Knowledge Bureau®
World-Class Financial Education

DMA™ Financial

Continuing Education for Advisors of the Future

CONTINUING EDUCATION FOR ADVISORS OF THE FUTURE

Earn New Credentials: The DMA™, RWM™, MFA-P™.

Or Up Your CE Value Proposition

Is it Time to Differentiate Your Financial Practice?

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 Professional Credentials and Continuing Education from Knowledge Bureau.

It's a World Class Financial Education you can customize to your own time and needs...all online with accredited course options and personalized instructor support. You'll build a significant professional financial library too! We are your turn-key solution to world-class financial education.

Learn More, Earn More, Share More!

At Knowledge Bureau, 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. Our educational options will enhable you to:

- Earn new specialized knowledge and skills
- Build confidence and your business building acumen
- Meet CE requirements with an academic path to continuing professional development and leading to Specialized Credentials

Financial Education That Works For You!

TECHNICAL SPECIALITIES	DMA™ Corporate Tax Services Specialist	DMA™ Retirement Income Services Specialist
PRACTICE MANAGEMENT	RWM™ Real Wealth Management™ Program	MFA-P Philanthropy
CONTINUING EDUCATION	CE SAVVY™ PD and Biz Ed	CE SUMMITS
LIVE EVENTS & CONFERENCES	2024 ACUITY CONFERENCE	Knowledge Bureau® World-Class Financial Education

Choose Your Pathway:

Choose Your Pathway to Continuing Education:

- **Earn Specialized Credentials & Improve Practice Management** with DMA™ Programs, the Real Wealth Manager™ (RWM™) Designation and the MFA-P™ Philanthropy Program. These technical specialties are up to 180 hours of study time, 30 course hours at a time.
- **Take Continuing Education** with CE Savvy™ PD and Biz Ed Micro-Course Collections, CE Summits, and the Acuity Conference for Diistinguished Advisors. Earn 10 to 30 CE credits.

Testimonial:

"My designation is a great talking point with clients and prospects. It shows that I am continuing to learn and grow as an advisor which ultimately adds to their confidence in the quality of advice they receive. I have found that this also increases the frequency and quality of referrals. The programs are thorough, leading edge and fun. The combination of the written journal with the online tools is a great way to absorb and adopt more complex concepts and solutions."

- DOUGLAS V. NELSON. B.Comm. (hons), CFP, CIM, MFA™, RWM™. FDFS™

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Phone: : 1-866-953-4769 | **Email:** learn@knowledgebureau.com | learn.knowledgebureau.com

World-Class Financial Education

About Us

Why Knowledge Bureau?

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.

Knowledge Bureau is the only financial educational institution focused on continuing business, tax and financial education for occupations in various industry sectors including: tax preparation, accounting/bookkeeping, financial and legal services, and human resources to name a few. We also partner with public and private education providers as well as various professional associations and financial institutions, and provide tax and financial education to consumers.

About Our Educational Services

We are so very proud of the tens of thousands of students who have earned professional certificates, diplomas and designations with us, including those who come back year over year to earn continuing professional development credits at Knowledge Bureau.

These are individuals who are interested in raising their bar – personally and professionally. They are the people who have the skills for the workplaces of the future. Are you ready to join them?

Testimonial:

"Knowledge Bureau, with their first-class courses, offers a sustainable, long-term educational framework for industry professionals to guide clients in achieving their goals."

-Stefanie Keller, CFP, RWM™ & CEO of StellarWealth and Tax Solutions

Tuition Fees & Tax Deductibility

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.

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!

Example:

Tuition Fees: $3990 plus GST (5%) = $4189.50

CTC Calculation: Lesser of 50% of Tuition = $2094.75 or $1000 (eligible per tax filings)

CTC Claim: ***$1000***
(Note- if no taxes payable, this $1000 CTC is fully refundable when you file your tax return)

Plus Claim a Tuition Amount for the Remaining Fees:

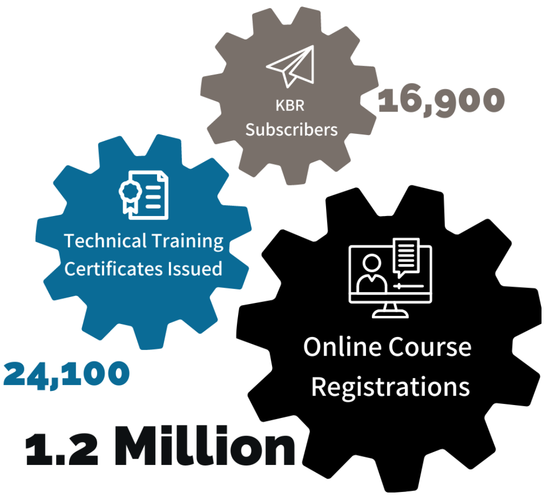
Tuition Credit: $3189.50
($4189.50 less CTC claimed $1000 -T2202 required)

Tax benefit: $765.50
($3189.50 x 24% - varies with province of residence)

Total Tax benefit (Tuition amount plus CTC)
$1765.50 (42% of tuition fees payable)

Net cost of tuition $4189.50 - $1765.50 = $2424.00

Knowledge Bureau By the Numbers



Testimonial:

"The materials were well organized, the resources easy to use, and I quickly became comfortable...I was able to maintain a quick and steady pace."

Ian Wood, CFP, CLU, CIM, DMA™, RWM™

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Knowledge Bureau®
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Especially for Experienced Financial Professionals

DMA™ Designation Programs

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**
- **Corporate Tax 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 Succession Planning for 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.

5 Personal Pension Planning

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.

6 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 as the founder resolves critical decisions to be made for transition.

DMA™ Tuition Fees: Take one, three or six courses leading to the DMA™ Designation (Taxes extra)

☐ **The DMA™ Designation**
$665 x 6 Certificate Courses

Become a highly qualified specialist: a DMA™.

Best value when you pay in full: $3,990
You **save 26%** off regular tuition fees.

☐ **The Diploma Program**
$795 x 3 Certificate Courses

Advance your career with broader knowedge to serve a more diverse clientele.
Value pricing, pay in full: $2,385.
You **save 11%** off regular tuition fees.

☐ **The Scholar Program**
$895 per course

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

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DMA™ Designation Programs

DMA™ - Corporate Tax 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 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). The case studies included in this course include the preparation of corporate tax returns for the current year. This course contains all known changes that will apply to future years.

2 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.

3 Tax Planning for 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.

4 Cross Border Taxation

This course focuses on emerging issues as baby boomers age, technology makes it possible for people and businesses to operate globally, and economic changes make it appealing for people and businesses to purchase investment property globally. As well as the increase in the sharing of financial information between countries, cross border taxation issues become key for cross border employment, entrepreneurship or asset ownership, as does the issue of residency and U.S. citizen-

5 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.

6 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.

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☐ **The Scholar Program**
$895 per course

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

The **DMA™ Designation** is awarded to graduates who have earned **six Certificates of Achievement** in an area of specialization.

Take one, three or six courses at a time on your pathway to your designation.
Earn 30 CE Credits per Certificate Course.

Save the most by registering in the full 6 course program. Take 3 months per course, an easy instalment plan is available too.

VIP Graduate Program: save $100 more
VIP Designate Program: save $200 more

Knowledge Bureau®
World-Class Financial Education

Of Interest to Advisors and Independent Financial Planners

Credentials for Real Wealth Managers™

RWM™ Real Wealth Manager Designation Program

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 includes 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 with:

- Transition of wealth after taxes, inflation and fees
- Planning for Disruptors: Economic, Financial and Life Events like disability and death

CE Credits for the RWM™ Program Are as Follows:

30 Knowledge Bureau | 30 CE ICM | 20 PD Credits with CIRO

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:

- Introduction to Strategic Philanthropy
- Understanding the Charitable Sector
- 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 CIRO PD & 3 Compliance

Practice Management Program: Tuition Fees

☐ **RWM™- Real Wealth Manager Program**
$1,795

☐ **MFA-P™ Philanthropy Program**
$1,795

Tax Tip Toolkit Included in Both Programs...Featuring:

- **RWM™ Discovery 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

Let's Connect :

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Hybrid Learning
Live, Virtual Events

CE Summits:

Learn Your Way at Canada's Most Comprehensive Technical Training Updates Especially for Tax, Accounting & Financial Services

Join Knowledge Bureau President, Evelyn Jacks and Special Guest Instructors for live events offered virtually or in-person, each featuring a comprehensive online course that includes 11 educational components.

The CE Summits Hybrid Learning program includes not only the presentations for the day but access to the accompaning online course, CE quizzes, accreditation and online Knowledge Journal, as well as lunch and refreshments at the in-person events. In addition, every student retains a subscription to the Tax Tip Toolkit and Knowledge Bureau Report (KBR) for the tax season. In-person events provide a complimentary hard-copy Knowledge Journal when you register by December 15, 2024.

This is your opportunity to exponentially increase your learning experience and meet fellow professionals 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.

☐ **May 22, 2024**
Early-bird deadline: May 15*

☐ **Sept. 18, 2024**
Early-bird deadline: Sept. 15*

☐ **Nov. 6, 2024**
Early-bird deadline: Oct. 15*

☐ **Jan 15, 2025**
Early-bird deadline: Jan. 10*

☐ **Jan. 16, 2025 | Toronto**
Early-bird deadline: Jan. 10*

☐ **Jan. 17, 2025 | Calgary**
Early-bird deadline: Jan. 10*

Tuition Fees:

***Register by early-bird dates above for early-bird tuition rates on Single CE Summits ...enjoy Event Pass savings year-round!**

All taxes extra.

Regular CE Summit Tuition: $790 per blended learning event

Single CE Summits	Each Event	Total Tuition
☐ Single CE Summit - Early-Bird*	$690	$690
☐ Single CE Summit - after deadline	$790	$790
Multi-Event Passes - Virtual		
☐ Duo CE Summits (2 events)	$590	$1,180
☐ Trio CE Summits (3 events)	$490	$1,470
☐ Quad CE Summits (4 events)	$390	$1,560
☐ Team Members- per event:		$390

New Team Member Rates!

Bring along your team members - everything is included!
VIP Rates do not apply to Team Member registrations.

"I have been studying with Knowledge Bureau for the last few years and always recommend it to colleagues. The CE Summits are always so informative and a fountain of knowledge. I don't think that there has been a speaker that I didn't like. KB is a fantastic institute!"

– Johanne Brelis, Tax Services Specialist (MB)

VIP Grads:
Your Additional Tuition Savings
$100 for Certificate & Diploma Holders
$200 for Designates
* some limitations apply

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Knowledge Bureau®
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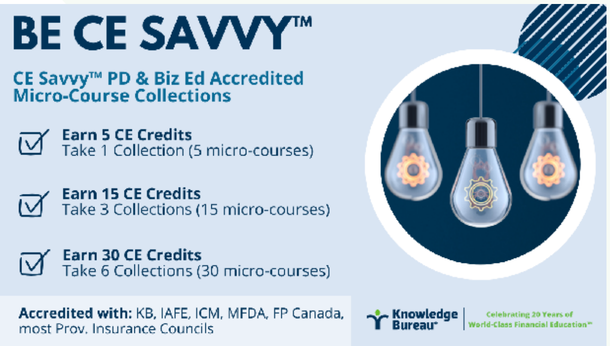
Professional Development From
CE Savvy™

New Micro-Learning CE Collections



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 single collection (5 micro-courses at a time) or choose a bundle, to earn 15 or 30 CE Credits!

Check out the registration options below... just-in-time learning, 24/7: your way!

Take a Free CE Savvy™ Trial

Single Collection: Earn 5 CE Credits

☐ **Tuition Fee | $295** + tax

Complete 1 collection (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.

Premium Bundle: Earn 15 CE Credits

☐ **Tuition Fee | $795** + tax

Complete 3 Collections (15 micro-courses) in 12 months. Pass them, get your certificates, then add them to your permanent Scholar's Library.

Full Access Bundle: 30 CE Credits

☐ **Tuition Fee | $995** + tax

Complete 6 Collections (30 micro-courses) in 12 months. Includes a Subscription to **RWM™ Discovery Calculators** and **EverGreen Explanatory Notes.**

CE Credits for Each CE Savvy Collection:

5 CE Knowledge Bureau | 5 CE ICM | 5 PD AIC | 5 PD FP Canada | 5 PD IAFE

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Knowledge Bureau®

2024 ACUITY CONFERENCE

For Distinguished Advisors

MONTREAL, QUEBEC | NOVEMBER 10-12

SAFE HAVENS: Secure Financial Futures & Wealth Potential

Become a Distinguished Delegate

Join up to 180 top advisors and 15+ speakers in splendid, charming Montreal - a food and arts lovers' delight - and discover new ways to lead with impactful guidance! Learn:

- How to **transform and redefine** your role as a Distinguished Professional.
- **Mission critical knowledge** and skills armed with insight about the most pressing issues advisors from the tax accounting, legal and wealth advisory industries are facing.
- How to catalyze **financial peace of mind** by pushing through to the next level of advisory skills, through peer-to-peer connections and business leadership opportunities.
- Build **strong inter-advisory relationships** by networking with leading DAC Acuity Faculty and advisors from across Canada.

Accreditation: 15 KB. Submitted for approval by third parties: AIC, ICM, IAFE, MFDA, and CIRO - Investment Dealer Division

Become a Distinguished Partner

Put your brand and value proposition in front of this highly-engaged audience to introduce your new strategies to their successful businesses. **Your fees include free registrations!**

- **Title Partner** — Your brand and leadership presence on stage and at all special events
- **Platinum Sponsor** — Keynote speaking opportunity
- **Gold Sponsors** — Host an educational session
- **Silver Sponsor** — Host a networking event!
- **Biz Mall Sponsor** — Showcase your business at the event

All partners gain national exposure throughout the year in **Knowledge Bureau Report**, delivered weekly to close to 17,000 advisors from coast to coast,website presence, on-site display, signage, introductions throughout the event, national media coverage through our exclusive media partner and post-event reporting.

Your Distinguished Advisor Conference Experience: A Brand New Format!

Reach New Professional Heights Amongst the Stars of Your Industry

Day 1: Registration
St. James Club

Register at the exclusive St. James Club in downtown Montreal and attend the Opening Reception, Society of RWM™ Influencer Session, and the FDFS™, Designation and Graduate Awards Ceremony.

Days 2-3:
Reach for the Stars

Learn among the top advisors in tax, accounting, legal and financial industries. Network with incredible speakers and thought leaders, and build strong relationships.

Dance with the Stars!
Rialto Theatre

Vaudeville! Picture yourself walking under the Marquis on the red carpet to celebrate bygone eras of entertainment, dance and joy!

Complete Your Memorable Experience!

Two outstanding hotels suggested for your stay, one fun and funky, and one classically elegant.

Early-Bird Deadline: June 15 - Save 20% on delegate fees
(Regular tuition: $2,500 for delegates, $1,500 for team members)

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Continuing Education for Business & Professional Development

CE Savvy™ Micro-Course Collections

CE Savvy™- Biz Ed: Business Education Designed for Entrepreneurial Thinkers

Free Trial | CE Savvy-PD™ Course Trial | Millennials: Debt Management Strategies

Know Your Client

- Explaining Fees
- Transitioning Clients
- Women and Finance
- Powers of Attorney: Protecting Against Client Incapacity
- Working With Seniors in Uncertain Times

Multi-Generational Wealth Planning

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

Asset Management

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

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)

Planning for Life Transitions

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

Retirement Planning

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

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Continuing Education for Business & Professional Development

CE Savvy™Micro-Course Collections

CE Savvy™- Biz Ed: Business Education Designed for Entrepreneurial Thinkers

Free Trial | CE Savvy™ - Biz Ed Course Trial | Calling with Confidence

Tax Planning

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

Wealth Planning

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

CE Savvy™-PD: Professional Development for Individuals and Business Owners

Leading Your Family Business to Success

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

Finding Financial Freedom

- Budgeting to Increase Financial Freedom
- The Power of Compounding
- The Time Value of Money
- The Real News About Debt and Interest
- Why Income Tax Matters

Understanding Tax

- Your Tax Filing Rights and Obligations
- Understanding Business Structures
- Make Sure Its Deductible: How Business Income Is Taxed
- Understanding the Corporate Balance Sheet
- Minimizing Taxes on the Death of a Taxpayer

Succession Planning

- Elements of a Successful Wealth Transfer
- Getting the Business Ready for Sale
- When Business Leaves the Family
- Succession Planning for Key Positions
- Succession Plan Implementation

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