

# ADVISING FAMILY BUSINESS

## PROGRAM GUIDE



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## ABOUT KNOWLEDGE BUREAU

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Knowledge Bureau™ is Canada's leading national post-secondary educational institute for continuing professional development in the tax and financial services. It is focused on providing knowledge and skills required to navigate a rapidly changing environment in the tax and financial services.

Founded in 2003 by bestselling tax author and internationally acclaimed educational entrepreneur, *Evelyn Jacks*, Knowledge Bureau publishes and delivers close to 30 online certificate courses leading to continuing education certification and occupational skills diplomas. It is the home of the *MFA™ (Master Financial Advisor)* designation, which signifies specialization in retirement, business, and succession/estate planning in wealth advisory practices, as well as the *DFA-Tax Services Specialist™* and *DFA-Bookkeeping Services Specialist™* designations for professionals in the tax accounting services.

Knowledge Bureau hosts regional workshops and in-class events in major centres across Canada, taught by industry leaders in a blended learning opportunity with its online courses, and an annual international event, the *Distinguished Advisor Conference™*, which explores strategic wealth management for retirement in locales clients retire to. It also partners with corporate clients and academic institutions, custom-designing CE modules, webinars, and keynotes to meet organizational needs. Finally, Knowledge Bureau is a national publisher of *Knowledge Bureau Newsbooks*, which provide opportunities for Canadians and their advisors to make better financial decisions together through highly interactive news information and educational experiences.

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**A MESSAGE FROM EVELYN JACKS, PRESIDENT**

*I am delighted to welcome you to Knowledge Bureau! We are excited to help you get started on a world class educational experience to maximize your learning opportunities. We are completely committed to your ongoing success in your professional development and strive to exceed your expectations, because we want to be your educational home.*

Here at Knowledge Bureau, we are proud to offer you a comprehensive, true-to-life learning experience so you can graduate from your program selections with the knowledge, skills and confidence to provide outstanding solutions to clients in your chosen field of studies.

We do so by connecting you with cutting edge resources, expert instructors and peer-to-peer networking opportunities that will be thought-provoking. We know you will get better results, simplify efforts and help clients achieve peace of mind in making financial decisions in a complex world. It's so simple to get started; in fact, you can do so today if you wish.

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**Learn More Now:** This **Program Guide** features details about the Faculty you are interested in. Please take a moment to consider all of the courses in the program. Following that is a detailed course overview and lesson plans for the course you have shown interest in and the individual course you have selected to get started. Finally, there is an application form you can scan and email directly to us.

**Best of Luck with Your Studies!**

**Sincerely, Evelyn Jacks, President, Knowledge Bureau**

# MFA™ - PENSION & ESTATE SERVICES SPECIALIST PROGRAM



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- Wealth Managers
- Insurance Advisors
- Owner-Managers

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The baby boomer demographic is retiring and they have lots of financial issues that a highly qualified retirement a succession services specialist can answer: all generations in the family are having difficulty saving adequate money in an emerging high interest, high tax, high inflation environment.

### WHY 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™- Pension & Estate Services Specialist Designation**.

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**“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

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# MFA™ - PENSION & ESTATE SERVICES SPECIALIST DESIGNATION

## LEVEL I COURSES - CORE PROFESSIONAL SKILLS

**Build your core professional skills by taking the three courses below.**

Do you have the skills to provide the process and structure your clients will need to effectively plan for their retirement? Differentiate yourself, attract new clients and increase profits by providing a high value service as a trusted advisor to your clients.

1

### 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.

#### Knowledge Journal Topics:

- Introduction to Pension Management
- RRSP vs Pension Regulatory Environments
- Disadvantages: RRSPs for Family Company
- Navigating Tax on Passive Investments
- Inter-generational Wealth
- Combination Plan Solutions
- Creditor and Bankruptcy Protection
- Pension Fit with Competing Strategies
- Investment Management for Canadian Small Business
- Success with a Customized Pension Plan

2

### Investment Tax Strategies

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.

#### Knowledge Journal Topics:

- 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

3

### Succession Planning for Owner-Managers

Understand the importance of succession planning for the business and key positions within the business. Use this important knowledge to address estate planning for non-business owner clients as well.

#### Knowledge Journal Topics:

- 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 ... Increasing my confidence when consulting with advisors on how to help their clients meet their financial goals."**

- Tony Bosch, MFA™ - Retirement and Succession Services Specialist

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## LEVEL II COURSES - MASTERY AND SPECIALIZATION

Complete your designation with specialized skills and deep professional knowledge by taking the three courses below:

All generations within families are having difficulty saving adequate money in this emerging high interest, high tax, high inflation environment. 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 Topics:

- 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

### Behavioural Finance in Risk Management

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.

#### Knowledge Journal Topics:

- 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.

#### Knowledge Journal Topics:

- 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

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# MFA™ - PENSION & ESTATE SERVICES SPECIALIST DESIGNATION

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- Continuing education credits from most professional bodies and regulators



### About Knowledge Bureau:

Founded by tax expert, award-winning financial educator and best-selling author, Evelyn Jacks in 2003, Knowledge Bureau™ is a widely respected financial education institute and publisher based in Canada. Our world-class education solutions are innovative, informative, and in-depth, with a multi-disciplinary approach to professional development in the tax, accounting, bookkeeping and financial services.

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Over 21,500 Technical training certificates issued  
Over 17,000 Knowledge Bureau Report (KBR) subscribers  
Over 10,400 Active students in certificate and designation programs  
Over 12,700 CE Summits & Distinguished Advisor Conference attendees

**"Our team of educational consultants and instructors make all the difference. We are always by your side as you study in the convenience of home or office. We want you to make the best educational decisions for your time and money and we are here to help."**

- Evelyn Jacks, President of Knowledge Bureau

**"Everything so far has had value to it. These studies have added to my knowledge and skills and I have put this knowledge to use immediately for our clients or I gained new skills which has given me the opportunity to expand our services."**

- William Samplonius, DFA-Bookkeeping Services Specialist, ON

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# Advising Family Business

<b>OVERVIEW</b>
It is widely accepted that the majority of family businesses do not survive past the first or second generation. This represents an unfortunate loss, not only for the family that relies on this income for financial stability, but also for Canada's economy. Family businesses have unique opportunities and challenges, and require advisory assistance with this in mind. With this course, you will learn how you can help clients beat the succession odds by better understanding the planning process today.
<b>APPROACH</b>
As a distinguished advisor, you will take a leadership role in quarterbacking the process of helping family businesses plan for today and tomorrow, thereby protecting what is often their most valuable asset. You'll help your clients beat the succession odds by better understanding the planning process today.
<b>WHY IS THIS CONTENT ESPECIALLY TIMELY AND/OR IMPORTANT</b>
<ul style="list-style-type: none"> <li>• It's widely accepted that many small businesses in Canada are led by individuals that are in or near retirement age.</li> <li>• The majority of these companies require assistance with succession related issues, often due to a lack of planning within the business.</li> <li>• Qualified advisors have a significant opportunity to assist in this regard, building clients for the long term.</li> </ul>
<b>WHAT YOU WILL LEARN?</b>
<ul style="list-style-type: none"> <li>• You will understand the advisory needs of family businesses, in terms of their unique opportunities and challenges, and learn how to work in alignment with your family business clients, increasing the likelihood that solutions will be implemented.</li> <li>• You'll work with clients to identify and separate family, business and ownership issues. So that all aspects of a family client and their company can function smoothly, you'll help your client set clear, shared goals.</li> <li>• Implementing principles of Real Wealth Management into a family business's clients will have a major impact on their financial stability. You'll learn how to help clients identify an ideal planning timeline, how to conduct succession mapping processes, how to recognize roadblocks to implementation before they occur, how to develop and lead an advisor team, how to maximize your value while identifying potential advisory opportunities.</li> </ul>
<b>SCOPE OF THE CONTENT:</b>
<ol style="list-style-type: none"> <li>1. Understanding the Family Business</li> <li>2. How to Work in Alignment with Your Family Business Clients</li> <li>3. Developing a Shared Vision</li> <li>4. Understanding Family Dynamics and Systems</li> <li>5. Planning and Real Wealth Management</li> <li>6. Advisory Products &amp; Services</li> <li>7. The Priorities Pyramid</li> <li>8. The Succession Mapping Process</li> <li>9. Structuring Retirement Income</li> <li>10. Advising Family Businesses</li> </ol>



# CHAPTER ONE

## UNDERSTANDING THE FAMILY BUSINESS

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### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- What is a family business?
- How many family businesses are there in Canada today?
- What are the major challenges facing family businesses?
- What is the success rate of family businesses generally?
- What are some of the reasons why family businesses fail?
- What do advisors need to know about family businesses?
- What is the role of the family business advisor?
- What type of knowledge does a family business advisor need to have in order to be a valuable resource to family business clients?

### NEW SKILLS TO BE MASTERED:

This chapter introduces:

- The importance of process knowledge and unique client knowledge
- The concepts of shared priorities, governance structures, conflict resolution, and communication strategies as four cornerstones of family business success
- 10 reasons why most business leaders fail to take action on important succession related issues

### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Which of my clients fit with each of the situations identified?
- Which of my clients represent situations where I could add real value?

# CHAPTER 2

## HOW TO WORK IN ALIGNMENT WITH YOUR FAMILY BUSINESS CLIENTS

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### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- How the approach that advisors take often runs against the path that family businesses tend to travel.
- The ideal decision making process for your family business client.
- The concept of separating the life cycle of the business from that of the Founder or owner.
- The make-up of an ideal advisor team.
- Ensuring that the advisory team is always working in alignment with the client.
- An introduction to the “Family Business Diamond”, in terms of illustrating these important points..

**NEW SKILLS TO BE MASTERED:**

- Where to begin the decision making process with each client.
- Why there are four important steps in this process.
- Why these steps must be taken in order to ensure timely implementation of client solutions.
- How the Family Business Diamond can be used to approach client situations

**READING GUIDE - KEY QUESTIONS TO BE ANSWERED:**

- How would this decision making process benefit my clients?
- If this process was used in the past, do you feel that different results might have occurred?
- How does this process differ from how you are currently advising clients?
- What do you need to do differently in order to be better aligned with the needs and perspective of your clients?

## CHAPTER 3

### DEVELOPING A SHARED VISION

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**KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:**

- What are the First Base Strategies that will enhance the success of any family business?
- What are the common questions for family members?
- What are the common questions for the business?
- What are the common questions for the ownership group?
- How do you develop shared priorities in each area?
- How do you develop shared priorities among all areas?

**NEW SKILLS TO BE MASTERED:**

- Understanding the Three Circle Model and how to use it.
- How the Three Circle Model helps to identify the types of issues that should be discussed by specific individuals.
- How the Three Circle Model could be used to identify potential conflicts.

**READING GUIDE - KEY QUESTIONS TO BE ANSWERED:**

- Do you have clients who do not have clearly identified shared priorities?
- Would you understand certain client situations better by completing a “Three Circle Model” diagram with these clients?
- Do the most successful businesses you know have clearly defined priorities?
- Do you know of any families who have a family council and hold family meetings?
- Do you think certain family businesses would be more successful if they had regular family meetings?

## CHAPTER 4

### UNDERSTANDING FAMILY DYNAMICS & SYSTEMS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- What are family dynamics?
- What are family systems?
- What are the most common Second Base strategies?
- What is the role and skillset of the Family Facilitator?
- What is a Code of Conduct?
- What are Family Values?

#### NEW SKILLS TO BE MASTERED:

- How to recognize common “family issues”.
- How to deal proactively with common “family issues”.
- How to break “family patterns”.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Have you seen situations like those described in this chapter?
- What were the outcomes of these situations? Are they similar to those mentioned in this chapter?
- With this in mind, how do the topics discussed in this chapter influence your thinking and advisory approach with your entrepreneurial clients?

## CHAPTER 5

### PLANNING & REAL WEALTH MANAGEMENT

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- What is real wealth management?
- What is an integrated financial plan?
- What is a multi-generational financial plan?
- What is a succession plan?
- Why is it important to create these plans?
- Who is the client?
- Why might a good financial plan (or idea) not be implemented?

**NEW SKILLS TO BE MASTERED:**

- How to incorporate “Real Wealth Management” into the financial planning process for your entrepreneur/business owner clients.
- How an integrated financial plan could proactively address important First and Second Base issues.
- Recognize the various “planning opportunities” that are available to family businesses.
- Recognize how these various plans fit together, and which plans should be addressed first.

**READING GUIDE - KEY QUESTIONS TO BE ANSWERED:**

- Do you feel that using the “Real Wealth Management” concepts with your family business clients would enhance the value of your practice and the value you provide to your clients?
- Do you agree that the “integrated” approach is best to shorten the sales cycle and increase the size of your average sale?
- Does the definition of “Succession Planning” relate to the other types of Financial Planning services that you provide?
- Do you agree with the “who is the client” notion discussed in this chapter? Would you feel comfortable in this type of role?

## CHAPTER 6

### ADVISORY PRODUCTS & SERVICES

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**KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:**

- What product knowledge does a Family Business Advisor need to have?
- What products are typically used when working with Family Business clients?
- How and when to should these products be used?
- What tax knowledge is important when advising family businesses?
- What legal knowledge is important when advising family businesses?

**NEW SKILLS TO BE MASTERED:**

- Understanding how and when to begin to bring product solutions into the conversation.
- Recognize and implement important Tax, Legal, Retirement, Estate, Investment, and Insurance Benchmarks.

**READING GUIDE - KEY QUESTIONS TO BE ANSWERED:**

- Are you aware of these various products and strategies available today?
- Do you know where to go to learn more about these specific strategies?
- Which of your current clients could benefit from these strategies?

## CHAPTER 7

### THE PRIORITIES PYRAMID & THE IDEAL TIME LINE

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- What is the Priorities Pyramid?
- What three important ideas are combined within the Priorities Pyramid?
- How does each of the levels of the Pyramid build off of one another?
- What is the Ideal Time Line?
- What is the Interim Security Plan and when is it used?
- How the concepts of a Lifestyle Business and Market Driven Business could be used to help further the succession planning discussion.

#### NEW SKILLS TO BE MASTERED:

- How to use the Priorities Pyramid to communicate the importance of following a specific process when working through challenging entrepreneurial / family business issues.
- How to use the Ideal Time Line to communicate specific time related goals to your entrepreneurial / family business clients.
- How to recognize the dominant orientation of the organization (family first vs. business first).
- How to build an Interim Security Plan.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Which of your family business clients are dominated by a “business first” orientation?
- Which of your family business clients are dominated by a “family first” orientation?
- What similarities or differences do you observe?
- What opportunity exists to take a blended approach is best?

## CHAPTER 8

### THE SUCCESSION MAPPING PROCESS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- What is a Succession Map and where did it come from?
- What is the 6 Step Succession Mapping Process?
- What are the goals of this process?
- What does each of the six steps entail?
- When do I use this process?
- How would this process benefit my clients?



- Why is it important to focus on the ownership group first?
- What are some approaches to enhancing value in a company?

**NEW SKILLS TO BE MASTERED:**

- How to use the Succession Map tool with your clients.
- How to get the ownership group on board with the process.
- How the client interview process bridges from the “owners”, to the “family”, and then to the “business”.

**READING GUIDE - KEY QUESTIONS TO BE ANSWERED:**

- If you had used the Succession Mapping tool with one of your current clients several years ago, how do you feel it would have impacted the results you have achieved to date with this client?
- If you use the Succession Mapping tool with a new client today, do you feel it will help you to position your value and services in a professional and beneficial manner?

## CHAPTER 9

### STRUCTURING RETIREMENT INCOME

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**KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:**

- The sources of income available to a retiring business owner.
- The sources of income that should be drawn from first and why.
- Determining the priorities (i.e., security, tax minimization, liquidity).
- How to structure or layer income from the business.
- How to create additional sources of income (RCA, IPP) and why doing so is important.

**NEW SKILLS TO BE MASTERED:**

- Income from the business must be the last source of income to consider for retirement.
- How to help your client feel secure in retirement.
- How to match guaranteed income sources with basic financial needs.

**READING GUIDE - KEY QUESTIONS TO BE ANSWERED:**

- How is the approach discussed in this chapter similar to or different from the approach that you use today?
- What do you see as the benefits or pitfalls of this approach?
- Based on this information, would you do anything differently going forward?

# CHAPTER 10

## ADVISING FAMILY BUSINESSES

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### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- Reviewing and Understanding the Typical Roadblocks.
- Building the Advisor Team.
- Constructing a Fee Based Service.
- How to Market Your Services.
- The Client Engagement Document.
- Other Resources to reference.
- Areas to check in with clients on an ongoing basis.

### NEW SKILLS TO BE MASTERED:

- Questions to consider when structuring your value and advantage for this group of clients.
- Structuring a Client Engagement Document.

### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Is this a market that you wish to pursue more aggressively?
- What additional resources do you feel you would need to access this market?
- Who do you feel should be a part of your “advisor” team?



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