personal support are included in the single fee
- No risk, money-back guarantee – take a free trial anytime to be sure
- Continuing education credits from most professional bodies and regulators

## Take the First Step Now... at Introductory Tuition Rates

### IDENTIFICATION

Name	Company	Student ID
Address	City	Province
Postal Code	Email	Fax
Phone	Designations	Referred by

### TUITION PLAN: use promo code **RWMINTRO**

EVERYTHING IS INCLUDED!	11 Module Program	Tuition Fee	Introductory Offer
<input type="checkbox"/> 11 modules		\$900	<b>\$497.50</b>

### PAYMENT OPTIONS

<input type="checkbox"/> Full Payment	\$ _____
<input type="checkbox"/> HARD COPY Textbook # Courses _____ x \$95	\$ _____
<b>SUBTOTAL</b>	\$ _____
GST/HST (885004713RT001)	\$ _____
<b>TOTAL DUE NOW:</b>	\$ _____

### PAYMENT METHOD

Credit Card     Visa     MasterCard     Amex

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

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

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

Signature \_\_\_\_\_



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