



REQUIREMENTS FOR LICENSING AND CONTINUED USE OF CERTIFICATION MARKS

The Knowledge Bureau offers two certification marks, the **Master Financial Advisor™** and the **Distinguished Financial Advisor™**, each featuring several areas of specialization to enhance your professional practice with a Real Wealth Management™ approach.

Students who successfully complete six courses in their chosen area of specialization are granted the permission to use the Knowledge Bureau's Certification Marks behind their name, on their business cards and letterhead, provided that they follow Standards of Conduct, specified below.

STANDARDS OF CONDUCT

Within their chosen field of specialization, **Distinguished Financial Advisors** and **Master Financial Advisors** practice with the highest skills sets for obtaining accountable results with their clients, as well as top standards of professional conduct. This includes:

- Successful completion of the six required courses within the specialized services studied by the designate.
- Good standing under the requirements of all other professional designations and licenses held by the designate;
- No criminal convictions or any unethical conduct
- At least 12 hours of study in issues-based knowledge subjects from the Knowledge Bureau courseware list, annually.

Mandatory Licensing and Timelines: Designates practicing within an inter-advisory network using the Real Wealth Management approach taught by the Knowledge Bureau, uphold these standards in working with teams of other professionals as well as stakeholders within family units. Therefore, in order to maintain the right to use the certification marks earned with the Knowledge Bureau, these Standards of Conduct must be met annually by calendar year end and **became mandatory in January 2010**, after a grandfathering period ending December 31, 2009.

Delinquency in Updating Requirements: Designates who have failed to meet updating standards annually by December 31, **may choose to invoke a 60 day grace period** to complete the requirements by contacting the Registrar in writing no later than **December 15**. After this, a **\$495 re-registration fee** is required, together with registration in professional development options for catch-up of missed CE credits, all to be completed within a one year time frame, ending December 15 of the grace period calendar year.

Checking for CE Credit Status: Designates can check their CE Credit progress summary by visiting the Community Page at www.knowledgebureau.com/community and selecting My CE Credits tab.

Professional Development Options: Designates may choose from the following **Calendar of Educational Offerings** to assist with fulfilling their continuing education updating requirements.

CALENDAR OF EDUCATIONAL OFFERINGS

<u>KNOWLEDGE BUREAU REPORT</u>	It's free! Sign up for <i>Breaking Tax and Investment News</i> at www.knowledgebureau.com and stay in the know. (6 CE Credits for subscription in 2011. As of January 2012, no CE Credits will be earned for the Knowledge Bureau Report subscription.)
<u>KB 24/7: SELF-STUDY COURSES</u>	Students may start any time in these tax deductible certificate courses. Preferred client discounts are available automatically with logins. (Up to 30 CE credits per course)
<u>DISTINGUISHED ADVISOR WORKSHOPS</u>	Offered in one day sessions in a city near you, in November and January. (6.5 CE Credits)
<u>DISTINGUISHED ADVISOR CONFERENCE (DAC)</u>	The Distinguished Advisor Conference occurs annually around the Remembrance Day Long Weekend. (Up to 15 CE Credits—may vary with program)
<u>EVERGREEN EXPLANATORY NOTES</u>	Stay Up to Date with this comprehensive, year round, educational tax updating subscription service and electronic planning tools. (12 CE credits for annual subscription)

DESIGNATION PROGRAM OVERVIEW

[THE DISTINGUISHED FINANCIAL ADVISOR DESIGNATION PROGRAMS](#)

[Program 1: Especially for Tax Professionals.](#) We invite you to earn your *Distinguished Financial Advisor* Designation as a **DFA-Tax Services Specialist™**. Tax advisors need to know the details of continuous tax change, using expert professional tax software and research skills. We are committed to teaching you both with the most current information on tax compliance, tax planning, budget proposals and jurisprudence.

[Program 2: Especially for Professional Bookkeepers.](#) By earning your *Distinguished Financial Advisor* designation as a **DFA-Bookkeeping Services Specialist™**, you'll maximize your value proposition to your clients and their other accounting advisors with the skills to facilitate planning for the employee, investor and owner-manager throughout the lifecycle of the business. This program dove-tails well with software-enabling education.

THE MASTER FINANCIAL ADVISOR (MFA™) DESIGNATION PROGRAMS

Program 3: Especially for Advisors to Pre- and Post Retirees. The **MFA-Investment and Retirement Services Specialist™** is the professional who has the deep understanding required to manage the entire period of transition from personal economic activity to full retirement to end of retirement (death), with, and for the client. With these skill sets the Investment and Retirement Services Specialist is positioned to be the Chief Financial Steward who works as the lead advisor with the client in guiding tactical outcomes which include unique tax, estate and investment solutions.

Program 4: Especially for Wealth Advisors to Small Business Corporations. The designated **MFA-Business Services Specialist™** provides extra value in joint-decision making around family business growth and development with a deep understanding of wealth management using a tax compliance focus applied to the results attained from business operations.

Program 5: Especially for Succession Planning Specialists. Every business requires a succession planning strategy aligned with the overall estate plan. The qualified **MFA-Succession and Estate Planning Specialist™** brings a deep understanding of fundamentals of succession planning, including valuation methods to the process of planning sustainable wealth management for families with business and/or philanthropic interests.

FOR JOINT-DECISION MAKERS IN THE FAMILY STAKEHOLDER GROUP:

Especially for Chief Family Influencers. A Real Wealth Management approach to sustainable family wealth development requires expertise within the family as well, so that joint decision-making with professional advisors is most productive. This comprehensive program helps laypeople maximize their relationships with their inter-advisory team through the attainment of a **Certificate of Achievement in Personal Financial Literacy**. This is an excellent program for marketing assistants in financial advisory offices as well.



Knowledge Bureau®
Excellence in Financial Education

To contact us: Call 1-866-953-4769 or email reception@knowledgebureau.com