

Real Wealth Manager™ Program

KNOWLEDGE JOURNAL



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EDUCATIONAL CONSULT:

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1.866.953.4769

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

REAL WEALTH MANAGER™ (RWM™) DESIGNATION PROGRAM



ESPECIALLY FOR:

- Financial Advisors
- Tax and Estate Advisors
- Insurance and Investment Advisors
- Divorce, Elder Care and End of Life Counsellors

FACULTY OF REAL WEALTH MANAGEMENT

As an RWM™ Specialist, you'll provide multi-generational advice and goal-based solutions by leading the way in helping your clients make decisions with all stakeholders to their financial success.

Lead a collaborative team of professionals and help your clients accumulate, grow, preserve and transition sustainable wealth. The RWM™ credentials signify comprehensive training in delivering holistic wealth management services.

TAKE A BOLD STEP.
EARN YOUR RWM™ 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 | |



The Pre-eminent Standard in
Wealth Management Services.

"Knowledge Bureau, with their first-class courses, offers a sustainable, long-term educational framework for industry professionals. This is about implementing the Real Wealth Management process from an emotional intelligence, as well as a technical point of view, to guide clients in achieving their goals"

-Stefanie Keller, CFP, RWM™

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Apply a strategic approach to professional wealth management with all the specialists on your client's team.

1 WHO IS THE REAL WEALTH MANAGER?

A Real Wealth Manager™ is the client's most trusted financial advisor as the strategist who leads all the other specialists in the execution of the clients' strategic financial plan. Demonstrating deep and broad knowledge in tax-efficient investment, retirement and estate planning, the RWM™ is the coveted role deservedly filled by this knowledgeable professional.

2 THE RWM™ ADVANTAGE: CERTIFIED SKILLSETS

Advisors authorized to use RWM™ behind their names have a deep and broad understanding of both the behavioral and financial skills required to manage family wealth over several generations. Using extensive skills in providing tax efficient Real Wealth Management services, clients are presented with an unparalleled opportunity to work with a primary advisor who has assembled a trusted team of specialists to help guide financial requirements throughout various family lifecycles.

In collaboration with the family, the RWM™ develops a strategy and follows a process to manage inter-generational wealth on an after-tax basis. This sets the standard for decision-making for investment, retirement, business, succession and estate planning. The team is then responsible for the stewardship of wealth from one generation to the next.

3 MEETING HIGH STANDARDS - COMPLEMENT YOUR CREDENTIALS

The RWM™ is earned with the completion of an 18 module program. Ongoing use of the certification mark requires 30 hours of continuing professional development in each two year cycle. Best of all, the RWM™ complements other industry designations, requiring the graduate to be in good standing and practice with the highest standards of conduct.

"I was surprised at how well the course was structured, it sets you up for success. Loved it!
It was a wonderful revitalization of the value that we are bringing to our clients."

- Doug Buss, RWM™

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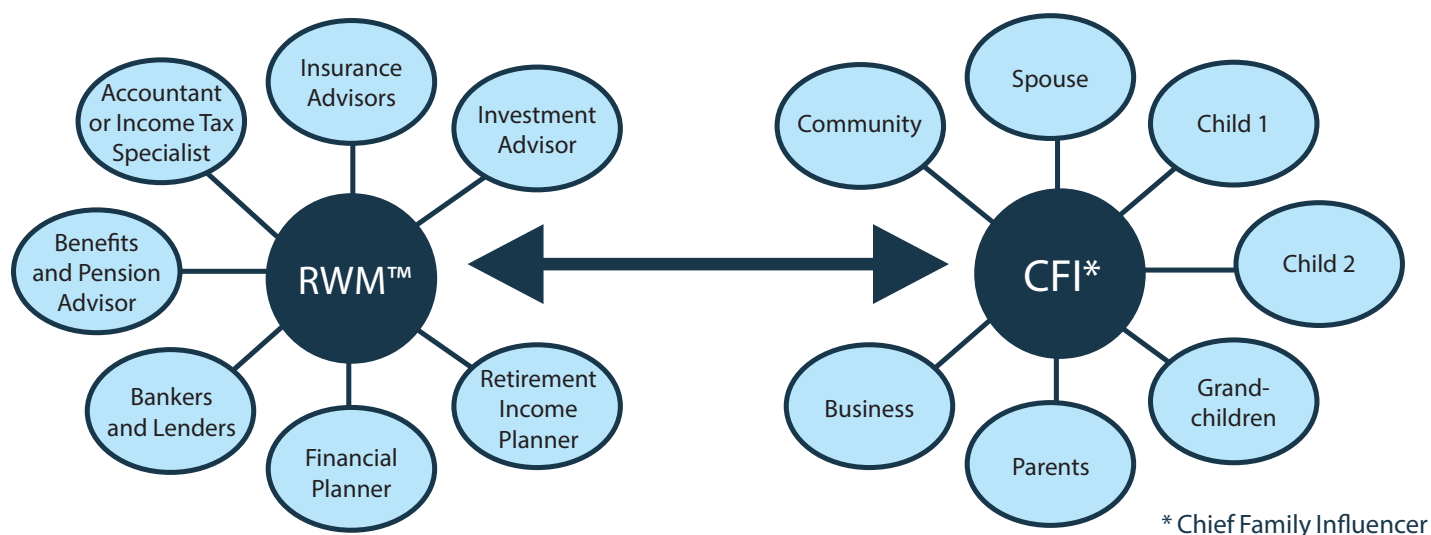
4 WHAT'S INVOLVED?

With the training, tools and processes, a RWM™ is better positioned to consider a client's situation with a higher standard of care. Over the long term, the RWM™ contributes not only as a knowledge specialist, but most importantly, as the primary advisor trained in the inter-advisory discipline of Real Wealth Management™. Specifically, the RWM™ possesses:

1. Deep Knowledge in a field of specialization suitable to their clients' needs:

- Investment Income Services
- Retirement Income Services
- Tax Planning Services
- Succession and Estate Planning Services

2. A Strategy and Process for Joint Decision-Making:



5 SYNONYMOUS WITH HIGH STANDARDS



"We are proud to be the exclusive post-secondary educational institution offering the RWM™ Certificate of Distinction as well as the MFA™, MFA-P™ and DFA-Specialist™ Designation Programs, each of which lead financial professionals to a deeper level of specialization in their chosen field of expertise. Tens of thousands of professionals in the financial services, tax and accounting fields have trained with us over the years. A Knowledge Bureau Education is synonymous with high standards of excellence. Our programs include self-study courses conveniently available online, regional education days known as CE Summits, conferences, books, subscription services and most recently the RWM™ and MFA-P™ Programs."

- Evelyn Jacks, Founder and President



"I incorporate the RWM™ approaching into my practice by ensuring that our clients' personal taxes link with their corporate and estate tax planning for the best taxation results. I am participating with the Society of RWM™ because networking is important and I look forward to using the RWM™ Calculators."

- Marina Jensen, RWM™, DFA- Tax Services Specialist™

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CURRICULUM FOR THE REAL WEALTH MANAGEMENT™ PROGRAM

PART A: RWM™ STRATEGY

- 1 DEFINING REAL WEALTH MANAGEMENT
- 2 THE STRATEGIC APPROACH IN REAL WEALTH MANAGEMENT
- 3 THE RWM™ PROCESS
- 4 THE COSTS OF BUILDING WEALTH

PART B: RWM™ PROCESS

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- 6 GROWTH
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- 8 TRANSITION
- 9 OBJECTIVE-BASED FAMILY PLANNING

PART C: RWM™ THEORY - THE TAX BACKDROP

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- 11 CROSS-BORDER ISSUES: CANADIANS & US INVESTMENTS
- 12 START-UPS: INCORPORATED OR UNINCORPORATED
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- 16 SHARING THE PLAN WITH INTER-ADVISORY STAKEHOLDERS
- 17 ANALYSIS, ACCOUNTABILITY AND GO FORWARD PLANNING
- 18 YOU, THE REAL WEALTH MANAGER™

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WHAT SKILLS DOES A REAL WEALTH MANAGER HAVE?

The RWM™, the primary advisor in providing comprehensive and collaborative wealth advisory services, is specifically trained to lead strategic decision-making by an inter-advisory team with family stakeholders. The steps to this approach include:

- Possessing deep knowledge in the advisor's field of practice
- Acting as the primary advisor through a strategic process of decision making
- Listening for the client's life and financial triggers
- Strategizing using the "Four RWM Elements": Accumulation, Growth, Preservation and Transition of sustainable wealth
- Managing the team of specialists to provide required expertise for financial solutions
- Implementing the RWM strategy on an efficient after-tax, after-cost basis with all stakeholders
- Analyzing financial data expertly and consistently over time to meet financial milestones
- Reviewing and adjusting the strategy and process to meet ongoing client objectives

8

CLIENTS WANT CUSTOMIZED SOLUTIONS

According to a recent study* by the CFA Institute, "the connection between professional skills and customer outcomes must become more symbiotic ... wealth managers must demonstrate greater relevance to the current and future needs of clients and prospects."

The RWM™ cements his or her relevance to the family by confidently delivering customized financial strategies based on client objectives and goals with a process for accountable solutions over time. Your clients will appreciate the opportunity to make sound financial decisions with a most trusted advisor who really knows them well and can help them visualize the future while navigating a complicated financial world. The result is a pathway to true affluence and peace of mind.

*The Value of Premium Wealth Management, 2017

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EARN A PRESTIGIOUS CERTIFICATE AND THE RWM™ DESIGNATION

An ever-growing number of advisors from all sides of the financial services are competing for clients. To avoid getting "lost in the noise" and to survive and grow, leading advisors can now differentiate themselves with this advanced level designation that complements the standard designations held by many planners, advisors and accountants.

- Become the primary advisor through all market conditions and life cycles
- Enhance your skills, fast-track your career and elevate client services
- Increase assets, revenue, team efficiency and profitability
- Work effectively with and increase referrals from other professionals
- Differentiate yourself from the mass of designation holders with a unique education

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RWM™ DESIGNATION PROGRAM

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 980,000 Online course module registrations
Over 22,300 Technical training certificates issued
Over 17,300 Knowledge Bureau Report (KBR) subscribers
Over 10,800 Active students in certificate and designation programs
Over 13,400 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

"Knowledge Bureau, without a doubt, has the most practical and effective approach to helping advisors serve their clients. I was able to use the things I learned immediately in my practice and I am constantly learning valuable tools to help my clients reach their retirement goals."

- Chris Valentine, DFA-Tax Services Specialist™,
MFA™ - Retirement and Succession Services Specialist, RWM™

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REAL WEALTH MANAGEMENT DESIGNATION PROGRAM

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|--------------------------------------|---|
| PROGRAM AND CE ACCREDITATION: | <input type="checkbox"/> ONLINE - <input type="checkbox"/> Designation course 30 Credits RWM™ Real Wealth Manager |
| AUTHOR/INSTRUCTOR | Dr. Dean Smith, PHD, CFP, TEP, CPA, CA, RWM™ |
| PUBLISHING DATE | September 25, 2021 |
| TARGET AUDIENCE | Financial Professionals |
| IP REQUIREMENTS: | Required: We respect copyright laws. You must have rights to any images, cite any references used in publication components upon completion and provide timelines for completion of this work |

OVERVIEW (What is this about and why is it important)

Advisors authorized to use RWM™ designation behind their names have a deep and broad understanding of both the behavioral and financial skills required to manage family wealth over several generations. In collaboration with the family, and an inter-advisory team of financial professionals, RWM™ develops a strategy and follows a process to manage intergenerational wealth on an after tax-basis. This sets the standard for decision-making for investment, retirement, business, succession and estate planning. The team educates, advocates and stewards responsible accumulation, growth, preservation and transition of wealth from one generation to the next.

APPROACH (Who is this for and what need is addressed)?:

More than ever, clients expect to receive advice that is relevant both for today's business environment as well as for the long-term wealth accumulation activities the family embarks upon. They are looking for a wealth manager to connect the dots between the various silos of expertise they may be paying for. Above all, they're looking for someone they trust to provide direction for making important financial decisions about their income and their capital, now and in the future.

This program will take you beyond the traditional scope of product placement, into an environment where you can integrate the kind of value-added long-term guidance, planning and leadership that will distinguish your practice.

WHY IS THIS CONTENT ESPECIALLY TIMELY AND/OR IMPORTANT?

Real Wealth Management has three critical components which integrate traditional planning processes with income, tax and estate planning:

- 1. Real Wealth Management** requires an ongoing focus on the elements of accumulation, growth, preservation and transition of wealth in making decisions about income and capital at each stage of life.
- 2. Creation of Purchasing Power**, defined as what you have left after tax, after costs and after inflation. It requires a focus on the sustainability of capital in order to fund future lifestyles. What matters is what you keep, rather than what you have. Therefore, advisors must focus on

strategies to minimize taxes and costs while anticipating the long-term impact of inflation to effectively manage and minimize risk to savings. Truly wealthy people have peace of mind, attainable through a focus on sustainable wealth over time.

Real Wealth Managers provide fully integrated, multi-generational advice by developing relationships with a multi-disciplinary team of professionals who can work together under one strategic plan toward client goals using three common analysis tools: The Net Worth Statement, the tax return and the financial plan.

WHAT YOU WILL LEARN?

You will learn the Elements of Real Wealth Management™, a unique and specialized process for building relationships with your clients will enable joint decision-making that results in the creation of sustainable wealth through the execution of tactical plans for the accumulation, growth, preservation and transition of capital on a net, after-tax basis.

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MODULE 1

DEFINING REAL WEALTH MANAGEMENT

LESSON PLAN:

| | |
|--------------------------|---------------------------------|
| Module 1 | Defining Real Wealth Management |
| Reading Time | 45 minutes |
| Practical Assignments | 15 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The purpose of this course is to introduce you to a new, thoroughly researched and tested framework around which to provide purposeful wealth advisory services. In doing so, you can help your clients better use their precious resources of time and money both now and in the future. This framework is called Real Wealth Management™.

NEW SKILLS TO BE MASTERED:

In providing objective-based, tax-efficient multi-generational planning that anticipates better financial outcomes through inter-advisory collaboration, RWM provides both strategy and process for a sustainable family wealth plan. This not only enhances the value of advice but ensures the best interests of the clients are advanced in a robust process for due diligence.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. What is Real Wealth Management™?
2. What are the four elements of Real Wealth Management™?
3. What is the definition of Purchasing Power?
4. What are the key documents required in delivering Real Wealth Management™?
5. What is the role of the Real Wealth Manager?
6. What risks to wealth sustainability does a Real Wealth Management plan identify and aim to manage?

LEARNING COMPONENTS

Knowledge Journal

MODULE 2

THE STRATEGIC APPROACH IN REAL WEALTH MANAGEMENT

LESSON PLAN:

| | |
|-----------------------|--|
| Module 2 | The Strategic Approach in Real Wealth Management |
| Reading Time | 45 minutes |
| Practical Assignments | 15 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand how to use the definition of Real Wealth Management™, and its four elements in a strategic framework for consistent planning with clients who seek to fund objectives for income and capital requirements over multiple lifecycles.

NEW SKILLS TO BE MASTERED:

The strategy behind Real Wealth Management starts with a premise that planning efforts will be focused on sustainable wealth—the value of required resources after taxes, inflation and fees. This begins with a client-centred approach to planning that identifies values and goals through a consistent interview process, outlined in this module, and culminates in joint decision-making about solutions and product requirements after analysis of financial requirements and resources.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. What is Real Wealth Management?
2. What three categories of concerns do investors generally have?
3. What are the common tools of analysis and accountability?
4. How does one measure financial stability?
5. What is the difference between income and capital?
6. How is financial stability measured?
7. What is net worth?
8. What are the five steps in a Real Wealth Management process?

LEARNING COMPONENTS

Knowledge Journal

Knowledge Bureau Calculators

- Financial Discovery Tool

MODULE 3

THE REAL WEALTH MANAGEMENT PROCESS

LESSON PLAN:

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|-----------------------|------------------------------------|
| Module 3 | The Real Wealth Management Process |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the steps in the Real Wealth Management™ process.

NEW SKILLS TO BE MASTERED:

At the completion of this Module, the student should be able to define and understand the following:

- The Real Wealth Management Process.
- The role and objectives of each of the 5 steps.
- How key life stages influence financial planning and RWM principles.
- Common Life Triggers and Financial Triggers at each stage.
- Principles for Acquiring, Growing, Protecting and Transitioning Wealth at each stage.
- How career planning, income planning (pre and post retirement), investment planning, retirement planning and succession & estate planning all fit into the RWM Process.
- Having purposeful conversations with the client.
- Will I have enough? How much is enough? What is the purpose of the client's money?

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. How do all of the pieces of Real Wealth Management fit together into one cohesive planning process?
2. How does one apply each of the four elements of Real Wealth Management?
3. When does the advisor focus on the Net Worth Statement, the Tax Returns and the Financial Plan?
4. Why is this approach better than what I am doing today?
5. What can I hope to gain from initiating this type of planning process into my practice?

LEARNING COMPONENTS

- Read the Knowledge Journal
- Read Knowledge Bureau Report
- Review the research in *EverGreen Explanatory Notes*
- Complete the Practical Assignments
- Test Your Comprehension in the Online Quiz

Additional Resources (reproduced with permission)

- *Strategic Process of Real Wealth Management* (link in “Research and Practical Assignments online)

MODULE 4

THE COSTS OF BUILDING WEALTH

LESSON PLAN:

| | |
|-----------------------|---------------------------------------|
| Module 4 | Defining the Costs of Building Wealth |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

In building a strategic framework for the discussion of Real Wealth Management as an approach, the student will understand the role of income generated by the family, behavioral finance issues that impact the strategic use of money, and the three financial tools required to measure the results of wealth building.

The Real Wealth Manager's role will also be clarified as that of educator, advocate and steward of a family's wealth, in order to communicate the components of the plan with a multi-advisory team of stakeholders working together to build sustainable wealth for financial peace of mind.

However, it is the management of three great income and wealth eroders, taxes, inflation and fees, that can have the biggest impact on long term wealth sustainability.

NEW SKILLS TO BE MASTERED:

The student will define and understand how to identify and measure wealth, in both financial and non-financial terms, as the Real Wealth Manager will guide conversations about two important questions in accumulating, growing, preserving and transitioning wealth: "will I have enough" and "how much is enough"?

In addition, the Real Wealth Manager will better understand why it is important to work collaboratively with knowledgeable and highly skills tax and financial advisors to accumulate, grow and preserve wealth with purchasing power in the future, being mindful of the opportunities to reduce those wealth erosion over time.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. What is wealth and why is it important?
2. Why do we invest?
3. What are 10 traits of wealthy people?
4. What is affluence?

5. What is cash flow management?
6. What are the four stages in the use of money?
7. What is the Real Wealth Manager's role in defining and building wealth?
8. Why is tax efficiency important?
9. What are sources of cash flow?
10. How can income and capital be maximized?
11. How are different types of income and assets taxed?
12. What is the impact of tax over time?
13. What are the effects of inflation and fee erosion on building wealth?
14. How much risk is reasonable over time to achieve your long-term objectives?
15. What is the ideal order to investing?
16. What is the long-term benefit of compounding investment returns?
17. What is the long-term impact of compounding interest costs?
18. What is the impact of inflation over time?
19. What can we learn from the time value of money?

RESOURCES: LOGON TO YOUR VIRTUAL CAMPUS

The Knowledge Journal

Knowledge Bureau Calculators

- Financial Discovery Tool
- Marginal Tax Rate Calculator
- Income Tax Estimator

EverGreen Explanatory Notes

- Exempt Income
- Tax-Free Savings Account (TFSA)
- Income from Property
- Capital Gains and Losses – Overview
- Investment Income and Deductions
- Dividends from Canadian Corporations

MODULE 5

ELEMENTS OF RWM: ACCUMULATION

LESSON PLAN:

| | |
|-----------------------|-------------------------------|
| Module 5 | Elements of RWM: Accumulation |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the key principles involved in the accumulation of wealth. Accumulation is the first of the four key elements of Real Wealth Management™. This is the process of organizing one's income and expenses so as to minimize taxes and fees so that the maximum amount of money is left over, not only for a full lifestyle today but also a growing and expanding Net Worth.

NEW SKILLS TO BE MASTERED:

The student will learn how to implement strategies and processes for the ongoing accumulation of wealth on a tax-efficient basis. Students should also become familiar with various Knowledge Bureau Calculators. While the use of these Calculators is not mandatory in terms of becoming a RWM™, they have been specifically designed for these purposes. Access to the Calculators is included in your annual RWM member dues.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. What is the five-step Real Wealth Management process?
2. What are the key elements of a Real Wealth Management Plan?
3. What are the key principles for a wealth accumulation plan?
4. What is the role of risk management in an accumulation plan?
5. How is the net worth statement to be prepared and evaluated?
6. What is the role of the CFI in directing the accumulation of wealth?
7. What decisions need to be made?
8. What are the key tax consequences to be considered in accumulating pools of capital?
9. What is the role of the Real Wealth Manager?

RESOURCES: LOGON TO YOUR VIRTUAL CAMPUS

The Knowledge Journal

Knowledge Bureau Calculators

- Cash Flow Calculator
- Financial Discovery Tool

MODULE 6

ELEMENTS OF RWM: GROWTH

LESSON PLAN:

| | |
|------------------------|-------------------------|
| Module 6 | Elements of RWM: Growth |
| Reading Time | 30 minutes |
| Practical Assignments: | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the key principles involved in the growth of accumulated wealth. This is the second key element of the RWM™ process. First, you accumulate wealth and then you grow it!

NEW SKILLS TO BE MASTERED:

The student will learn how to implement strategies and processes for the ongoing growth of both income and capital on a tax-efficient basis.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. What is the difference between the Element of Accumulation and the Element of Growth?
2. What three steps are necessary to grow wealth on a tax-efficient basis?
3. What are the principles of growth and how can they be used in the product selection process?
4. Why is understanding the current environment one of the keys to an effective growth strategy?
5. What is the role of risk management when considering growth?
6. What is the role of the Real Wealth Manager in the growth of accumulated wealth?
7. What is the role of the CFI in directing the growth of wealth?
8. What is the ideal order of investing?

RESOURCES: LOGON TO YOUR VIRTUAL CAMPUS

The Knowledge Journal

EverGreen Explanatory Notes

- Investment Strategies
- Registered Retirement Savings Plan (RRSP)
- Tax-Free Savings Account (TFSA)

- Registered Education Savings Plan (RESP)
- Registered Disability Savings Plan (RDSP)
- Exempt Income
- Dividends from Canadian Corporations
- Interest
- Capital Gains Deduction
- Individual Pension Plan

Knowledge Bureau Calculators

- Registered vs Non-Registered Savings Calculator
- Debt Reduction Solutions Calculator

MODULE 7

ELEMENTS OF RWM: PRESERVATION

LESSON PLAN:

| | |
|-----------------------|-------------------------------|
| Module 7 | Elements of RWM: Preservation |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the basic principles behind the preservation of wealth and how to discuss these concepts and implement decisions with the client. This is the third element of the Real Wealth Management™ process.

NEW SKILLS TO BE MASTERED:

The student will define and understand how to use a Real Wealth Management™ approach in wealth preservation techniques under three basic scenarios: protecting income, capital and family. You have worked with your client to accumulate income and grow it and increase their wealth. Now you have to plan on how to protect and preserve it!

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. Provide examples of economic trigger questions about wealth preservation?
2. How does stewardship complement the element of preservation?
3. What needs protecting in volatile economic times?
4. What are the three principles of wealth preservation?
5. How does one implement a plan to preserve wealth on a tax-efficient basis?
6. What are the key elements of a wealth preservation plan?
7. What is the role of risk management in a preservation plan?
8. What is the role of the Real Wealth Manager in the preservation of wealth?
9. What is the role of the CFI in directing the preservation of wealth?
10. What decisions need to be made?
11. What are the key tax consequences to be considered?
12. How is the preservation of wealth enhanced through the inter-advisory discipline of Real Wealth Management?
13. Demonstrate:
 - How to manage capital encroachment to supplement income
 - How to preserve capital in periods of real-time loss of income and/or capital

RESOURCES: LOGON TO YOUR VIRTUAL CAMPUS

The Knowledge Journal

EverGreen Explanatory Notes

- Attribution
- Capital Loss
- Severance Packages
- Retiring Allowances
- Unincorporated Small Business
- Capital Gains and Losses - Overview
- Investment Losses
- Superficial Losses
- Stop Loss Rules
- Tax Loss Selling
- Retiring Allowances
- Disability Amount
- Caregiver Amount
- Medical Expenses

Knowledge Bureau Calculators

- Financial Assessment Calculator
- Fixed vs Variable Income Calculator

MODULE 8

ELEMENTS OF RWM: TRANSITION

LESSON PLAN:

| | |
|-----------------------|-----------------------------|
| Module 8 | Elements of RWM: Transition |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the issues that an affluent family needs to think about when anticipating wealth transition in the context of a family wealth management plan.

NEW SKILLS TO BE MASTERED:

What are the components of an effective wealth transition plan and what are the key decisions to be made in planning within a family lifecycle to accomplish a tax-efficient transition plan? How do we maximize the amount of wealth that will be transferred to the next generation(s)?

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the components of a wealth transition plan?
- What are the principles of wealth transition from a Real Wealth Management™ point of view?
- To whom might income and/or capital be transitioned?
- What is the typical decision-making process?
- How to manage Intergenerational wealth transfers.
- Name three types of estate plans.
- What is the role of risk management in the transition of accumulated wealth?
- What is the role of the Real Wealth Manager in the transition of accumulated wealth and when should that role begin?
- What is the role of the CFI in the transition of wealth?
- What key decisions need to be made and when?

RESOURCES: LOGON TO YOUR VIRTUAL CAMPUS

The Knowledge Journal

EverGreen Explanatory Notes

- Attribution
- Amounts Transferred from Spouse or Common-Law Partner
- Charitable Donations
- Inter-family Investment Loans
- Income Splitting
- Joint Accounts
- Transfer of Losses Between Spouses
- Adjusted Cost Base (ACB)
- Valuations
- Death of a Taxpayer
- Deemed Dispositions

Knowledge Bureau Calculators

- Tax Efficient Retirement Income Calculator
- Tax Efficient Asset Transfers Calculator

MODULE 9

OBJECTIVE - BASED FAMILY PLANNING

LESSON PLAN:

| | |
|-----------------------|---------------------------------|
| Module 9 | Objective-Based Family Planning |
| Reading Time | 40 minutes |
| Practical Assignments | 20 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand how the process of objective-based planning and joint decision making are key to the overall development and sustenance of a Real Wealth Management™ plan. The student will understand how to make short and long-term decisions with both the client and the inter-advisory team.

- Real Wealth Management Decision-making: Tactical
- Sustainable Wealth: Why Real Wealth Management is the Right Framework
- Identifying Product Selection Frameworks
- Financial Product Selections: Real Wealth Management Objectives:
- Product & Planning Principles:
- The Role of the Real Wealth Manager
- An Ideal Client Process for Joint Decision-making

NEW SKILLS TO BE MASTERED:

The student will define and understand strategic planning and process key age milestones using an illustrative case study approach. This incorporates how to approach the decision-making process with the client and the inter-advisory team, using a defined product selection framework.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

1. What is behavioural finance?
2. How does one integrate finances in a Life's Journey?
3. What is responsible decision-making when working with individuals and their money?
4. How to work with families from dependency to independence to affluence.
5. Why is "Family Affluence" important?

6. What are the financial lifecycle stages in Real Wealth Management
7. How to match lifecycle stages to Real Wealth Management
8. Why Real Wealth Management is the right framework for the goal of sustainable wealth.
9. What is an ideal product selection framework?
10. How can I build a bridge between the softer issues and the technical issues?
11. How can I build more trust in the advice I provide?
12. How do I relate to both the men and the women in my practice? Do I relate to them in the same way or in different ways? Do they want the same things or different things?
13. What is my own relationship with money and how does this influence the advice I provide to others?
14. How can I make good decisions with both clients and the inter-advisory team?

LEARNING ACTIVITIES:

To test the learning process, the student will answer multiple-choice questions and work through mini true-to-life case studies.

RESOURCES: LOGON TO YOUR VIRTUAL CAMPUS

The Knowledge Journal

Knowledge Bureau Calculators:

- Investment Income Calculator
- Income Tax Estimator
- Debt Reduction Solutions Calculator

MODULE 10

TAX STRATEGIES: MANAGING SOURCES OF INCOME AND CAPITAL

LESSON PLAN:

| | |
|-----------------------|--|
| Module 10 | Managing Sources of Income and Capital |
| Reading Time | 40 minutes |
| Practical Assignments | 20 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand:

- The difference between income from property and other sources of income;
- How the manner in which investors earn income affects the taxation of it;
- The net after-tax dollars available for investing; and, ultimately
- The family's ability to accumulate tax-efficient capital over the long term.

The student will also have a basic awareness of the tax issues that arise when investment income is earned and later disposed, as well as the importance of working collaboratively to provide advice.

NEW SKILLS TO BE MASTERED:

The student will understand how tax efficiency contributes to the ability to grow more income in the present so that the family can build capital to secure the opportunity for future income sources. The student will identify the alternatives that are available to investors when making decisions regarding which investments to participate in, what order those investments should be made in and how to identify the major tools to be used in planning for investment income.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the definitions of the various acronyms that are used in tax-efficient investing?
- How does a Real Wealth Management (RWM) strategy help investors plan for more income and capital?
- What is tax-efficient investing?

- How is capital categorized under the “Pillars of Capital”?
- What four principles are used in deploying a tax strategy?
- What are the four key elements of a tax return?
- What are the six rules for tax-efficient investing?
- Why is working in a collaborative advisory group important?
- What are the 10 tax tactics in tax-efficient investing?
- How are tax strategies integrated with investment decision-making?

LEARNING ACTIVITIES:

To test the learning process, the student will answer multiple-choice questions and work through mini true-to-life case studies.

RESOURCES:

EverGreen Explanatory Notes:

- Tax Evasion
- Tax Avoidance (GAAR)
- Non-Refundable Credits – Overview

Knowledge Bureau Calculators:

- *Financial Discovery Tool*
- *Income Tax Estimator*

Table of Acronyms

MODULE 11

CROSS BORDER ISSUES – CANADIANS AND US INVESTMENTS

LESSON PLAN:

| | |
|----------------|--------------------------------|
| Chapter | Canadians and U.S. Investments |
| Reading Time | 30 minutes |
| Practical Time | 20 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

- How are certain investments treated on both sides of the border?
- Tax consequences of transferring some investments from one country to another.
- Are some investments better than others for non-residents?

NEW SKILLS TO BE MASTERED:

Recognizing what issues may arise when holding certain investments and recognizing opportunities to assist in managing those investments to produce taxpayer's maximum wealth.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Are there tax consequences to holding certain types of investments in your non-resident country?
- How are certain investments treated on both sides of the border?
- What are the tax consequences of disposing of certain investments?

LEARNING ACTIVITIES:

To test the learning process, the student will answer multiple-choice questions.

There is a case study for this chapter.

TOPICS FOR DISCUSSION:

The student will be directed to other resources available on the internet as required.

RESOURCES:

Knowledge Journal and

EverGreen Explanatory Notes

- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)

- Registered Education Savings Plans (RESP)
- Foreign Asset Reporting

MODULE 12

START UPS: INCORPORATED OR UNINCORPORATED

LESSON PLAN:

| | |
|----------------|---|
| Module 11 | Start Ups: Incorporated or Unincorporated |
| Reading Time | 60 minutes |
| Practical Time | 20 minutes |

KEY CONCEPTS AND ISSUES – WHAT YOU WILL LEARN: The student will gain an understanding of the key tax and legal distinctions between an unincorporated professional practice versus an incorporated professional practice (known as a professional corporation or PC). The student will also gain an appreciation of the benefits and advantages of incorporation.

NEW SKILLS TO BE MASTERED: The student will learn how income within a professional corporation is taxed, the mechanics and issues involved in transferring a practice to a PC and the tax planning considerations around the transfer and taxation of practice goodwill.

READING GUIDE – KEY QUESTIONS TO BE ANSWERED

- Be able to explain the key legal and tax distinctions of an unincorporated versus an incorporated business.
- Understand and explain the key tax advantages in incorporating.
- Understanding the basic mechanics of incorporating and the tax considerations of goodwill and professional work-in-progress (WIP).

LEARNING ACTIVITIES: To assess the student's progress, several multiple-choice questions will be presented for examination and review.

TOPICS FOR DISCUSSION: The student will be guided to read and review a number of CRA and related resources available on the internet.

RESOURCES:

- Knowledge Journal

MODULE 13

CCPC PLANNING: UNDERSTANDING SHAREHOLDER EQUITY

LESSON PLAN:

| | |
|----------------|---|
| Module 13 | CCPC Planning: Understanding Shareholder Equity |
| Reading Time | 60 minutes |
| Practical Time | 20 minutes |

KEY CONCEPTS AND ISSUES – WHAT YOU WILL LEARN:

The student will learn and understand the “equity” section of the corporate balance sheet. The student will understand the difference between the retained earnings of a company and the share capital for accounting purposes, versus the paid-up capital for corporate income tax purposes.

NEW SKILL TO BE MASTERED:

The student should increase their understanding of the corporate balance sheet. The equity section of the corporate balance sheet will be reviewed in detail. The student will be able to identify and explain how different forms of corporate distributions received and paid by a company are subject to tax. This chapter will also discuss how to identify issues which might affect the preparation and filing of the corporate T2 Return.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is the purpose of the equity section of the balance sheet and how do transactions in the corporation affect the shareholder's equity?
- Explain what the retained earnings of a corporation means for accounting purposes and how this may differ from the accumulated tax paid earnings of a corporation for tax purposes.
- What is paid-up capital for income tax purposes?
- Explain the different ways that capital can be returned to an owner of a corporation, and the corresponding tax implications to the company and the shareholder for each of the following:
 - Taxable dividend
 - Capital dividend
 - Share redemption

- Reduction of paid-up capital

LEARNING ACTIVITIES: To test the learning process, the student will be required to answer multiple-choice questions and also work through a mini case study.

TOPICS FOR DISCUSSION: The student will be guided to various Government and other resources available on the internet.

RESOURCES:

The Knowledge Journal;

EverGreen Explanatory Notes – Tax Research Assistant (Corporate)

Topics

- Shares
- Paid-up Capital

Interpretation Bulletins

- IT - 432, *Benefits conferred on shareholders* (Archived)
- IT - 119, *Debts of shareholders and certain persons connected with shareholders* (Archived)
- Shareholders Loan Account

MODULE 14

CCPC PLANNING – UNDERSTANDING SHAREHOLDER REMUNERATION

LESSON PLAN:

| | |
|----------------|--|
| Module 13 | CCPC Planning – Understanding Shareholder Remuneration |
| Reading Time | 60 minutes |
| Practical Time | 20 minutes |

KEY CONCEPTS AND ISSUES – WHAT YOU WILL LEARN:

The student will gain an understanding of the different forms of remuneration to the shareholder(s) and related family members of a corporation. The student will recognize the basic planning opportunities in order to structure remuneration in a tax-efficient manner, while also minimizing the potential for tax risk.

NEW SKILL TO BE MASTERED:

The student should gain an ability to understand the tax consequences to both the shareholder and the corporation as to the payment of different forms of remuneration, including salaries, year-end bonuses, and dividends. The student will also learn how to properly report and disclose such forms of remuneration on the corporate T2 Return.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Explain how the payment of a salary versus the payment of a dividend is treated for tax purposes:
 - To the shareholder, and
 - To the corporation.
- Explain the tax consequences to a corporation if an accrued bonus is not paid within 179 days of the amount being accrued.
- What are the factors that the CRA considers as to the “reasonableness” of a salary paid to a shareholder or a family member of a company?

LEARNING ACTIVITIES: To test the learning process, the student will be required to answer multiple-choice questions and also work through a mini case study.

TOPICS FOR DISCUSSION: The student will be guided to various Government and other resources available on the internet.

RESOURCES:

The Knowledge Journal

EverGreen Explanatory Notes – Tax Research Assistant (Corporate)

- Dividends – Reporting and Tax Planning Issues
- Integration Theory

MODULE 15

LEADING THE RWM STRATEGIC PLAN

LESSON PLAN:

| | |
|-----------------------|--------------------------------|
| Module 15 | Leading the RWM Strategic Plan |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand how their leadership style will have a significant impact on how to lead an inter-advisory team.

NEW SKILLS TO BE MASTERED:

The student will define and understand leadership, their leadership style and whether this is a role they feel comfortable taking on today. If the advisor is not comfortable with leading an inter-advisory team then a) they should hold themselves out as a specialist in a narrower area of expertise and b) strive to be a member of other advisor teams.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is leadership?
- Who are you leading?
- Am I a leader?
- What do I need to learn to improve my leadership skills?
- What skills or abilities am I looking for from other advisory team members?
- What role will each person play on the overall process?
- How will we charge for this service?

RESOURCES: LOGON TO YOUR VIRTUAL CAMPUS

The Knowledge Journal,

EverGreen Explanatory Notes

MODULE 16

SHARING THE PLAN WITH INTER-ADVISORY STAKEHOLDERS

LESSON PLAN:

| | |
|-----------------------|---|
| Module 16 | Sharing the Plan With Inter-Advisory Stakeholders |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

One, if not the key, concept of the Real Wealth Management process is the development of a holistic multi-disciplinary approach to achieving your client's goals. The previous Module raised and discussed the issue of Leadership with one of the issues being how to put your inter-advisory team together. The next step is making that team work effectively.

NEW SKILLS TO BE MASTERED:

Building an inter-advisory team is critical in order to ensure you have all the skills and knowledge necessary to address your client's sophisticated and varied needs. This requires you to develop a skill set beyond what you may already have. It requires leadership (discussed in the prior module) and understanding of team dynamics.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

As you read through each chapter, be sure you have your lesson plans open in front of you. They contain a series of questions that help you pull out the most important concepts in your reading. Print out the questions and write in your answers as you read. That's a good way to consolidate your knowledge and commit what you have read to practice and it is a good review prior to your exam.

- Why do you need to put an inter-advisory team together?
- What are the different stages of team development?
- What can you do, as the RWM, to ensure that the team is functioning as you wish and meeting the client's needs?

TOPICS FOR DISCUSSION:

Team Development

Tips for Effective Team Management

Working with the RWM Professional Advisory Team

MODULE 17

ANALYSIS, ACCOUNTABILITY AND GO FORWARD PLANNING

LESSON PLAN:

| | |
|-----------------------|--|
| Module 17 | Analysis, Accountability and Go Forward Planning |
| Reading Time | 30 minutes |
| Practical Assignments | 30 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

In the prior chapters, we have analyzed various components of the Real Wealth Management model. We must now bring all the pieces together into a comprehensive framework with the goal of creating a “RWM Handbook©” for Real Wealth Managers to use consistently with their clients and as standard for practice in multi-advisory practices. This RWM Handbook© can then be used as a guide in helping you, the RWM, provide high value services to your clients in tandem with the strategies and processes used on the multi-stakeholder team.

NEW SKILLS TO BE MASTERED:

The Real Wealth Manager is the keeper of an intergenerational, multi-advisory “family office” office solution to wealth management that is accountable to specific outcomes on three financial documents, common to the stakeholder group. In this chapter, the concepts taught in this course will be consolidated into a practice model.

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

As you read through each chapter, be sure you have your lesson plans open in front of you. They contain a series of questions that help you pull out the most important concepts in your reading. Print out the questions and write in your answers as you read. That’s a good way to consolidate your knowledge and commit what you have read to practice and it is a good review prior to your exam.

MODULE 18

YOU, THE REAL WEALTH MANAGER

LESSON PLAN:

| | |
|----------------|------------------------------|
| Module 18 | You, The Real Wealth Manager |
| Reading Time | 30 minutes |
| Practical Time | 20 minutes |

KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

In this chapter, we will focus on the importance of building a business model that is sound and sustainable. This will include discussion on why having a strong business model is critical in scaling up a business, and how to build out the model through the structure of your organization and the incorporation of systems and processes. You will also learn how having a well constructed business model adds real value to your business and equity over time.

NEW SKILLS TO BE LEARNED:

- What is a business model
- How your business model is different from your strategy
- How to build a sustainable business model
- Methods for building lasting infrastructure to your model that adds real value to your business
- How having effective systems and processes in your business helps you operate efficiently within the framework of your model

READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

As you read through each chapter, be sure you have your lesson plans open in front of you. They contain a series of questions that help you pull out the most important concepts in your reading. Print out the questions and write in your answers as you read. That's a good way to consolidate your knowledge and commit what you have read to practice and it is a good review prior to your exam.

- Do I have a business model that is sustainable and transferable
- How do I build a sustainable and scalable business model
- Methods of building the model into the structure of my organization
- The importance of reviewing your business model to ensure it is still relevant

LEARNING ACTIVITIES:

To test the learning process, the student will answer multiple-choice questions and work through a true-to-life case study.

RESOURCES:

The Knowledge Journal



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