

PERSONAL PENSION PLANNING

PROGRAM GUIDE



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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.

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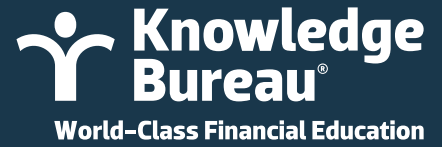
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Learn More Now: This **Program Guide** features details about the Faculty you are interested in. Please take a moment to consider all of the courses in the program. Following that is a detailed course overview and lesson plans for the course you have 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



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**.

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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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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

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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 850,000 Online course module registrations
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- 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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Introducing the Personal Pension Planning Course For Corporate Owner-Managers

OVERVIEW
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.
APPROACH
Industry participants seeking to provide tax and retirement strategies for business owners by utilizing Defined Benefit and Defined Contribution pension plans.
WHY IS THIS CONTENT ESPECIALLY TIMELY AND/OR IMPORTANT
<ul style="list-style-type: none"> • Recent Finance Department tax changes have further eroded strategies that have traditionally been utilized by business owners to reduce their taxable burden. • Few investment and retirement strategies remain for the business owner to plan for retirement and firewall their investment portfolios from the risk of their businesses. • Lack of knowledge about pension solutions provides a competitive advantage to financial advisors and planners to those who acquire the knowledge in this specialized area.
WHAT YOU WILL LEARN?
<ul style="list-style-type: none"> • How to find significant tax deductions by upgrading clients from RRSPs to pension solutions. • How to use pension solutions within broader planning exercises such as sale of business or transition to the next generation. • Constructing portfolios within the parameters allowable by the provisions set-forth in the Income Tax Act that can maximize the benefit of pensions.
SCOPE OF THE CONTENT:
<ol style="list-style-type: none"> 1. Introduction: Pension management in the context of the business owner demographic 2. Understanding the differences between RRSP and pension regulatory environments 3. Disadvantages of traditional RRSPs for a family company vs pensions 4. Navigating the Tax on Passive Investments by using a pension solution 5. Concept of Inter-Generational Wealth Transfer: pension surplus at work within a family company 6. How can one improve on the Individual Pension Plan: a review of combination plan solutions 7. Creditor Protection and Bankruptcy Protection in the context of pension plans 8. Fiduciary Oversight: the pension competitive edge 9. How the pension plan fits in with other competing strategies: insurance synergies 10. Investment management for Canadian small businesses 11. Asset allocation, risk assessment, return objectives and how to best maximize the probability for success in the scope of a customized pension plan
ABOUT THE AUTHORS:
<p>Jean-Pierre Laporte, BA, MA, JD is the CEO of INTEGRIS Pension Management Corp. and a pension lawyer.</p> <p>Mark Taucar, CFA manages discretionary clients through ACCILENT SELECT Discretionary Management.</p>

CHAPTER ONE

INTRODUCTION: PENSION MANAGEMENT IN THE CONTEXT OF THE BUSINESS OWNER DEMOGRAPHIC

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

In this chapter, you will learn how to determine when a pension plan is appropriate for business owners and their families. You will understand the variety of contexts where pension planning can arise and gain familiarity with registered pension plans as an instrument to manage risk and taxes in the owner/operator submarket and in other demographics.

NEW SKILLS TO BE MASTERED:

- Issue-spotting to supply innovative solutions to prospective or existing corporate clients.
- Gaining a heightened level of familiarity with the broader universe of retirement income solutions to add value when developing a client base.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is a “connected person” and why is that status important?
- What are the key differences between Defined Benefit and Defined Contribution pension plans?

CHAPTER 2

UNDERSTANDING THE DIFFERENCES BETWEEN RRSP AND PENSION REGULATORY ENVIRONMENTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

You will discover the key advantages from a fiscal and non-fiscal point of view that registered pension plans have over the more traditional and conventional registered retirement savings plan.

NEW SKILLS TO BE MASTERED: Spotting all of the advantages that pension plans provide in a variety of contexts.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How are defined benefit plans funded?
- When do the differences between pensions and RRSPs become most stark?

CHAPTER 3

DISADVANTAGES OF TRADITIONAL RRSPS FOR A FAMILY COMPANY VS PENSIONS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

How in the context of a family enterprise, the interplay between pension, tax and estate legislation can save family members substantial wealth on the death of a family member.

NEW SKILLS TO BE MASTERED:

Spotting the situations where pension legislation can help family enterprises minimize taxes and maximize wealth for the family unit as a whole.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- When does it make sense to offer family members membership in a family pension plan?
- Do the pension advantages compensate for any incremental costs of running a pension plan?

CHAPTER 4

NAVIGATING THE TAX ON PASSIVE INVESTMENTS BY USING A PENSION SOLUTION

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Gaining more familiarity with the tax on split income and the tax on passive investments and how this new fiscal regime has forced financial planners to re-think how business owners ought to save for retirement.

NEW SKILLS TO BE MASTERED: Finding the situations where the new taxes can be neutralized using pension legislation.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Is it wise to maintain the status quo and continue to use the corporation as the primary vehicle to save for retirement in light of the tax on split income and tax on passive investments?
- What mechanisms are at the disposal of the advisor to propose a better tax strategy than reliance on the status quo?

CHAPTER 5

USE OF PENSION LEGISLATION IN LARGER COMPANIES WITH C-SUITE EXECUTIVES

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Tax-efficient compensation for key employees

NEW SKILLS TO BE MASTERED:

Proposing an alternative to simply paying bonuses and stock options.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the multiple uses of a pension program for a business that depends on a key employee?
- What are the risks to the employer of adopting a pension program?

CHAPTER 6

HOW CAN ONE IMPROVE ON THE INDIVIDUAL PENSION PLAN: A REVIEW OF COMBINATION PLAN SOLUTIONS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN: Plan design and innovations. Use of legal rules to create more tax savings.

NEW SKILLS TO BE MASTERED: Ability to compare and contrast different pension plan structures to ascertain which ones are best suited for business owners in different contexts.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is the 'value-add' of offering a combination pension plan over a traditional IPP?
- Are there non-financial advantages to having a combination pension plan?

CHAPTER 7

CREDITOR PROTECTION AND BANKRUPTCY PROTECTION IN THE CONTEXT OF PENSION PLANS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Review of the different ways in which pension legislation protects the assets of business owners in different contexts.

NEW SKILLS TO BE MASTERED:

Gather information on the exceptions to the general rules about creditor protection.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Do clients know whether their wealth is safe from creditors?
- Do the clients have a good understanding of how pension and family laws interact with one another?

CHAPTER 8

FIDUCIARY OVERSIGHT: THE PENSION COMPETITIVE EDGE

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Developing familiarity with what being a fiduciary means and how having fiduciaries working for the client can add significant additional value.

NEW SKILLS TO BE MASTERED:

Deepen the understanding of how behaving in a fiduciary manner can have positive consequences from a portfolio return point of view.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Are some of the behaviours of fiduciaries readily transferrable to the way I manage money?
- What are the best practices of fiduciaries?

CHAPTER 9

HOW THE PENSION PLAN FITS IN WITH OTHER COMPETING STRATEGIES: INSURANCE SYNERGIES

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Permanent life insurance and how it can be combined with pension planning.

NEW SKILLS TO BE MASTERED:

Explore various ways in which synergies arise when insurance and pension planning are considered together.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Is the permanent life insurance always the solution one must implement first?
- How can insurance policies further support the goal of building a robust retirement plan?

CHAPTER 10

INVESTMENT MANAGEMENT FOR CANADIAN SMALL BUSINESSES

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Explore the investment account structures, related parties and their infrastructure which is necessary to realize a completed RPP. You will gain additional understanding of the regulatory framework for Registered Pension Plans, eligible investments and the parameters that the Pensions Benefits Act imposes on the inclusion of investments.

NEW SKILLS TO BE MASTERED:

Identify the investment infrastructure necessary to establish a platform for executing the selection and management of suitable investments for Registered Pension Plans. Build compliant portfolios that fall within the prescribed parameters of the Pensions Benefit Act.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the advantages/disadvantages of nominee vs client name account structures?
- What are the advantages/disadvantages of pooled or segregated account holdings from the perspective of tax deductibility?
- What is the basic account structure necessary to fulfill a completed pension plan?
- Who are the key personal / related parties necessary to administer and manage pension plans?
- What parameters are imposed on pensions to ensure compliance with basic investment composition?

CHAPTER 11

ASSET ALLOCATION, RISK ASSESSMENT, RETURN OBJECTIVES AND HOW TO BEST MAXIMIZE THE PROBABILITY FOR SUCCESS IN THE SCOPE OF A CUSTOMIZED PENSION PLAN

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

You will learn basic concepts of diversification in the context of Modern Portfolio Theory. Furthermore, we will discuss concepts related to the characteristics of certain asset classes and the contribution each asset class has to performance of portfolios, diversifying portfolios using different asset classes, the contribution that security selection has to performance of portfolios and continued management of portfolios.

In addition, focus will be placed on investment strategy suitability in the context of the pensionable beneficiary, appropriate investment security selection for portfolio construction, tax optimization using the structure of PPPs and asset allocation incorporating the structure of the PPP.

The advantages of Registered Pension Plans in the context of investment design, strategy and security inclusion.

NEW SKILLS TO BE MASTERED:

Understanding the use of different asset classes to diversify the risk of the portfolio. Qualifying appropriate investment strategies based upon the needs of the pensionable beneficiary in the context of the beneficiaries broader corporate and familial characteristics and objectives.

Selecting the appropriate mandate to fit the circumstances of the corporate and familial circumstances to maximize the taxable benefits of PPPs.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is the Efficient Frontier? How does the inclusion of a risk-free asset change the frontier? What are the major asset classes that can be incorporated in portfolio construction? What are the characteristics of these asset classes and the importance of diversifying a portfolio by including these asset classes?
- What is the account structure of the PPP and how does that structure factor into the allocation of the securities that make up the portfolio?
- How do tax considerations relate to the choice of mandate for the pensionable beneficiary? What are the potential tax benefits of running a portfolio with minimal return expectations?



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