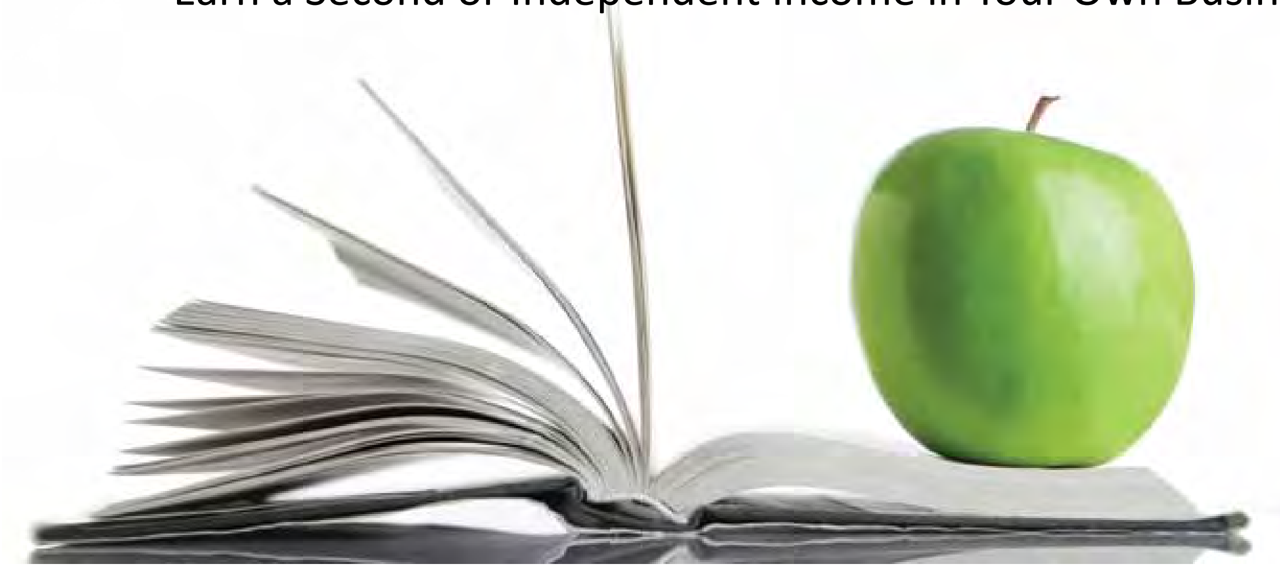
Do You Want To....

Become More Employable or Advance in Your Career?
Enhance Your Professional Development in a Meaningful Way?
Earn a Second or Independent Income in Your Own Business?



Earn Your Certified Personal Savings Advisor™ Diploma or MFA-Investment & Retirement Services Specialist™

And have an outstanding educational experience in our world class virtual campus

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IT’S YOUR CHOICE: ENTER THE FULL MFA-INVESTMENT & RETIREMENT SERVICES SPECIALIST DESIGNATION PROGRAM (6 COURSES) OR DO IT IN TWO STEPS:

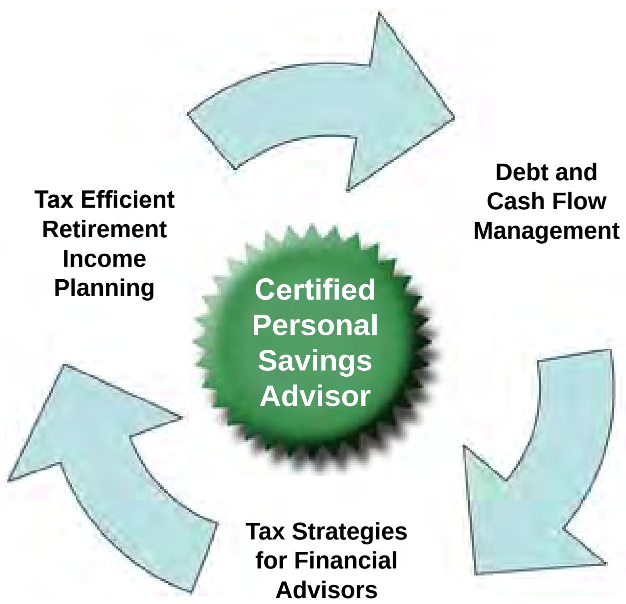
First, enhance your skills as a Certified Personal Savings Advisor, then master retirement planning as a Designated Advisor

Tools Included in Courses:

EverGreen Explanatory Notes

Cash Flow Calculator

Debt Reduction Calculator



What Our Students Are Saying:

“This is the first course that I’ve taken that has had an immediate impact on my business.”

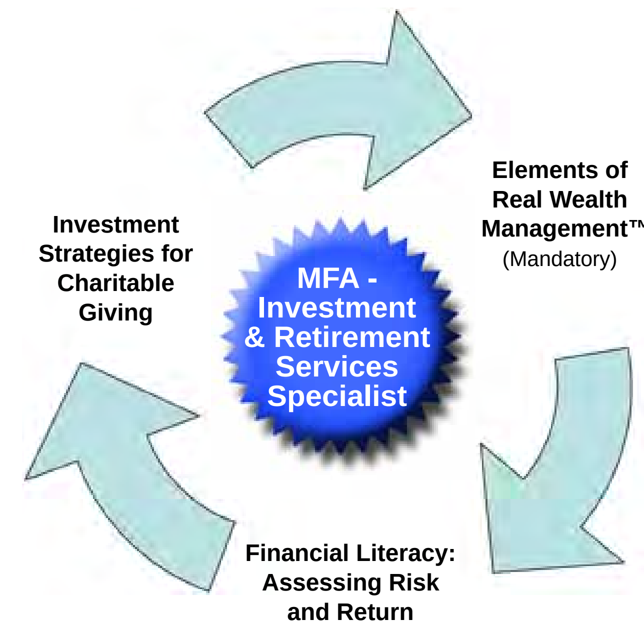
Marc O., ON

“The detailed approach to the tax efficient retirement income planning thought process, as well as the online tools were easily understood and very effective.”

Joan M., ON

“The course was well structured and logical in its progression. Every advisor who considers themselves a “planner” should take this course.”

Maria K., AB



Tools Included in Courses:

Income Tax Estimator

Marginal Tax Rate Calculator

Fixed vs Variable Income Calculator

Level 1 Courses

Debt and Cash Flow Management

Debt is a large problem in many households. Wealth advisors need to see where the debt lies, how to help the client use debt in a healthy manner by managing debt and cash flow in order to accumulate and grow wealth.

Learn:

- A new era of planning
- Debt and cash flow data collection
- Understanding credit
- Mortgages and personal loans
- Revolving credit
- Car loans & leasing
- Cash-flow management
- All-In-One accounts
- The effects of debt on a financial plan
- Presenting solutions

Learn how to present a financial assessment and debt & cash flow management plan.

Learn practical skills to develop debt management plans and processes.

Tax Strategies for Financial Advisors

Tax is a trigger for affluent families, as they seek credible, trusted, and expert solutions to their investment strategies. The objective is to earn investment income tax efficiently, split it with family members and avoid tax erosion of the capital at transition times.

Learn:

- How a Real Wealth Management (RWM) process can help
- Planning for income & capital
- Business income & asset planning
- Introduction to personal income taxation for investors
- Growing & preserving tax efficient wealth
- Registered investments
- Tax efficient investment income plans integrating real estate
- Tax efficient asset transfers: managing Adjusted Cost Bases
- Principal residences
- Tax efficient debt management
- Risk management for investors

Learn to manage tax efficiencies in order to build real intergenerational wealth, given recent budget changes.

Tax-Efficient Retirement Income Planning

Designed to provide structure & process for advisors interested in specializing in tax-efficient retirement income planning. Covers a holistic retirement income planning process to create income & capital with more tax efficiencies.

Learn:

- Strategic planning for retirement
- Pre-retirement planning: vision, values & strategy
- Tax changes relating to retirees
- Current tax position: employees
- Planning with self funded sources
- Planning for personal residences
- Planning for snowbirds
- Planning for post retirement incapacity
- At death and beyond
- Planning for survivors
- Business owners and executives
- Strategic philanthropy

Acquire the expertise and the projection tools to help clients envision their tax-efficient retirement income.

Level 2 Courses

Elements of Real Wealth Management™

Gain a working knowledge of the elements of Real Wealth Management™ and how to apply them to joint decision-making using a process that integrates tax and financial planning in a client-centric manner.

Learn:

- The strategy behind Real Wealth Management (RWM)
- Defining wealth
- The costs of building wealth
- Matching life milestones with RWM
- Elements of RWM:
  - Accumulation
  - Growth
  - Preservation
  - Transition
- The RWM Process
- Managing sources of income and capital
- Making joint decisions: short & long term for multiple generations
- Leading an inter-advisory team

Using a series of hands-on calculators, you’ll be able to immediately implement the RWM process.

Financial Literacy: Assessing Risk and Return

Using a variety of software solutions, students will learn to convey some of the most powerful financial concepts used to predict and evaluate risk and return.

Learn:

- Measuring & calculating return
- Standard deviation
- Correlation & beta (The Risk Return Chart & The Sharpe Ratio)
- Calculating portfolio risk (for a single asset, dual asset and multi-asset portfolio)
- The efficient frontier
- The capital asset pricing model (and the Capital Market Line)
- Generating risk adjusted results
- Fundamental indexing
- Software tools for portfolio analysis

Have better conversations leading to joint decision-making.

Understand the relationship of interest rates to stock market performance in today’s changing financial landscape.

Investment Strategies in Charitable Giving

This course will assist financial advisors to ensure their clients’ gifts complement their overall wealth management strategy in a tax-effective manner.

Learn:

- Why philanthropy?
- Charity law and taxes
- Life stage planning
- Charitable bequests
- Gifts of securities
- Gifts of life insurance
- Donor advised funds
- Income producing gifts
- Other gifts
- Issues for advisors

People want to be in control of how they give. Now you can develop a strategic plan and process.

Learn how investment products can translate into tax advantages.

Or Take Any One of These Certificate Courses for Your Continuing Education and Professional Development

Available Programs & Courses

To Register Online, Go To www.knowledgebureau.com/courses,
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and Call Us Toll Free 1-866-953-4769 or Fax 1-204-953-4762

Master Financial Advisor™ Designations

☐ MFA - Investment & Retirement Services Specialist™

LEVEL 1: The Certified Personal Savings Advisor Diploma - 3 courses
- ☐ *New!* Debt and Cash Flow Management
- ☐ *New!* Tax Strategies for Financial Advisors
- ☐ Tax–Efficient Retirement Income Planning

LEVEL 2: Also required to earn your Designation - 6 courses total
- ☐ Elements of Real Wealth Management™ (mandatory)
- ☐ Financial Literacy: Assessing Risk and Return
- ☐ Investment Strategies in Charitable Giving

☐ MFA - Succession and Estate Planning Specialist™

LEVEL 1: The Personal Life Transitions Advisor Diploma - 3 courses
- ☐ Fundamentals of Succession Planning
- ☐ Advising Family Businesses
- ☐ Use of Trusts in Tax and Estate Planning

LEVEL 2: Also required to earn your Designation - 6 courses total
- ☐ Elements of Real Wealth Management™ (mandatory)
- ☐ *Newly Updated!* Death of a Taxpayer
- ☐ Business Valuation for Advisors

☐ MFA - Business Services Specialist™

LEVEL 1: The Certified Business Tax Practitioner Diploma - 3 courses
- ☐ Tax Strategies for Financial Advisors
- ☐ Insurance Strategies for the Small Business Owner
- ☐ Tax–Efficient Retirement Income Planning

LEVEL 2: Also required to earn your Designation - 6 courses total
- ☐ Elements of Real Wealth Management™ (mandatory)
- ☐ Tax Planning for the Corporate Owner-Manager
- ☐ Accounting for Business Transitions

Distinguished Financial Advisor™ Designations

☐ DFA - Tax Services Specialist™ *Updated to March 29 Budget*

LEVEL 1: The Certified Personal Tax Practitioner Diploma - 3 courses
- ☐ Introduction to Personal Tax Preparation Services
- ☐ Advanced Tax Preparation and Research
- ☐ Tax Preparation for Proprietorships

LEVEL 2: Also required to earn your Designation - 6 courses total
- ☐ Elements of Real Wealth Management™ (mandatory)
- ☐ Death of a Taxpayer
- ☐ *New Edition!* Cross Border Taxation (available Aug 2012)

☐ DFA - Bookkeeping Services Specialist™

LEVEL 1: The Certified Bookkeeping Practitioner Diploma - 3 courses
- ☐ Basic Bookkeeping for Business
- ☐ Managerial Accounting for Professional Bookkeepers
- ☐ Advanced Bookkeeping for a Selection of Business Profiles

LEVEL 2: Also required to earn your Designation - 6 courses total
- ☐ Advanced Payroll for Professional Bookkeepers
- ☐ Tax Planning for the Corporate Owner-Manager
- ☐ Introduction to Corporate Tax Preparation

Substitute Courses:

- ☐ Portfolio Construction for Real Wealth Management
- ☐ Portfolio Risk Manager

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Like hard copy? Ask us about options.

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

Note Study Time:
Each Certificate Course: Average 30 hours - maximum 4 months; **Diploma Program** (3 courses): 1 year; **Designation Program** (6 courses): 2 years

STEP 2: Choose Your Courses

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- ☐ *New!* Tax Strategies for Financial Advisors
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- ☐ Managerial Accounting for Professional Bookkeepers
- ☐ Advanced Bookkeeping for a Selection of Business Profiles

LEVEL 2: Also required to earn your Designation - 6 courses total
- ☐ Advanced Payroll for Professional Bookkeepers
- ☐ Tax Planning for the Corporate Owner-Manager
- ☐ Introduction to Corporate Tax Preparation

NOTE: It is possible to vary course selections. Call us for a consultation.

STEP 3: Choose Your EZ-Start Options

Time Limited Introductory Offer:
Enrol by June 15 and Pay No GST/HST
PLUS Get a $100 Bonus When You Pay in Full.
Save on Finance Fees too.
Choose Plan A or Plan B and then go to Step 4

Plan A: Tuition - Full Payment - Get a Bonus & Save $

Save up to 27% by enrolling in the Designation Program or up to 20% in the Diploma Program	Per Course	Total Fees	Full Pay Bonus til Jun 15	Fees After Bonus
☐ Designation Program (6 courses)	**$595**	$3570	($100)	$3470
☐ Diploma Program (3 courses)	$665	$1995	($100)	$1895
☐ Single Certificate Course	$795	$ 795	($100)	$ 695

Plan B: Tuition - EZ-Pay Plan

Monthly payments start 15 days after receipt of registration fee.

Total Tuition includes finance fee of $15/course	Total Tuition	Payment at Registration	Each Month
☐ Designation Program	$3660	$249	22 x $155
☐ Diploma Program	$2040	$249	10 x $179
☐ Single Certificate Course	$ 810	$249	3 x $187

Amounts have been rounded. GST/HST 885004713RT0001

STEP 4: Schedule Your EZ-Start Call

Tour of Online Learning Environment & Course Components
Best Date:____________________ Best Time: ______________
Preferences: First come, first served.

STEP 5: Choose Your EZ-Pay Method

☐ Credit Card ☐ Visa ☐ MC ☐ Amex

Card Number ________________________________

Expiry Date ___/___

Name on Card ________________________________

Signature ________________________________

☐ Cheque/ Money Order — Mail to: Knowledge Bureau, 187 St. Mary's Road, Winnipeg, MB R2H 1J2

STEP 6: EZ-Order Options

Phone: 1-866-953-4769 Fax: 1-204-953-4762
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