Knowledge Bureau®

Celebrating 20 Years of
World-Class Financial Education™

Is it time to differentiate your financial practice and move ahead of the pack?

Become a DMA™ Distinguished Master Advisor

- Become an Advisor for the Future
- Take an Academic Path to your CE
- Provide Specialized Financial Services
- Enhance your Value Proposition
- Elevate your team's success with new micro learning courses
- Strengthen your client relationships
- Safeguard your practice from the competition

Let's Connect!

Here's How:

1.866.953.4769 I inquiries@knowledgebureau.com I knowledgebureau.com

01

About Knowledge Bureau

Knowledge Bureau is a certified, post-secondary institution which provides business and financial education to individuals, professionals and workplaces, leading to verifiable and specialized credentials. KB was established in 2003 by Founder and President Evelyn Jacks, an award winning entrepreneur, financial educator and best-selling tax and financial author.

Tuition fees paid to Knowledge Bureau qualify in Canada for a tuition fee credit under the Income Tax Act. Alternatively, they can be claimed as tax deductions by owner-managers and firms which pay for workplace training or for the financial well-being of their employees.

Knowledge Bureau also confers continuing education credit hours to professionals from a broad spectrum of industries, for the purposes of their continuing professional development requirements. Some of these programs may also be accredited by other third parties, including national organizations, regulators and associations.

Finally, we provide "Education as a Service": curriculum design, development, publishing, and instructional delivery for professional development objectives in small, medium and large businesses.

Knowledge Bureau is the only financial educational institution focused on continuing business, tax and financial education providing courseware for occupations in various industry sectors including: tax preparation, accounting/bookkeeping, financial services, human resources, public and private education and the many technology platforms that serve them. It also provides financial literacy education to consumers.

Knowledge Bureau owns a vast library of courses and intellectual property, on a one-hour to 30-hour basis in a variety of modalities: online, virtual-live and in-person, through individual enrollments and by subscription.

MAKE A GREAT DECISION! Take a World Class Financial Education Leading to Specialized Credentials with Knowledge Bureau.

Vision and Purpose Statement

We are passionate about sharing financial education: it is a critical life skill required to navigate successful financial outcomes in a highly complex tax and economic environment.

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"We want to help our clients make the best educational decision for their time and money."

Evelyn Jacks, President

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"Knowledge Bureau is in the forefront of the industry… it is a game changer,"

Stefanie Keller, CFP®, RWM™ and CEO of Stellar Wealth and Tax Solutions in Winnipeg.

02

FINANCIAL EDUCATION THAT WORKS FOR YOU™

Earn Specialized Credentials

- DMA™ - Retirement Income Services Specialist
- DMA™ - Family Business Services Specialist
- RWM™ - Real Wealth Manager
- MFA-P™ - Philanthropy

Improve Practice Management

- Certificate: Navigating Privacy Issues
- Certificate: Digital Practitioner Program

Take Continuing Education

- CE Savvy PD™ Courses
- CE Savvy Biz Ed™ Courses
- CE Summits
- Distinguished Advisor Conference

Educational Solutions to Meet Your Needs:

1. Earn New Specialized Knowledge, Skills and Confidence.
2. Build Business Building Acumen.
3. Meet CE requirements with an academic path to continuing professional development.

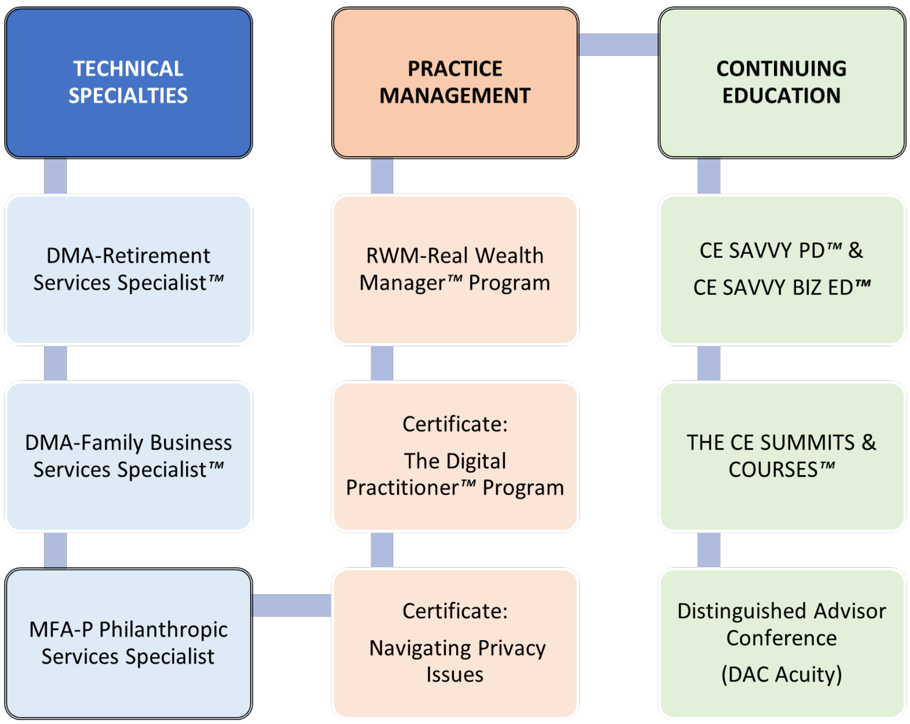
03

LEARN MORE. EARN MORE. SHARE MORE.

Enter your pathway to success with every course you take and move along the continuum from Technician to Practitioner to Specialist.

Your New Pathway to Specialized Professional Credentials

Technical Specialties: Up to 180 hours of study, 30 course hours at a time
Practice Management Programs: 40 to 60 hours of study
Continuing Education: 5 - 20 hour CE collections, 10-15 hour live or virtual events, 5-1 hour modules



Tuition Fee Structure

Regular Fees: These are the fees for the program, before reductions for Early Registration, Volume Enrolments, VIP Graduate and Designation Status.

Early Registration: Enrol in advance of online session or event start dates and receive Early Bird Tuition Reductions and save on tuition.

Volume Enrolments: Save on tuition by taking multiple courses in a collection or series. Also applies to multiple course selections for team members (2 or more).

VIP Grads and Designates: At Knowledge Bureau we reward our graduates! Receive tuition reductions on your next course. To find your VIP Status login to your Virtual Campus and check your Official Transcript.

Accreditation

Knowledge Bureau confers CE Credits, Certificates, Diplomas and Designations on its graduates and also accredits certain courses with third party accreditors.

Tax Deductibility

Tuition fees paid qualify for a tuition fee credit or can be used as a workplace training deduction. You may also qualify for a Canada Training Credit or government funding.

E-Z Instalment Plan. Ask us about it!

04

Distinguished Master Advisor (DMA™)

Especially for Experienced Financial Advisors

Master the knowledge and skills that will yield immediate results for you and your clients.

Change the course of your practice and become an **Advisor of the Future** with new Specialized Credentials from Knowledge Bureau. It's a World Class financial education you can customize to your own time and needs - all online with personalized instructor support. Build a significant professional financial library too!

Choose from two specialties to earn your DMA™:
Retirement Income Services Specialist and Family Business Services Specialist

---

DMA™ - Retirement Income Services Specialist

Clients need professionals who can guide them to accumulate, grow, preserve and then withdraw tax efficient retirement income throughout their lifetime and that of their survivors. Take these six Certificate Courses.

1
Tax Efficient Retirement Income Planning

This course allows advisors to develop a consistent process for multi-generational planning that looks at tax efficiency of both income and capital left for spouses, children and/or other beneficiaries.

2
Use of Trusts in Estate Planning

Trusts are used on an ever-increasing basis to plan for the wealth and succession objectives of medium and high-net-worth clients. The advisor with the ability to assist helps establish a long-term, potentially intergenerational connection with a client and their family.

3
Investment Tax Strategies

This covers a strategic and tax-efficient investment income planning process which places capital accumulations in the right hands of individuals in the family. The objective is to save capital and earn investment income with tax-efficiency and then average down the tax paid in retirement and beyond.

4
Advising Family Businesses

Many small businesses are owned and operated by individuals who are at or near retirement age. Advisors can assist in planning and implementing succession plans. You will learn how to create strategies that help clients and their companies' function smoothly.

5
Filing Returns at Death

This course deals comprehensively with the taxation of individuals at death. The student will gain a thorough understanding of how income, as well as capital accumulations, are taxed when the taxpayer dies as well as strategies to minimize those taxes in order to share knowledge with heirs and executors.

6
Corporate Tax Filing Fundamentals

This course serves as an introduction to the preparation of a corporate income tax return for a small business operating under a corporate structure as a Canadian Controlled Private Corporation (CCPC).

05

Distinguished Master Advisor (DMA™)

Especially for Experienced Financial Advisors

DMA™ - Family Business Services Specialist

Help family business leaders create and implement strategies, processes and plans to manage the business, grow the business and plan for succession of the business.

1 Advising Family Business	Many small businesses are owned and operated by individuals who are at or near retirement age. Advisors can assist in planning and implementing succession plans. You will learn how to create strategies that help clients and their companies' function smoothly.
2 Understanding Business Valuation	The objective of this course is to provide an overview of the fundamentals of business valuation, enabling advisors to understand the key concepts in this important area of succession planning and assist clients in facing various types of business transactions, including mergers, transfer of an ownership position, sale of a business, or raising capital.
3 Succession Planning of Owner-Managers	Become a valuable resource to your clients in the succession planning process. Key concepts include understanding the importance of succession planning for the business and key positions within the business. Focus on roles and financial issues, from both the perspectives of a business leader and successor. Also address the impact of succession on employees and the business as a whole, and succession of the business to third parties.
4 Personal Pension Planning for Business Owners	In light of the new tax rules that penalize passive investments within CCPCs, advisors must understand how pension legislation can become a power tool to deal with wealth succession, business succession and tax optimization within a corporate environment.
5 Tax Planning for Corporate Owner-Managers	Advise owner-managers the best ways to manage their compensation. Gain an understanding of the options when constructing compensation packages. These options include salary-dividend-bonus mixes that maximize tax efficiencies. Learn about constraints imposed by income tax and other laws so you can provide sound advice to the employer or client on compensation planning all year long.
6 Incorporated Professionals	This course focuses on personal and corporate tax planning for small to medium-sized businesses, owned and operated by professionals, with a special focus on financial advisors and medical practitioners. Retirement and succession planning is also an integral part of the course.

DMA™ - Specialized Credentials Pathway. Options: Take one, three or all six courses.

The Scholar Program

Open new doors to success, one 30--hour professional Certificate Course at a time.

$895 per course + tax

The Diploma Program

Advance your career with broader knowledge to serve a more diverse clientele.

3 Certificate Courses

$1,995 + tax

The DMA™ Program

Become a highly qualified specialist - a Distinguished Master Advisor.

$3,570 + tax

($595 x 6 Certificate Courses)

06

Specialized Credentials for Wealth Managers
Of Special Interest to IIROC advisors and Independent Financial Planners

RWM™ Real Wealth Manager Designation Program

This practice management course is for specialists who wish to offer family wealth management services. This program teaches a framework for the accumulation, growth, transition and preservation of wealth from one generation to the next.

Advisors who truly want to offer a new value proposition and build strong, inter-generational, multi-advisory relationships throughout personal and financial lifecycles, will want to use a new approach: **Real Wealth Management.**

The course entails the completion of 18 online modules and features a case study approach using **15 sophisticated software tools** to enable deeper conversations and projections that answer specific financial trigger questions.

Of special interest to financial advisors, retirement, investment, insurance and estate planners, but also perfect for any individual wishing to take control of the wealth they accumulate throughout their lifetime.

As an RWM™, you'll provide multi-generational advice and goal-based solutions by leading the way in helping your clients make decisions with all stakeholders to their financial success.

Or take one or both of these as an option:

- Planning with Heirs: Elements of a Successful Wealth Transfer
- Planning for Disability: Health Disruption

CE credits for the RWM™ program are as follows:

- 30 Knowledge Bureau CE Credits
- 30 CE ICM
- 20 PD credits with IIROC (Cycle 9)

MFA-P™ Designation Program

The strategic philanthropy program for those who wish to specialize in helping families with investment, retirement and estate planning that includes charitable giving.
This is an emerging investment trend increasingly important to investors of all ages, but few advisors are delivering what HNW clients want: the integration of values-based decisions when discussing tax and financial plans.

THE MFA-P™ Designation Program is the answer. Be recognized for your specialized knowledge through the completion of three courses:

1. Introduction to Strategic Philanthropy
2. Understanding the Charitable Sector
3. Integrating Gift Planning

CE Credits for the MFA-P™ program are as follows:

- 90 Knowledge Bureau
- 90 CAGP
- 20 ICM
- IAFE 14 PD & 1 Ethics
- 20 IIROC PD & 3 Compliance

Practice Management Programs: Tuition Fees

RWM™ Designation Program	MFA-P™ Designation Program
$1,795 per course + tax	$1,795 per course + tax

Included in both programs:

- Knowledge Bureau Calculators - Designed to provide you with answers to trigger questions your clients have about tax efficiency and the important financial decisions they need to make.
- EverGreen Explanatory Notes - This will be your go-to reference for answers to your personal and corporate tax questions

07

Certificate Programs in Practice Management

Improve relationships with your clients in a digital world with courses to amplify your professional practice.

Certificate in Navigating Privacy Issues

This course will provide knowledge of risks associated with holding and using personal information and ways in which you can manage this, all very important for your professional relationships.

Consider how much personal information you are privy to as you enable transactions in an increasingly digital environment fraught with security risks. Knowledge of risks associated with holding and using personal information and ways in which you can manage this is a critical skill and prerequisite in building and maintaining trust with clients. Your reputation and credibility will be diminished in the event of a breach of personal information and you will likely suffer regulatory penalties.

This course will introduce you to your obligations towards management of personal information in your possession. This includes identifying what is personal information and sensitive personal information, best practices in relation management of collection, use, storage, retention, and destruction of personal information so as to build credibility and reputation in your business.

CE credits for this course: 30 Knowledge Bureau CE Credits and 10 Compliance credits with IIROC (Cycle 9).

Digital Practitioner Program - Transform your Practice into a Virtual One

Any service-based professional will have had to pivot and reconfigure their practice during the pandemic. Now we can bring systems and processes, order, consistency, concepts and tactics to a defined strategy in growing our future practices.

In short, it's time to throw off the "bandaid " approach, get some real "stitches" into your new "hybrid" practice and thrive in the digital world.

This course will teach you:

- Learn how to get crystal clear on who your ideal client is, how to define your brand, and how to use them to craft all of your marketing messages.
- Find "Riches in the Niches" - learn how to get laser focused on who you need to work with and in doing so, eliminate the noise. This will increase flow of potential clients as well as conversions to paying customers.
- How you can be more intentional about the technology and the digital marketing you need to build your business.
- How to work from virtually anywhere.

CE Credits for this course: 30 Knowledge Bureau CE Credits and 30 CE ICM

Navigating Privacy Issues and Digital Practitioner Tuition Fees

Certificate in Navigating Privacy Issues Course	Digital Practitioner Program
$995 + tax	$995 + tax

08

For Your Lifelong Learning
Continuing Professional Development for Wealth Managers

CE Savvy™ PD | Professional Development Track and CE Savvy™ Biz Ed | Business Development Track

Continue your academic pathway to professional development with exciting new micro-courses full of issues and trends your clients want to talk about!

Engage in a cool new format that allows for traditional, mobile and social learning, gamification and personalized, data-driven results: keep track of your CE in your own learners dashboard. Plus, learn by collection (5 micro-courses at a time) or by annual subscription (the full professional library yours to select from).

There are two learning tracks to choose from:

Option 1: The Collection Series*

Tuition Fee | $ 295 + tax

Complete up to 5 courses in 90 days. Pass them, get your certificates, then add them to your permanent Scholar's Library.

*Please refer to the next page for a complete detailed listing of the Collection Series.

Option 2: Entire Collection Series

Annual Tuition Fee | $ 995 + tax

Complete 30 courses in 12 months. Pass them, get your certificates, then add them to your permanent Scholar's Library

CE credits for the CE Savvy Collections are follows:

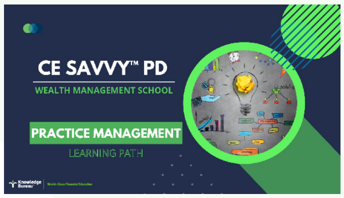
- 10 CE Knowledge Bureau
- 5 CE ICM
- 5 PD FP Canada
- 5 PD IAFE
- 5 PD MFDA

09

CE SAVVY™ PD
CE SAVVY™ Wealth Management School For All Advisors

Area of Specialization	Certificate Courses
Your Complimentary Trial Course	Millennials: Debt Management Strategies

Practice Management



Practice Management: Explaining Fees
Practice Management: Transitioning Clients
Practice Management: Women and Finance
Powers of Attorney: Protecting Against Client Incapacity
Seniors in Uncertain Times

Investor Profiles

Philanthropists: Building Stronger Communities
High-Net-Worth Clients: Investing for Market Volatility
Offshore Sojourners: Planning for Cross-Border Investors
Executors: Managing Taxes
Business Owners: Tax on Split Income (TOSI)

Asset Management

Currency: Issues in Managing Costs and Risks
Real Estate: Principal Residence
Real Estate: Rental Properties
Portfolios: Effective Risk Management
Cross-Border Issues: Canadians and US Investments

Retirement Planning

Group Plans: Employee Benefits
Pre-Retirees: Employer Sponsored Plans
Retirement: Registered Plans
Retirement Planning: Helping Clients Envision the Future
Retirees: Retirement Income Layering

Tax Planning

Tax Efficient Investing: Planning for Income and Capital
Tax Planning: Spousal Trusts
Tax Planning: Insurance and RRSP Trusts
Tax Planning: Life Insurance and Estate Liquidity
Private Corporations: Passive Investment Rules

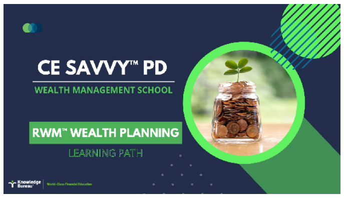
10

CE SAVVY™ PD

CE SAVVY™ Wealth Management School For All Advisors

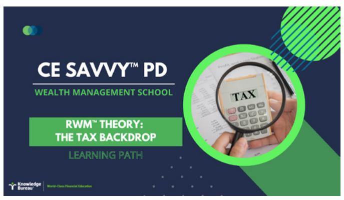
Area of Specialization	Certificate Courses

RWM™ Wealth Planning



- Leading the Real Wealth Management Strategy
- The Real Wealth Management™ Business Model
- Defining Real Wealth Management for Your Clients
- Wealth Planning: Building Long-Term Net Worth
- The Costs of Building Wealth

RWM™ Theory - The Tax Backdrop



- Start-Ups: Incorporated or Unincorporated
- CCPC Planning: Understanding Shareholder Equity
- CCPC Planning: Understanding Shareholder Remuneration
- Planning Retirement Income with Registered Assets
- Working With Legal Proxies and Executors

RWM™ Practice Management

- Analysis, Accountability and Go Forward Planning
- Strategic Approach in Managing Wealth
- Behavioural Finance: Objective-Based Family Wealth Planning
- Planning For Wealth Transition
- Managing Inter-Advisory Stakeholders

CE SAVVY™ ADVISORY COACHING SERIES

The Great Differentiator - Coach clients who are business leaders to engage team members at work and in the family in positive financial outcomes. . .a win-win for all.

Leading Your Family Business to Success

- Building Your Brand
- How to Get and Keep Customers
- Scaling Up
- Your Leadership Career
- Your Vision and Goals

Business Fundamentals

- Leadership
- Marketing New Virtual Businesses
- Business Contracts
- Privacy Principles in Business
- Scaling Small Business Operations

CE SAVVY™ Biz Ed
Just-in-Time Education for Your Small Business Owner Clients

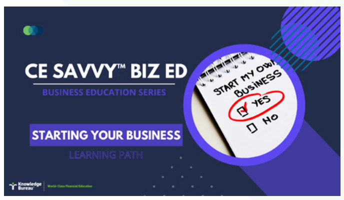
CE SAVVY™ Biz Ed

Area of Specialization	Certificate Courses
Your Complimentary Trial Course	Millennials: Debt Management Strategie

Building Your Business

- Gifting Investments
- Family Dynamics In Business
- Should I Incorporate My Proprietorship?
- Building Your Business Plan
- Getting Started - How to Choose a Trusted Advisor

Starting Your Business



- Business Contracts: Understanding Standard Clauses
- Business Contracts: The Basics
- Honing Your Business Leadership
- Positioning Your Business in the Marketplace
- Identifying Your Ideal Client

Understanding Tax

- Tax Filing Rights and Obligations
- Understanding Business Structures
- Making Sure it is Deductible: How Business is Taxed
- Understanding the Corporate Balance Sheet
- Minimizing Tax on the Death of a Taxpayer

Compensation Planning

- Salary & Bonus: Owner-Manager Compensation Planning
- Compensation: Maximizing Your Business Investment
- Declining Health: Managing Your Financial Risk
- Scaling: Making the Right Investments in your Business
- GST/HST Basics for Business Owners

Making Investments: Diversifying Your Risk

- Investing Within Life Events
- Real Estate Rentals
- Building Education Savings
- Investing Despite Attribution Rules
- Principal Residence to Rentals

Succession Planning

- Succession Plan Start-Up: An 18 Point Checklist
- Elements of a Successful Wealth Transfer
- Succession Plan Implementation
- When Business Leaves the Family
- Succession Planning for Key Positions
- Geting the Business Ready for Sale

12

Peer-To-Peer Learning and Networking
Earn CE Credits, too*

CE SUMMIT LIVE VIRTUAL EVENTS - Earn Up to 30 CE Credit Hours

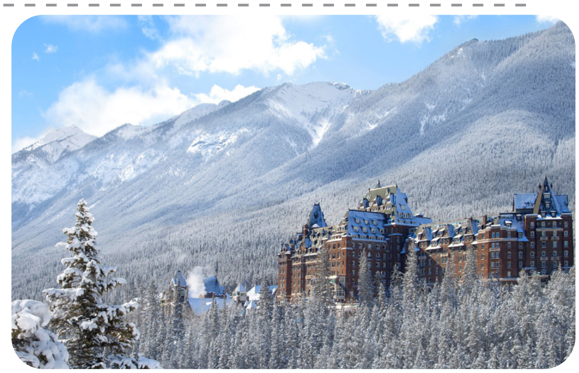
Join Knowledge Bureau President, Evelyn Jacks and Special Guest Instructors for live virtual events each **featuring a comprehensive online course** and after the event, the recorded presentations. Exponentially increase your learning experience and meet fellow learners from coast-to-coast by attending these fun and informative peer-to-peer events, which tens-of-thousands of practitioners have relied on for their CE/CPD since 2003.

DISTINGUISHED ADVISOR CONFERENCE (DAC ACUITY 2023)

The Only Conference for Leading Tax, Accounting and Financial Professionals

2023 THEME: IMAGINE!
BREAK FREE TO EMBRACE TRANSFORMATIVE CHANGE

Banff, Alberta
November 12 - 14, 2023



Peer-To-Peer Learning and Networking Tuition Fees

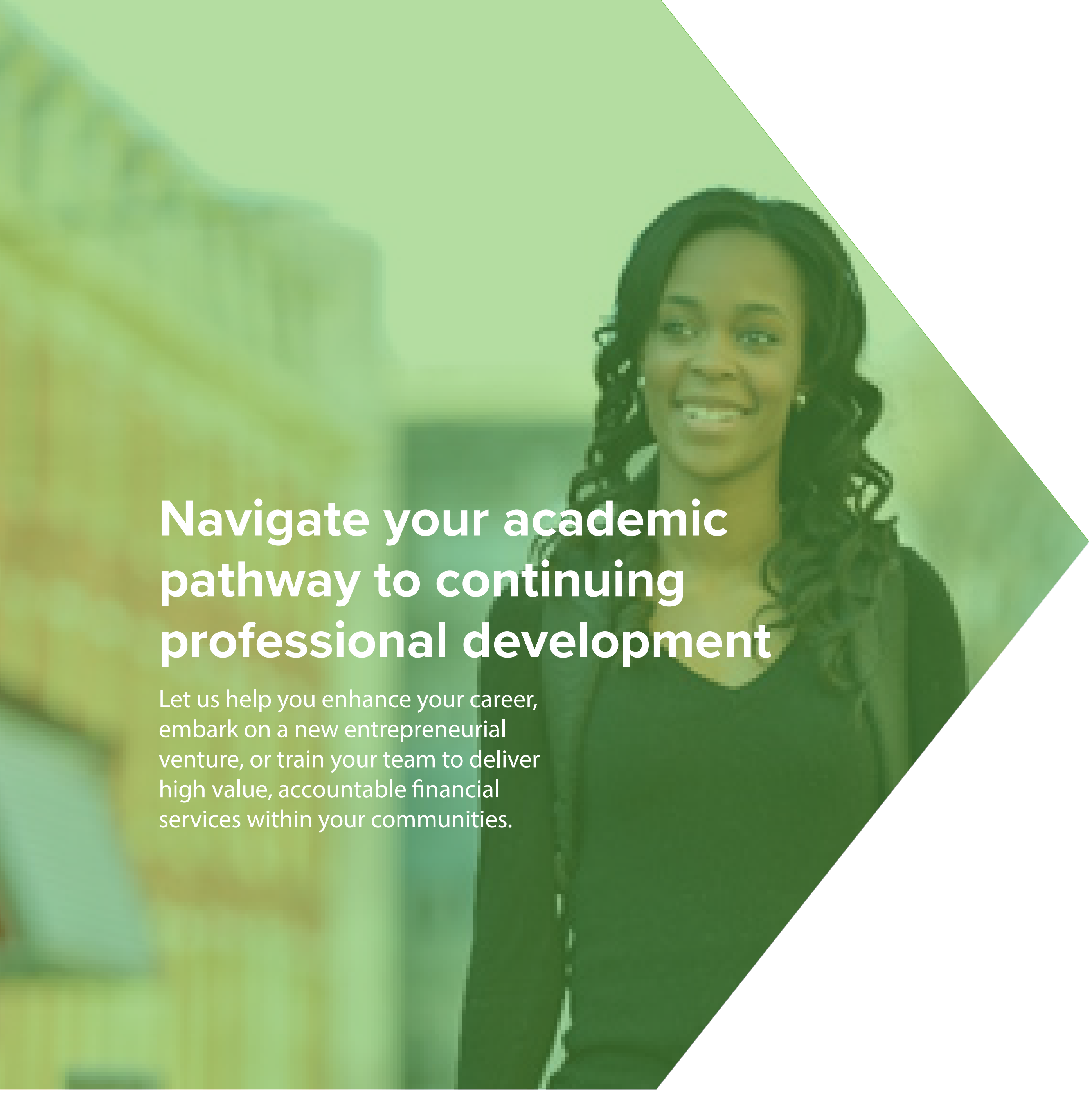
CE Summit Tuition Fees*

Single CE Summit	$690
Duo CE Summits (2 events)	$1,260
Trio CE Summits (3 events)	$1,650
Quad CE Summits (4 events)	$1,900

DAC ACUITY 2023 Tuition Fees*

Register by June 30th	$1,895

*taxes extra and additional savings for groups



Navigate your academic pathway to continuing professional development

Let us help you enhance your career, embark on a new entrepreneurial venture, or train your team to deliver high value, accountable financial services within your communities.

Knowledge Bureau®

Celebrating 20 Years of World-Class Financial Education™

knowledgebureau.com
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