

PLANNING WITH TRUSTS

PROGRAM GUIDE



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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
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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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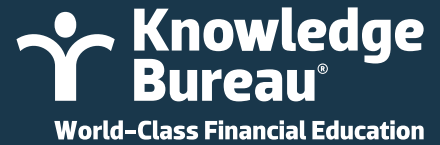
Need More Information? Do a Campus Orientation. Schedule a 15-minute orientation call at your convenience today. We'll walk you through the Virtual Campus, help you get started in identifying all your course components, and show you how to access instructor support. Be sure to take advantage of this 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:

- | | |
|---|---|
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| > 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

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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

Study online in the safety and convenience of your own home or office.
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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.

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

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Planning with Trusts

OVERVIEW
This course provides a detailed primer in the subject area featuring common true to life scenarios because every financial advisor who discusses tax, financial or investment plans with clients should have a basic understanding of the taxation of trusts in order to discuss estate planning options with clients.
APPROACH
Students will learn extensive knowledge about the use of trust in tax and estate planning and is to be recommended as part of a background for a tax professional. It clearly spelled out in the structure, advantages and disadvantages of each type of trust.
WHY IS THIS CONTENT ESPECIALLY TIMELY AND/OR IMPORTANT
<ul style="list-style-type: none"> • The student will be able to identify and distinguish the key parties of a trust, the legal status a trust enjoys under income tax and other laws. • Through case studies, you will demonstrate the ability to identify client situations where income tax savings can be generated. The student will learn a variety of different trusts. • This course allows advisors to develop a consistent process for trust planning that looks at tax efficiency of many different kinds of trusts.
WHAT YOU WILL LEARN?
Using these sophisticated tools students will learn trust planning competencies in order to help clients adequately set up various structural fund requirements.
SCOPE OF THE CONTENT:
<ol style="list-style-type: none"> 1. Basic Trust Mechanics 2. Trusts as Mechanisms to Exert Control 3. Basic Tax Treatment 4. Testamentary Trusts 5. Inter Vivos Trusts, Inter Vivos Trusts 6. Charitable Remainder Trusts 7. Alter Ego and Joint Partner Trusts 8. Insurance and RRSP Trusts 9. Spousal Trusts 10. Trusts for Disabled Beneficiaries

CHAPTER ONE

BASIC TRUST MECHANICS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will be able to identify and distinguish the key parties of a trust, the legal status a trust enjoys under income tax and other laws, the separation of legal vs. beneficial ownership, and the three requirements or “three certainties” necessary for the establishment of a trust under the laws of Canada. The student will also learn the types of documentation used to create a trust.

NEW SKILLS TO BE MASTERED:

Awareness of how a trust works, how it fits into the legal landscape, and what documents are necessary to create a trust.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is a trust?
- Who is the “settlor” of a trust?
- Is a trust a legal entity like a corporation or a flesh and blood person?
- What is the difference between legal and beneficial ownership?
- When is an “in-trust” account a trust?
- What is a trust deed?
- What is a trust declaration?
- What is a trust agreement and how does it vary from a deed or a declaration?

CHAPTER 2

TRUSTS AS MECHANISMS TO EXERT CONTROL

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn to analyze trusts as efforts on the part of the settlor to exert control over the world around the settlor, including measures to control the ultimate destinations of wealth through subsequent users, the conduct of beneficiaries, and the conduct of the government.

NEW SKILLS TO BE MASTERED:

A broader understanding of the role trusts can play in estate planning.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How can a client give an asset away but keep direct or indirect control of it?
- How can a client take care of a spouse or other beneficiaries before passing assets to other beneficiaries?
- Can a trust be used to manipulate the conduct of family, friends and other beneficiaries?
- What limitations are there in the effort to exert control?
- To what extent can the government be manipulated through the use of trusts?
- What is the obligation of a trustee to the beneficiaries of the trust?
- What is the “even hand doctrine?”
- Can a trustee take profits without disclosing them?

CHAPTER 3

BASIC TAX TREATMENT

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn the basic treatment that a trust receives under the Income Tax Act (Canada), the tax filings required for a trust, how income is allocated to beneficiaries, how to decide what province or territory will have income tax jurisdiction over the trust, and basic information relating to tax credits and exemptions that apply.

NEW SKILLS TO BE MASTERED:

Awareness of basic tax treatment of a trust, and the ability to divide trusts into those which have high income tax rates and those which have lower income tax rates.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Is a trust a separate taxpayer?
- What kind of tax return does it have to file?
- How does the deemed realization at twenty-one years impact on income taxes?
- How does the deemed realization rule compare to other rules?
- When is income taxed in a trust?
- When is income taxed in the hands of the beneficiaries?
- Can income be paid to beneficiaries but still taxed in a trust?
- How are capital distributions made and taxed?
- In what province or territory will a trust be taxed?
- Is a trust subject to minimum tax?
- Can a trust have a deduction for charitable gifts?
- Can a trust claim a principal residence exemption?
- Can a person be taxed for non-cash income from a trust?

CHAPTER 4

TESTAMENTARY TRUSTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn how a testamentary trust is structured, the various tax advantages attaching to it, and a variety of planning opportunities available through the use of a testamentary trust.

NEW SKILLS TO BE MASTERED: Identifying client situations where income tax savings can be generated through the use of a testamentary trust.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What particular tax rules apply to a testamentary trust?
- How do income designations add additional advantage?
- What is the tax year of a testamentary trust?
- How does this style of planning impact on probate avoidance strategies?
- What kind of trusts qualify as “testamentary?”
- How does a testamentary trust lose its preferred status?

CHAPTER 5

INTER VIVOS TRUSTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn how *inter vivos* trusts are used for estate planning, and the income tax implications for the settlor of the trust, the trust itself, and the taxpayers.

NEW SKILLS TO BE MASTERED:

Identifying client situations where income tax savings can be generated through the use of an *inter vivos* trust.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- When is a trust properly described as “*inter vivos*?”
- When will the settlor of the trust incur capital gains taxes at insertion?
- When will income earned by the trust be attributed back to the settlor?
- What tax rate applies to *inter vivos* trusts?
- When might estate freezes be used?
- Is it possible to multiply access to the capital gains exemption?

CHAPTER 6

CHARITABLE REMAINDER TRUSTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN: The student will learn how a charitable remainder trust is used to reduce income taxes now for a gift that takes effect in the future.

NEW SKILLS TO BE MASTERED: Identifying client situations where a charitable remainder trust might be to their advantage, and understanding situations where a charitable remainder trust would be ill-advised.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- When does a trust qualify as a charitable remainder trust?
- How is the donation receipt quantified?
- How are capital gains treated at death?
- How old should the settlor be before these trusts make sense?
- How can other income tax advantages be combined with the use of a charitable remainder trust?

CHAPTER 7

ALTER EGO AND JOINT PARTNER TRUSTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn the necessary elements to qualify a trust as alter ego or joint partner, the special tax treatment available to the settlor and available to the trust itself, how to manipulate income attribution, planning purposes that drive the use of such trusts.

NEW SKILLS TO BE MASTERED:

The ability to identify situations where an alter ego trust or joint partner trust might be to the advantage of a client, along with advantages and disadvantages in this type of planning.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How old does the settlor have to be to set up an alter ego or joint partner trust?
- Does the twenty-one year deemed realization apply?
- How is the trust taxed at the death of the settlor?
- Can there be two settlors?
- Who is entitled to the income?
- Can income be retained in the trust?
- Can an alter ego trust fund a testamentary trust?
- How are these trusts used in jurisdiction shopping strategies?

- Can a charity be a capital beneficiary after the death of the settlor or the settlor's spouse?
- Can the settlor opt out of the capital gains roll-over when inserting property?

CHAPTER 8

INSURANCE AND RRSP TRUSTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn how to fund a life insurance trust using a beneficiary declaration, the different types of documents that can be used to establish the terms of the trust, critical errors that can be made in selecting particular insurance policies to fund insurance trusts, and planning general tax planning strategies pertaining to insurance trusts. The student will also learn the basic structure of a "RRSP" trust, the circumstances where such trusts might be advisable, and the advantages and disadvantages that they entail..

NEW SKILLS TO BE MASTERED:

Identifying situations where a life insurance trust will add value to a client's estate planning and flaws that can deny the client the benefits of such structures. Identifying circumstances where establishing a testamentary trust funded by de-registered proceeds of registered investments will be advisable.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Can the declaration refer to "all life insurance policies?"
- Should the policies be specifically described by policy number?
- Is it necessary to identify the trustees by given name?
- Does the settlor have to be the owner of the policy?
- When will an insurance trust be taxed as testamentary?
- Is it preferable to roll registered investments to a spouse?
- What is a "hybrid" trust?

CHAPTER 9

SPOUSAL TRUSTS

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn structural requirements for a spousal trust, the special and preferential tax treatment available to qualifying spousal trusts, the various planning purposes that can be pursued, situations where spouse trusts are warranted, application in second marriage situations, common drafting errors made in establishing such trusts.

NEW SKILLS TO BE MASTERED:

To identify situations where a spouse trust will be to the advantage of a client and their family.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How are the income provisions of a spouse trust properly structured?
- How are the capital provisions of a spouse trust properly structured?
- Are capital gains taxes payable by the settlor when assets are inserted?
- Is there any choice involved in the capital gains treatment?
- How are capital gains treated at the death of the settlor?
- How does this planning interact with probate avoidance strategies?
- Can or should registered investments be used to fund a spouse trust?
- Can income be kept in a spouse trust?

CHAPTER 10

TRUSTS FOR DISABLED BENEFICIARIES

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn how trusts are used to improve the lives of disabled beneficiaries, special tax rules available to such trusts, strategies to deal with income, the impact on government income support and programs, and different strategies to use in different situations.

NEW SKILLS TO BE MASTERED:

To help clients plan in circumstances where they have a disabled heir.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is a “Henson trust?”
- How do provincial rules impact on this type of planning?
- Does this planning work across Canada?
- What is the preferred beneficiary election?
- Can these trusts be either testamentary or *inter vivos*?
- Can registered investments be used to fund these trusts?
- What is a “springboard” strategy?



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