Knowledge Bureau®
World-Class Financial Education

Earn New Specialized Credentials:

RWM™ Designation Program

BE PART OF TRANSFORMATIVE CHANGE IN FINANCIAL SERVICES

Earn New Credentials and Enable Financial Peace of Mind Through Professional Collaboration

Why Real Wealth Management?

It's time for a change in the financial services industry and the trend is shifting towards building collaborative financial leadership.

Differentiate your practice with new credentials that introduce an integrated approach to growing your business, while building a natural referral network. The RWM™ approach enables you to take your conversations further and deeper with your clients, following a compliant framework that goes beyond KYC and KYP to enable financial piece of mind.

- **Become an RWM™**
- **Take Impactful CE**
- **Build Strong Relationships**
- **Lead an Advisory Team**

Who Should Take the RWM™ Program?

Earn an important new credential. Advisors who truly want to offer a new value proposition and build strong, inter-generational, multi-advisory relationships throughout personal and financial lifecycles, will want to use a new approach: Real Wealth Management.

Especially for Professionals Who Are:

- Financial Advisors
- Tax Consultants & Estate Planners
- Insurance & Investment Advisors
- Divorce, Eldercare, and End of Life Counsellors
- Accountants
- Lawyers
- Portfolio Managements

Especially for professionals with:

CFP, CLU, PFP, CIM, FCSI, CPA, DMA™, MFA™, DMA™ Tax & Accounting Services Specialist

Earn New Specialized Credentials in Collaborative, Holistic Wealth Planning

Study Online - Everything is Included!

- > Personal course selection consultation and virtual campus orientation
- > Lesson plans and study plans
- > Personal instructor support by email
- > Comprehensive online Knowledge Journal
- > Tax Tip Toolkit: EverGreen Explanatory Notes and RWM™ Discovery Calculators
- > Practical case studies using well-known professional software
- > Testing and certification

Eligible students may qualify for the tuition fee credit, the Canada Training Credit and accreditation from KB, ICM, and IIROC.

Ready to Make a Difference?

You may already be aware of the benefits of working in a multi-stakeholder environment with clients and other professionals. Now, formalize your process and your credentials with the RWM™ Designation and connect and collaborate with a vibrant national network of like-minded professionals.

Connect, Contribute, and Collaborate with the Society of Real Wealth Managers™:

RWM™ SOCIETY OF REAL WEALTH MANAGERS

As an Undergrad in the RWM™ Program, you'll have the opportunity to join the **Society of Real Wealth Managers™**
A network of professional advisors who enable financial peace of mind through professional collaboration.
Your complimentary membership is valid for the calendar year you register for the program.

Let's Connect :

Phone: : 1-866-953-4769 | **Email:** learn@knowledgebureau.com | learn.knowledgebureau.com

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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.

Testimonial:

I help business owners, their employees and families achieve their dreams by taking a holistic approach to financial planning. We look at all areas of investment, insurance, tax & estate planning. I want to work with like-minded advisors to help our clients accumulate, grow, preserve and transfer their wealth."

- Doug Buss,CLU, CPCA, CFP, CEA, RWM™, President, Your Style Financial Inc.

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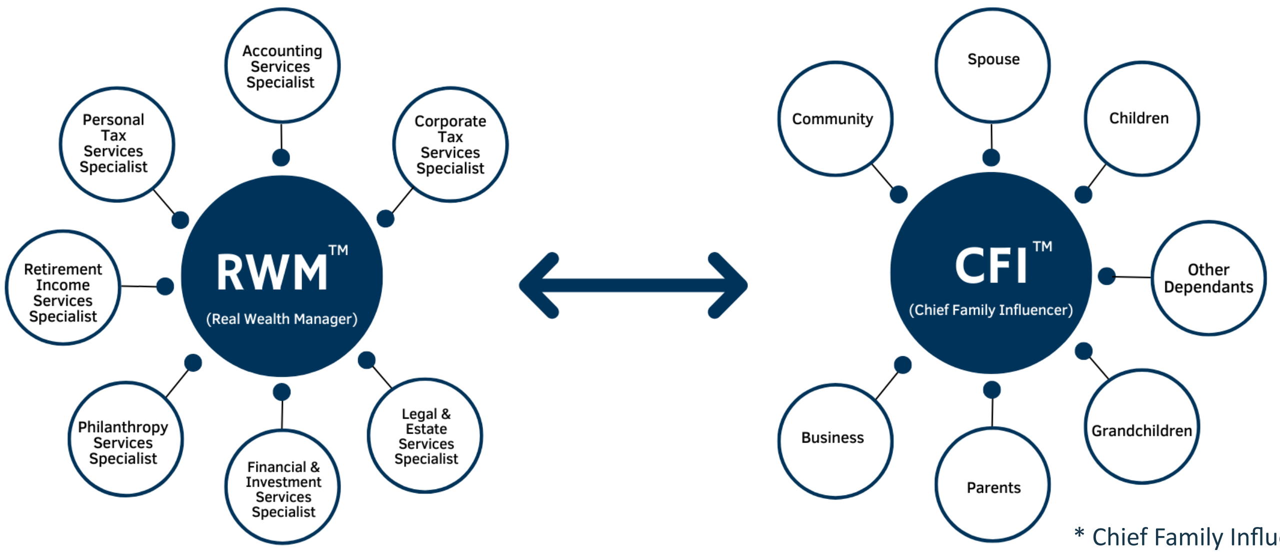
4 WHAT'S INVOLVED?

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:



* Chief Family Influencer

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


Certificate of Distinction

John Smith

REAL WEALTH MANAGER

by successfully completing 12 modules

in the Elements of Real Wealth Management Program

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"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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6 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**
5	ACCUMULATION
6	GROWTH
7	PRESERVATION
8	TRANSITION
9	OBJECTIVE-BASED FAMILY PLANNING
PART C:	**RWM™ THEORY - THE TAX BACKDROP**
10	TAX STRATEGIES: MANAGING SOURCES OF INCOME AND CAPITAL
11	CROSS-BORDER ISSUES: CANADIANS & US INVESTMENTS
12	START-UPS: INCORPORATED OR UNINCORPORATED
13	CCPC PLANNING: UNDERSTANDING SHAREHOLDER EQUITY
14	CCPC PLANNING: SHAREHOLDER REMUNERATION
PART D:	**RWM™ PRACTICE MANAGEMENT**
15	LEADING THE REAL WEALTH MANAGEMENT™ STRATEGY
16	SHARING THE PLAN WITH INTER-ADVISORY STAKEHOLDERS
17	ANALYSIS, ACCOUNTABILITY AND GO FORWARD PLANNING
18	YOU, THE REAL WEALTH MANAGER™

7 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

9 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

10 JOIN THE SOCIETY OF REAL WEALTH MANAGERS™

You may already be aware of the benefits of working in a multi-stakeholder environment with clients and other professionals. Now, formalize your process and your credentials with the RWM™ Designation and connect and collaborate with a vibrant national network of like-minded professionals.