For Professionals in Tax and Financial Services: Add a Highly Prized Service to Your Practice

DIFFERENTIATE YOURSELF

Earn Your Designation as a MFA™- Retirement and Succession Services Specialist.

ESPECIALLY FOR:

- Financial Planners
- Accounting and Tax Practitioners
- Wealth Managers
- Insurance Advisors
- Owner - Managers

FACULTY OF RETIREMENT PLANNING   Your Potential is Limitless™

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Earn credentials to help people make great decisions about a worry-free retirement. Provide high value advice by custom-designing retirement savings and pension income plans.

BECOME A MASTER FINANCIAL ADVISOR!

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. Earn your **MFA™- Retirement and Succession Services Specialist Designation**.

TAKE A FREE TRIAL TODAY!

EVERYTHING IS INCLUDED:

> Personal course selection consultation and virtual campus orientation
> Lesson plans and study plans
> Personal instructor support by email
> Comprehensive Knowledge Journal
> EverGreen Explanatory Notes
 - Online Research Library
> Practical case studies using professional software
> Calculators and tools you can use immediately
> Testing and certification
> CE/CPD accreditation by various professionals

Knowledge Bureau is a widely respected education institute and publisher based in Canada. Our world-class education is innovative, informative, and in-depth, with an academic approach focused on knowledge, skill building and leadership.

Join thousands who have earned their credentials in the comfort and convenience of their own home or office, at their own pace. **Take a free trial and make a risk-free decision.**

"What surprised me about the courses was the outcome. My new understanding of the mechanics made it significantly easier for other advisors to implement my advice because I was confident I knew how to explain it."

Ian Wood, RWM™
MFA™-Retirement and Succession Services Specialist

For more details visit www.knowledgebureau.com or call toll-free:1-866-953-4769

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DIFFERENTIATE YOURSELF WITH A NEW DIPLOMA!

Complete 3 courses to earn a diploma as a Certified Retirement Readiness Practitioner™

Do you have the skills to provide the process and structure your clients will need to effectively plan for their retirement? Enhance your credentials as a **Certified Retirement Readiness Practitioner™**. This diploma will allow you to differentiate yourself, attract new clients and increase profits by providing a high value service as a trusted advisor to your clients.

1

Debt and Cash Flow Management

This course is ideal for professionals in financial services looking to gain the skills needed to proactively help clients plan for and manage their financial health. The focus is on reporting on improvements in debt and savings over time to create a healthy balance sheet and facilitate responsible use of debt in building family wealth.

Knowledge Journal:

- **Overview: The Effect of Debt on Wealth Management**
- **Financial Assessment: Data Collection for Debt and Cash Flow Analysis**
- **Better Credit Scores: Prerequisites for Successful Borrowing**
- **Mortgages: A Better Mortgage Reduction Plan**
- **Managing Consumer Debt**
- **Vehicle Loans and Leasing**
- **Managing Fixed and Variable Expenditures**
- **Managing Debt Through Late Life Milestones**
- **Presenting Debt Reduction Solutions for Younger Families**
- **Business Debt**

2

Tax Strategies for Investors

This course 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 to average down the tax paid on both by arranging to share with family members within the tax rules allowed. As important: planning to avoid tax erosion of the capital at transition times.

Knowledge Journal:

- **Introduction to Real Wealth Management**
- **Tax Efficient Investing: Planning for Income and Capital**
- **Business Income and Asset Planning**
- **Introduction to Canadian Income Tax**
- **Growing and Preserving Tax Efficient Wealth**
- **Registered Investments**
- **Tax-Efficient Investments Income**
- **Real Estate**
- **Tax-Efficient Asset Transfers**
- **Principal Residences**
- **Tax-Efficient Debt Management**
- **Risk Management: Tax Consequences of Disability and Death**

3

Fundamentals of Succession Planning

It is important for business owner-managers to rely on their financial professionals to initiate the succession planning process. But all other family stakeholders need to be involved too. Understand the importance of succession planning for the business and key positions within the business; succession plan implementation; addressing the impact of succession on employees and the business as a whole; and succession of the business to third parties. Use this important knowledge to address estate planning for non-business owner clients as well.

Knowledge Journal:

- **Introduction to Succession Planning**
- **Essentials of Planning and the Planning Process**
- **Key Positions that Require Succession Planning**
- **Role and Responsibility Issues for Business Leaders**
- **Financial Issues for Business Leaders**
- **Role and Responsibility Issues for Successors**
- **Financial Issues for Successors**
- **Succession Plan Implementation**
- **Succession of the Business to Another Organization**

"The MFA was able to deliver ... Increaing my confidence when consulting with advisors on how to help their clients meet their financial goals."
- Tony Bosch, MFA™ - Retirement and Succession Services Specialist

ADVANCE YOUR CAREER WITH A PROFESSIONAL DESIGNATION

To earn your designation, complete the diploma program plus complete these 3 courses (6 courses in total)!

All generations within families are having difficulty saving adequate money in this emerging high interest, high tax, high inflation environment. Earn your **MFA™ - Retirement and Succession Services Specialist designation** to to become the highly-qualified trusted specialist poised to provide the financial peace of mind they need.

4

Tax-Efficient Retirement Income Planning

This course allows advisors to develop a consistent process for multi-generational planning that looks at the tax-efficiency of both income and capital left for partners and beneficiaries.

Knowledge Journal:

- **Methodology: Tax-Efficient Retirement Income Planning**
- **First Steps: Helping Clients Envision the Plan**
- **Tax Changes Relating to Retirees**
- **Managing Government Income Sources**
- **Managing Canada Pension Plan**
- **Planning with Tax-Assisted, Self-Funded Sources**
- **Foreign Pensions and Non-Registered Accounts**
- **Tax-Efficient Retirement Income Planning for Employees - Part 1**
- **Tax-Efficient Retirement Income Planning for Employees - Part 2**
- **Planning for Post-Retirement**

5

Portfolio Risk Management in Retirement

Canadians are more likely than ever to live into their 90s, thanks to medical advancements and prioritizing healthy living. As a result, retirement income planning strategies must be applied over a much longer period of time. To address this, advisors need to understand how to focus on continued accumulation and investing, preservation of capital, as well as the tax-efficient withdrawal of funds. This course reviews the measurement and calculation of risk and return from this perspective.

Knowledge Journal:

- **Measuring and Calculating Returns**
- **Standard Deviation**
- **Correlation and Beta**
- **Calculating Portfolio Risk**
- **The Efficient Frontier**
- **The Capital Asset Pricing Model**
- **Generating Risk Adjusted Returns**
- **Indexing and the ETF Evolution**
- **Software Tools for Portfolio Analysis**
- **Portfolio Management in the Context of the Current Market**

6

Planning with Trusts

Trusts are used on an ever-increasing basis to plan for the wealth and succession objectives of medium and high-worth clients. The advisor with the ability to assist with that process creates the opportunity to establish a long-term, potentially intergenerational connection with a client and their family; provided their strategy considers recent tax changes in the planning process.

The Planning with Trusts course offered by Knowledge Bureau covers everything from basic trust mechanics to essential details on trusts for disabled beneficiaries.

Knowledge Journal:

- **Basic Trust Mechanics**
- **Trusts as Mechanisms to Exert Control**
- **Basic Tax Treatment**
- **Testamentary Trusts**
- **Inter Vivos Trusts**
- **Charitable Remainder Trusts**
- **Alter Ego and Joint Partner Trusts**
- **Insurance Trusts and RRSP Trusts**
- **Spendthrift Trusts**
- **Spousal Trusts**
- **Trusts for Disabled Beneficiaries**

Your study plan is flexible and self-paced. Assume 30 hours for each course.
Take up to 3 months for one, 9 months for the diploma program and 18 months for the designation.

Knowledge Bureau®
World-Class Financial Education

REGISTRATION FORM - ONLINE STUDIES

ONLINE 24/7

registrar@knowledgebureau.com
TOLL FREE: 1.866.953.4769

IDENTIFICATION

Name (first/last): ______________________ **Student ID#:** ______________

Current Designations: ______________ **Company:** ______________

Address: ______________ **City:** ______________ **Province:** ______________

Postal Code: ______________ **Email:** ______________

Home Phone: (   ) ______________ **Cell Phone:** (   ) ______________ **Work Phone:** (   ) ______________

Referred by: ______________ **Promo Code:** ______________

CHOOSE PROGRAMMING

To specialize select 4 courses in your preferred discipline plus two others from any program.

FACULTY OF PERSONAL/CORPORATE TAXATION

☐ **DFA - Tax Services Specialist™**
- ☐ Income Tax Filing Fundamentals
- ☐ Personal Tax Filing and Planning
- ☐ Advanced Tax Filing and Planning
- ☐ Tax Accounting for Proprietorships
- ☐ Tax Accounting on Death of a Taxpayer
- ☐ Fundamentals of Filing Trust Returns

☐ **MFA™ - Business Services Specialist**
- ☐ Advising Family Businesses
- ☐ Corporate Income Tax Fundamentals
- ☐ Tax Planning for Incorporated Professionals
- ☐ Tax Planning for Corporate Owner/Managers
- ☐ Business Valuation for Advisors
- ☐ Cross Border Taxation

* or choose any one course in any program

FACULTY OF BUSINESS ACCOUNTING

☐ **DFA - Bookkeeping Services Specialist™**
- ☐ Bookkeeping for Small Businesses
- ☐ Advanced Payroll for Small Business
- ☐ Debt and Cash Flow Management
- ☐ Managerial Accounting and Budgeting
- ☐ Accounting for Multiple Business Profiles
- ☐ Accounting for Business Growth and Transition

FACULTY OF RETIREMENT PLANNING

☐ **MFA™ - Retirement and Succession Services Specialist**
- ☐ Debt and Cash Flow Management
- ☐ Tax Strategies for Investors
- ☐ Fundamentals of Succession Planning
- ☐ Tax-Efficient Retirement Income Planning
- ☐ Portfolio Risk Management in Retirement
- ☐ Planning with Trusts

FACULTY OF MANAGEMENT

☐ **RWM™ - Real Wealth Manager Program**
The Pre-Eminent Standard in Wealth Management Services

☐ **MFA™ - Executive Business Growth Specialist**
- ☐ Business Leadership, Culture and Continuity
- ☐ Strategic Business Planning
- ☐ Operation Foundations to Support Business Growth
- ☐ Business Law & Contracts
- ☐ Marketing Mastery for Business Builders
- ☐ Executive Business Builder Retreat *

FACULTY OF STRATEGIC GIFT PLANNING

☐ **MFA-P™ - Philanthropy Services Specialist**
- ☐ Introduction to Strategic Philanthropy
- ☐ Understanding the Charitable Sector
- ☐ Integrating Gift Planning Vehicles in Planning

TUITION and STUDY PLAN

BONUS: SAVE $50 MORE WHEN YOU REGISTER BY JUNE 15

EZ-PAY PLAN ($39/course instalment fee)

	Study Period:	Regular Tuition Rates:	Multiple Course Discount:	Savings:	Cost Per Course:	First Payment	Monthly Installments
TECHNICAL SKILLS MASTERY:							
☐ **DESIGNATION** 6 courses	*18 months*	$4,770	$3,570	25%	$595	1 x $384	12 x $285
☐ **DIPLOMA** 3 courses	*9 months*	$2,385	$2,085	12%	$695	1 x $395	6 x $302
☐ **CERTIFICATE** 2 courses	*6 months*	$1,590	$1,390	12%	$695		
☐ **CERTIFICATE** 1 course (ALUMNI)	*3 months*	$795	$745	6%	$745		
☐ **CERTIFICATE** 1 course (NEW STUDENT)	*3 months*	$795	N/A	N/A	$795		
BUSINESS SKILLS MASTERY:							
☐ MFA™- Executive Business Growth	*18 months*	$4,770	$3,570	25%	$595	1 x $384	12 x $285
☐ MFA-P™- Philanthropy	*9 months*	$995	N/A	N/A	$995	1 x $371	2 x $332
☐ RWM™- Real Wealth Manager	*9 months*	$995	N/A	N/A	$995	1 x $371	2 x $332

PAYMENT OPTIONS:

☐ **FULL PAYMENT** $ __________

☐ **EZ-PAY PLAN** (1st Payment Only Now, See Above) $ __________

☐ **BONUS - ENDS JUNE 15** $ (50.00)

SUBTOTAL $ __________

☐ **HARD COPY Textbook $125 per course** $ __________

GST/HST (885004713RT001) $ __________

TOTAL DUE NOW: $ __________

PAYMENT METHOD:

☐ **Credit Card** ☐ **Visa** ☐ **MasterCard** ☐ **Cash/Money Order**

Card Number: ______________

Expiry Date: ______ / ______ **Amount:** $ ______________

Name on Card: ______________

Signature: ______________

For Curriculum, Academic and Refund Policies, and Procedures and Technology Specs go to: www.knowledgebureau.com/ index.php/about-us/knowledge-bureau-policies/

☐ **I agree to receive course updates, scheduling, communications, certification and transcripts from Knowledge Bureau.**