

BEHAVIOURAL FINANCE IN RISK MANAGEMENT

PROGRAM GUIDE



World-Class Financial Education

ENROL:

Visit the Virtual Registrar to
enrol conveniently online, anytime

EDUCATIONAL CONSULT:

registrar@knowledgebureau.com
1.866.953.4769

www.knowledgebureau.com

ABOUT KNOWLEDGE BUREAU

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.

For more information contact Knowledge Bureau at 1-866-953-4769 or visit www.knowledgebureau.com.

CONGRATULATIONS ON YOUR INITIATIVE TO EXPLORE YOUR INTEREST IN A NEW FINANCIAL EDUCATION



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.

Ready to Enrol? Visit the [Virtual Registrar](#) to enrol yourself conveniently online, anytime. Or, start with a free trial.

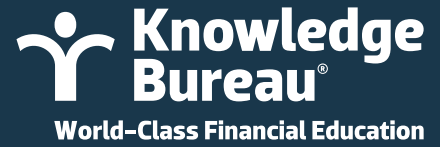
Need More Information? Do a Campus Orientation. Schedule a 15-minute orientation call at your convenience today. We'll walk you through the Virtual Campus, help you get started in identifying all your course components, and show you how to access instructor support. Be sure to take advantage of this free service: contact us at 1-866-953-4769 or by email registrar@knowledgebureau.com

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



ESPECIALLY FOR:

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

FACULTY OF RETIREMENT PLANNING

Planning with Pre-Retirees and Pensioners

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**.

STUDY ONLINE - EVERYTHING IS INCLUDED:

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



“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

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

The RWM™, MFA™, MFA-P™, DFA-Tax Services Specialist™ and DFA-Bookkeeping Services Specialist™ designations are registered certification marks of Knowledge Bureau™

TAKE A RISK-FREE TRIAL
knowledgebureau.com

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

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

The RWM™, MFA™, MFA-P™, DFA-Tax Services Specialist™ and DFA-Bookkeeping Services Specialist™ designations are registered certification marks of Knowledge Bureau™

MFA™ - PENSION & ESTATE SERVICES SPECIALIST DESIGNATION

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

Study online in the safety and convenience of your own home or office.
Your study plan is flexible and self-paced. Assume 30 hours for each course.
Take up to 3 months to complete one.

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

The RWM™, MFA™, MFA-P™, DFA-Tax Services Specialist™ and DFA-Bookkeeping Services Specialist™ designations are registered certification marks of Knowledge Bureau™

TAKE A RISK-FREE TRIAL
knowledgebureau.com

MFA™ - PENSION & ESTATE SERVICES SPECIALIST DESIGNATION

TAKE THE FIRST STEPS TO DESIGNATION NOW...

This designation program is one of 7 from Knowledge Bureau.
Ask us about group rates for your whole team of 2 or more.

We would like to create a lasting learning relationship with you and your team, for all your professional development and continuing education requirements.

Count on Us For:

- Practical training you can use right away with your team and clients
- Unparalleled personalized attention to ensure your success in the program
- Flexible learning format to fit even the busiest schedules – conveniently online and available 24/7
- Tax deductible tuition fees which qualify for the Tuition Fee Credit on your tax return
- All course materials, custom-designed software tools, research library, quizzes, testing and personal support are included in the single fee
- 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.

Join Thousands Who Have Earned New Credentials

Over 850,000 Online course module registrations
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

Let's Connect :

Phone: 1-866-953-4769 | Email: registrar@knowledgebureau.com | www.knowledgebureau.com

The RWM™, MFA™, MFA-P™, DFA-Tax Services Specialist™ and DFA-Bookkeeping Services Specialist™ designations are registered certification marks of Knowledge Bureau™

 **Knowledge Bureau®**
World-Class Financial Education

Behavioral Finance in Risk Management

OVERVIEW
This course update brings a new client-centric approach to investing in a period of chaos. Who is the client in the context of this marketplace? How will client behavior and engagement shape new investment decisions? Learn new financial concepts in building and protecting wealth through a volatile period in which important decisions about wealth management are being made. Learn how to focus on new prescriptive recommendations that are none-the less based on traditional modern portfolio management techniques.
APPROACH
This course takes a close look at investor behavior and in particular, the strategies to re-engage investors by advisors who wish to position themselves at the front line of financial recovery. Three perspectives will be taken: the triage (immediate actions required), the treatment (how to re-engage investors to make the right moves during the economic malaise and the recovery (goal setting and execution of plans for full return to financial health and the continued building of long term wealth).
WHY IS THIS CONTENT ESPECIALLY TIMELY AND/OR IMPORTANT
<ul style="list-style-type: none"> • COVID-19 has wreaked unprecedented financial losses in the global economy in the first and second quarters of 2020. • As we enter a post-pandemic phase, investors are seeking direction for accumulation, growth and preservation of remaining savings. • This course addresses the opportunities now available to build wealth in a recession and benefit from strategies that fuel growth after the shock of the pandemic passes.
WHAT YOU WILL LEARN?
There are a myriad of opportunities to build wealth in recessionary times, BUT ESPECIALLY AT THIS PIVOTAL TIME. While taking a deep dive into the theory of portfolio risk management you will learn how behavioral finance collides with theory to the detriment of investors who work without the benefit of advisors at their side. In each chapter, you will consider ways to approach the behavioral finance issues that keep investors from either developing new objectives or following their existing plans when there are important triggers to financial decision making as they relate to life, financial or economic events. You will also learn ways to analyze and evaluate some of the right courses of action in answering your worried clients' key question: what now? The research we will refer to will include the latest news and statistics from The Bank of Canada, Statistics Canada, the Parliamentary Budget Office and the Finance Department.
SCOPE OF THE CONTENT:
<ol style="list-style-type: none"> 1. Measuring and Calculating Returns 2. Standard Deviation 3. Correlation & Beta 4. Calculating Portfolio Risk 5. The Efficient Frontier 6. The Capital Asset Pricing Model 7. Generating Risk-Adjusted Returns 8. Indexing and the ETF Evolution 9. Software Tools for Portfolio Analysis 10. Portfolio Management in the Context of the Current Market

CHAPTER ONE

MEASURING AND CALCULATING RETURN

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- There are different ways to calculate a rate of return.
- How you calculate the return will be influenced by the type of investment.
- How to evaluate a rate of return spread over different time periods.
- The best method to use to create side by side rate of return comparisons.
- How to calculate the rate of return of a multi-asset portfolio.

NEW SKILLS TO BE MASTERED:

- How to calculate a holding period return.
- How to calculate a holding period return where dividends or interest is earned throughout the period.
- How to calculate the equivalent annual return.
- How to calculate the Arithmetic Mean and why this is important.
- How to calculate the Geometric Mean and why this is important.
- How to calculate the Weighted-Average rate of return of a multi-asset portfolio.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Why is it difficult, if not impossible, to answer a client when they make the following statement “...but my brother made a 25% return on his investments. Why am I not making the same return?”
- How to ensure that you are comparing the rate of return of two investments in “an apples-to-apples” manner?
- Why are different types of return calculations better for some types of investments than others?

CHAPTER 2

STANDARD DEVIATION

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- What is standard deviation?
- What is a normal distribution and how do we interpret it if a return is 1, 2 or 3 standard deviations from the mean?
- What are some short-comings of standard deviation?
- What is a Scope Analysis Report?
- What is a Snail-Trail Analysis Report?

NEW SKILLS TO BE MASTERED:

- How to calculate standard deviation.
- The benefit of using standard deviation in your discussions with clients.
- How to explain standard deviation to your clients.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is the statistical concept, standard deviation?
- Why is standard deviation important when selecting investments for a portfolio?
- Why is standard deviation important when evaluating the risk and return of two different investments?

CHAPTER 3

CORRELATION AND BETA

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- How to compare the risk and return profiles of alternative investments.
- The concepts of positive and negative correlation.
- How to reduce overall portfolio risk through reducing the correlation between portfolio assets.
- What is Beta and what can it tell us?
- What is the Sharpe Ratio and what can it tell us?

NEW SKILLS TO BE MASTERED:

- How to prepare, understand and communicate to a client the information contained on a classic Risk & Return Chart.
- How to read a Correlation chart.
- How to explain Beta to your clients.
- How to explain the Sharpe Ratio to your clients.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How can the use of multiple “risk analysis tools” assist in the process of building and evaluating client portfolios?
- Is there one or more risk analysis tools that make more sense to use than others?

CHAPTER 4

CALCULATING PORTFOLIO RISK

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- How to use the risk analysis tools from the previous two chapters to analyze the risk of a portfolio of assets.
- Portfolio Risk can be reduced substantially by choosing assets with low correlations with each other.
- When two assets are perfectly negatively correlated, all risk can be eliminated.
- The ultimate objective is to select individual investments that have a low correlation to one another, yet also have a high return.

NEW SKILLS TO BE MASTERED:

- How to calculate the variance & standard deviation of a portfolio of securities.
- How to calculate and use the variance/co-variance matrix as a method of calculating the risk profile of a portfolio.
- How to read Correlation Matrix tables found in common software applications.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Why is it important to manage the relationship between risk and return?
- How can these tools assist in the process of building and evaluating portfolios?
- Are certain tools more applicable to your practice than others?

CHAPTER 5

THE EFFICIENT FRONTIER

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- The Efficient Frontier is a measure of risk and return for a group of assets.
- The Efficient Frontier represents the most efficient way to combine the group of assets for a given level of risk.
- The Efficient Frontier is only as good as the size of investment universe chosen for the analysis.
- The Efficient Frontier is only as good as the amount of historical data used for the analysis.
- The Efficient Frontier will take on a different shape based on the data being analyzed.

NEW SKILLS TO BE MASTERED:

- How to determine, using the investment frontier, the benefit of owning a specific individual investment vs. an overall efficient portfolio.
- How to use common software to determine the right combination of fixed income, equities and geographic weight to your client portfolios.
- How to use this information to evaluate other “pre-packaged” investment products.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How can this information be used to build more effective portfolios?
- How can this information be used to ensure an advisor has the right portfolio mix for their client?

CHAPTER 6

THE CAPITAL ASSET PRICING MODEL

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- In many circumstances the relationship between risk and return is not equal. In other words, the client will typically add greater risk so as to achieve a smaller incremental return.
- The Capital Asset Pricing Model proposes the use of only two assets: the risk free asset + the market portfolio.
- The Capital Asset Pricing Model demonstrates a better relationship between risk and return when constructing portfolios.
- Yet, the model portfolios developed may not be the most “optimal” for all levels of risk.
- What are the assumptions that underpin CAPM for CAPM to be valid?

NEW SKILLS TO BE MASTERED:

- Explain how the Capital Asset Pricing Model builds upon the Efficient Frontier.
- How the Capital Asset Pricing Model demonstrates the benefit of leverage.
- How to use the Expected Returns calculation for investment selection.
- How to use the Capital Asset Pricing Model and the Expected Returns calculation to communicate risk and return to our clients.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How does this information help to better understand the relationship between risk and return?
- How does this information help to communicate risk and return to the clients?
- How does this information help to select better investments and build better overall client portfolios?

CHAPTER 7

GENERATING RISK ADJUSTED RESULTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- How the combination of the risk and return tools learned throughout this course produce above average results for the client.
- By following a disciplined process of risk & return analysis, enhanced portfolios that produce similar long term returns to the market can be easily developed at a much lower level of volatility.
- Portfolio construction should begin with the “strategic asset mix” first, then security selection second.

NEW SKILLS TO BE MASTERED:

- How to communicate risk and return to your client using common tables and graphs.
- How to build and test a core strategic asset mix using market indexes over long periods of time.
- How to enhance these “strategic portfolios” through effective security selection.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How do these conclusions change the way in which you view your current portfolio construction process?
- How do these conclusions influence the way in which you use technology?
- How do these conclusions enhance the level of professionalism I present to my clients?
- How do these conclusions assist me in my conversations with clients (in both good and bad times)?
- How does this information help me portray the right risk / return relationship (of the portfolio) to my client?

CHAPTER 8

INDEXING AND THE ETF EVOLUTION

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- A historical overview of Exchange Traded Funds (ETFs).
- What are ETFs
- Tracking Error
- Categories of ETFs
 - Equity ETFs
 - Bond ETFs
 - Commodity ETFs
 - Alternative ETFs
 - Smart Beta ETFs
- Integrating ETFs in a diversified portfolio approach.
- Smart Beta approach to diversification and risk management.

NEW SKILLS TO BE MASTERED:

- Understanding the landscape of ETFs
- How ETFs may be used in constructing portfolios

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Does this philosophy match your own investment philosophy or does it challenge what you believe to be the best approach to successful investing?
- Is this an approach that will be of benefit to your clients and your practice?

CHAPTER 9

SOFTWARE TOOLS FOR PORTFOLIO ANALYSIS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- How to access and create your own Risk & Return, Correlation Matrix and Risk Return Scatter Plots in Morningstar Advisor Workstation.
- Which programs are able to provide the types of features explained in this course.

NEW SKILLS TO BE MASTERED:

- The chapter summarizes an important three step process for evaluating new or current portfolios.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What tools do you have available today through your current dealer / employer relationship?
- What tools do other advisors use to evaluate portfolios and individual securities?
- Do the tools discussed in this chapter provide a unique calculation that is not available elsewhere?
- Do these tools enable you to present important information to a client in a simple and concise manner?
- Which of these tools provides the most benefit to you?

CHAPTER 10

PORTFOLIO MANAGEMENT IN THE CONTEXT OF THE CURRENT MARKET

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- How the aging population shifts the focus for managers concerning risk mitigation.
- Exploring the current trend on yield centric offerings.
- Balancing current market uncertainties in the context of the changing demographic landscape and the need for yield.
- What happens when interest rates rise? Is there a need for a paradigm shift concerning incorporating yield-based investments in retirement portfolios?
- The importance and necessity of incorporating appropriate Know-Your-Client measures to ensure that an accurate picture of a client's circumstances can be used to create the most suitable portfolio.

NEW SKILLS TO BE MASTERED:

- Understanding inherent risks in the current market
- Applying a risk first based approach to dealing with the construction of retirement portfolios.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the key aspects of navigating a client towards a suitable investment strategy?
- What are some of the pitfalls that a retiree is faced with in the prevailing market environment?
- How can we employ strategies to effectively navigate the subjective nature of our client's perceptions of their investment circumstances and reconcile them with the reality of the current market environment?



Enrol conveniently
online, anytime using the
Virtual Registrar on
our website!

Individual or Group Lead Name _____
 Designations/Licenses _____
 Company Name _____
 Address _____
 City, Province _____ Postal Code _____
 Email _____
 Phone (primary) _____ Phone (cell) _____

Individual Rates

Individual Course Rates	
<input type="checkbox"/> Full Payment: Single Course	\$895 + tax
<input type="checkbox"/> Full Payment: Designation Program	\$3,990 + tax

EZ-Pay Installment plan:

Contact us for details about our instalment plan options

PAYMENT OPTIONS

Tuition Fees: ☐ VISA ☐ MasterCard ☐ E-Transfer

Card Number: _____

Expiry: _____

Signature: _____

Total Tuition \$ _____ Plus Taxes \$ _____

Total With Taxes \$ _____ (GST # 885004713RT00001)

Group Rates

Group Rates	
<input type="checkbox"/> Group of 2 -5 \$745 each + tax Save 17%	<input type="checkbox"/> Group of 6+ \$645 each + tax Save 28%
Group Code:	_____

ENROL RISK-FREE

Programs include personal instruction, Knowledge Journals, quizzes, case studies, research library and exams.

Work at your own pace. Take up to 3 months for each course. Instructor support is provided by e-mail.

Enrol risk free: Take a free trial of your first chapter.

Accelerated study programs available.

HOW TO REGISTER

Online: knowledgebureau.com/site/learn-your-way

Phone: 1.866.953.4769

Email: registrar@knowledgebureau.com

Fax: 1-204-953-4762