

STANDARDS OF CONDUCT – KNOWLEDGE BUREAU DESIGNATES

Knowledge Bureau designates have entered an academic pathway to acquire a deep and broad body of knowledge to work as a professional in the multi-stakeholder environment they live and work in.

Holders of registered marks licensed by Knowledge Bureau also commit to a high standard of professional conduct and continuing education after graduation by attesting to their professionalism and commitment to lifelong learning.

The process for re-licensing the use of their designation marks is an annual process. The academic year for these purposes is July 1 to June 30. Designates attest to the following:

ANNUAL DESIGNATE ATTESTATION

AS A DESIGNATE OF KNOWLEDGE BUREAU I ATTEST AS FOLLOWS:

Knowledge Mastery: I have successfully completed of the required courses within the specialized field of service I have chosen and am committed to my continuing professional development annually.

Continuing Professional Development: I am in good standing under the requirements of all professional industry designations and licenses I hold, including under my Knowledge Bureau designation program. I am committed to earning at least 15 hours of continuing education in every 12-month period ending June 30. I understand that I can view my progress on my official transcript displayed in the Graduate Lounge in the Knowledge Bureau Virtual Campus and will receive periodic email notices of these requirements.

Professional Ethics: I have no criminal convictions now or pending, nor any citations for unethical conduct, or unresolved client complaints received by Knowledge Bureau. I understand and agree that if I am offside in any of these areas, I must give up the use of the designation marks, and remove them from all platforms or publications including letterhead, cards, websites and social media until the matter is resolved. I understand that various accreditors and regulators will require a public notice for unethical practices.

Compliance Guidance: I acknowledge that Knowledge Bureau provides guidance on compliance requirements, regulation and best interest duties in a variety of ways including articles in weekly *Knowledge Bureau Report*, delivered to me at no charge as long as I voluntarily subscribe, a part of my required reading in my continuing professional development. Knowledge Bureau also offers guidance on ethical practices at its live, virtual and in-conference programs, delivered by leaders in the industry on the subject areas.

YOUR FIRST NAME (PRINT)	YOUR LAST NAME (PRINT)
SIGNATURE	FORWARDED ON THIS DATE TO registrar@knowledgebureau.com

HOW TO ATTAIN CPD HOURS REQUIRED

Step 1 – Check Your Official Transcript - Quarterly Notification: Provided by email AND in your Knowledge Bureau Virtual Campus. Please check your progress anytime, but at least quarterly.

Step 2 – Enrol in Your Required Program for 15 CE/CPD Credits within a 12-month period at least by June 30. Two types of credits qualify:

Verifiable Credits from Knowledge Bureau – enrol by June 30 and use \$200 VIP Affinity Offer:

- **RWM™** - 30 CE Credits – 2 years of CE Credit requirements counted
- **DMA™ Program** - individual certificate courses - 30 hours each – 2 years of CE Credits counted
- **CE Savvy Summits** - 15 credit hours each – 5 for the summit, 10 for the online course
- **CE Savvy Biz Ed** – Each Collection of 5 courses = 5 CE Credits
- **DAC Acuity Conference for Distinguished Advisors** - 15 credit hours
- **MFA-P™** – see <https://www.knowledgebureau.com/site/program/mfa-p>

Non-Verifiable Credits – enrol by June 30 and use \$200 VIP Affinity Offer:

- **DMA™ - Annual Subscription to EverGreen Explanatory Notes** – (15 credit hours per year)- Stay up to date with this comprehensive, tax research library subscription service.
- **RWM™** -Enrol in the Society of RWMs and receive a subscription to the RWM Discovery Calculators (15 credit hours per year).

Thought Leadership Opportunities. Meet Annual Credits as Mentor, Analyst or Keynote Speaker

- Thought leaders earn their CE Credits for ongoing licensing for designation purposes
- Choose the following Student Support Opportunities to start:
 - Mentor students as a Course Support Instructor or
 - Become a Writer for EverGreen Explanatory Notes

Earn the FDFS™ Designation – Our best thought leaders are invited to teach at the **CE Savvy Summits** and the *Acuity Conference for Distinguished Advisors* and in the process earn the FDFS™ designation – *Fellow of Distinguished Financial Services*. They are also invited to join the *Fellowship of Distinguished Financial Advisors*.

PUBLICATION AND LISTING OF DESIGNATES

THIS IS A GREAT WAY TO BUILD YOUR BRAND TO A NATIONAL AUDIENCE!

Knowledge Bureau lists the names of its honor roll students (those who achieve 90% or more on their individual certificate courses) on its Virtual Campus¹. With permission, Knowledge Bureau also profiles its students publicly on its websites, newsletters and social media platforms. *Knowledge Bureau designates who provide permission will be listed under a new Meet Our Students landing page on the Knowledge Bureau website.*

BUILD YOUR BRAND! PROVIDE YOUR PERMISSION TO PROFILE YOUR ACCOMPLISHMENTS!

BUILD YOUR BUSINESS – MULTIPLE DESIGNATIONS UNDER ONE ROOF!

Inquire: businessbuilder@knowledgebureau.com

¹ *Designates may not appear if they have requested anonymity or if they have been disciplined.*

PERMISSION FOR USE

YOUR SUCCESS STORY

I hereby grant permission to the Knowledge Bureau to announce my graduation and to use my photograph, Success Story on www.knowledgebureau.com, and *Knowledge Bureau Report* (KBR) for the purposes of congratulatory graduate listing, and selected print, online, and event marketing materials supplied to me for my own and Knowledge Bureau's Social Media efforts.

I agree to indemnify Knowledge Bureau and hold them harmless from any claims that may arise against me and understand that in providing this permission I waive any rights to any compensation for use of my profile or picture now and in the future.

Please tell us your Success Story and any additional comments (examples below):

FULL NAME	
DESIGNATIONS	
CITY/PROVINCE	
COMPANY	

Please forward your professional headshot (preferred) as a high-quality JPG to registrar@knowledgebureau.com. If you have questions, please call 1-866-953-4769.

Testimonial:

I help business owners, their employees and families achieve their dreams by taking a holistic approach to financial planning. We look at all areas of investment, insurance, tax & estate planning. I want to work with like-minded advisors to help our clients accumulate, grow, preserve and transfer their wealth."

- Doug Buss, CLU, CPCA, CFP, CEA, RWM™, President, Your Style Financial Inc.

FAILURE TO MEET ONGOING PROFESSIONAL DEVELOPMENT REQUIREMENTS

It is our goal to make your successful re-instatement possible with minimal inconvenience and at a reasonable cost. To maintain the right to use the certification marks earned with the Knowledge Bureau next year, these Standards of Conduct must be met by the end of the continuing professional development period (June 30).

Disciplinary Process: A 60 day grace period until **August 31** is allowed for 2024. There will be no further grace periods for June 30, 2025. Failure to Attest and Register in a qualifying program by June 30 will result in the following consequences:

- **A re-certification fee of \$395.00.** Once this is paid you will receive a course upgrade to complete your 15 CE Credits (choose from one of 4 CE Savvy Summits)
- **Loss of access to VIP Designate tuition rates** (continue to qualify for the \$100 Alumni rates).
- **Failure to respond** – You must cease using certification marks until professional updating is completed. Please call us to discuss re-instatement. 1-866-953-4769.

BREAK OF ETHICAL CONDUCT - STEPS TO REINSTATEMENT OF LICENSE TO USE DESIGNATION MARKS.

Knowledge Bureau believes in a positive reinstatement process in the case of any breach of ethical conduct, which results in the immediate suspension of the use of the designation mark.

The student will submit a formal notice that the use of the designation mark has ceased and an application for reinstatement, by letter addressed to the Registrar that includes an explanation of the circumstances of the breach, how it has been corrected, plus a **reinstatement assessment fee of \$395**. This letter and reinstatement request will be submitted to a peer group of advisors, the Society of Real Wealth Managers (RWM™) for review.

In addition, the application must include the following or it will be considered incomplete:

- Submit evidence of completion of at least **one course on ethical behavior and practices** within the past 6 months. Third party courses are acceptable.
- Submit a **case study** to be shared with other practicing advisors describing an ethical or moral dilemma an advisor may be confronted with, and the potential solutions to managing this.
- Evidence that minimum **CE hours** required were completed for the year ending June 30.
- **Letter of reference** from a leader with whom a candidate associates in his or her field. This can be a superior, leader in a professional organization, teacher or mentor.
- **Attestation: submission of the Certificate of Attestation: Good Professional Standing.**

Failure to pass approval by the Society of Real Wealth Managers will necessitate **removal** of the former designate from the list of active designates on the Knowledge Bureau website.

Public Complaints. Knowledge Bureau encourages clients and advisors to resolve issues between them. If there is an impasse and the client wishes to file a formal complaint, the client should contact Knowledge Bureau at the following email: registrar@knowledgebureau.com with the reason for the complaint. The registrar will contact the designate and request a resolution before the calendar year end. Barring this, the designate is prohibited from using the designation marks until the matter is resolved.

FURTHER DISCIPLINARY ACTIONS REQUIRED: Should the matter remain unresolved A written Notice of Reprimand and Publication of failure to comply on the Knowledge Bureau Website together with the Steps to Completion of Reinstatement Procedures.