Knowledge Bureau® | World-Class Financial Education

Earn New Specialized Credentials:

RWM™ Designation Program

Provide Tax-Efficient Wealth Management Services

Learn the skills to develop strategies for accumulation, growth, preservation and transition of sustainable wealth. The RWM™ leads a multi-disciplinary advisory team with a deeper Know Your Client process. It begins with a multi-generational approach, a systematic holistic analysis of tax-efficient net worth and objective-based advice.

Become an RWM™

Take Impactful CE

Build Strong Relationships

Lead an Advisory Team

REAL WEALTH RWM™ ADVISOR

Connect with Real Wealth Managers™ from Coast-to-Coast!

Membership to the Society of RWM™ is included with tuition.

Your Program Enrolment Includes:

- 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

Start a New Career with marketable skills in:

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

This program is recommended for those with the following designations: CFP, CIM, CLU, CPA, DMA, EPC, FCSI, LL.B., MFA, MFA-P, PFP, RFP, RPA.

Qualifies for CE Accreditation, Too!

Student Testimonial:

"In my opinion, Knowledge Bureau's programs are the best and deliver the most valuable content. It is not just another designation. It is a community and a culture."

-Stefanie Keller, CFP, RWM™, FDFS™

1.866.953.4769 learn@knowledgebureau.com www.knowledgebureau.com

Earn New Specialized Credentials: RWM™ Designation Program

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

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.

The RWM™ Advantage: Certified Skillsets

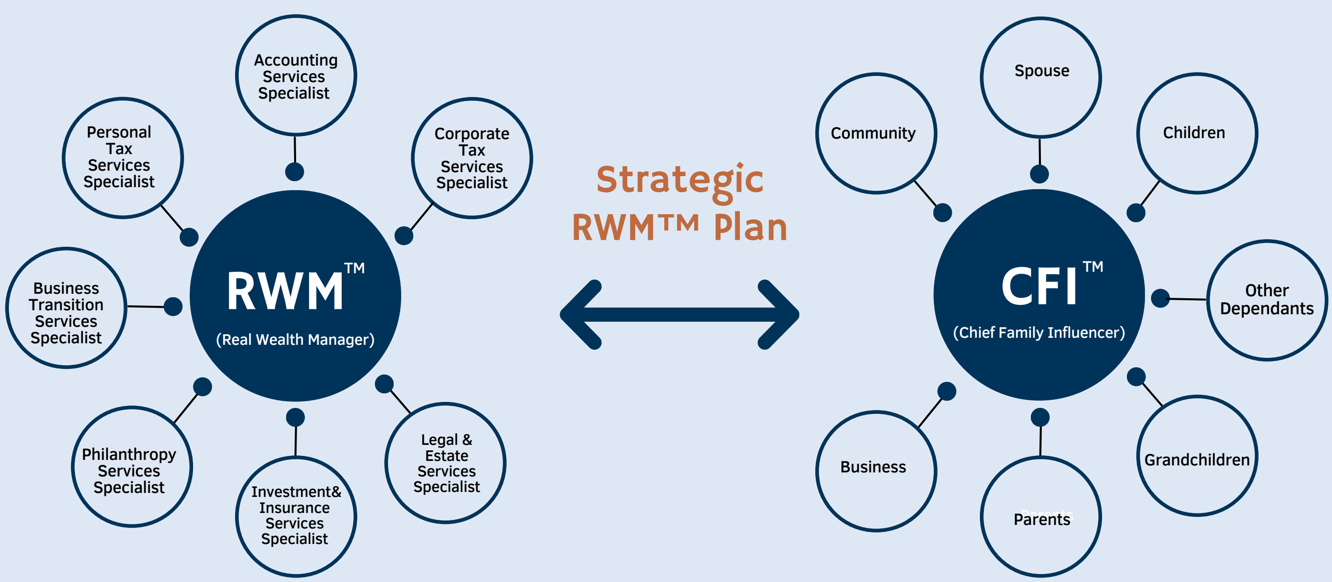
Advisors authorized to use RWM™ behind their names have a deep and broad understanding of both the behavioral and financial skills required to manage family wealth over several generations. Using extensive skills in providing tax efficient Real Wealth Management™ services, clients are presented with 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.

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.

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™.



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 DMA™ and MFA-P™ 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, and a robust Continuing Professional Education Program featuring Certificates and Diplomas in Family Life Transitions, Advanced Family Tax Compliance and custom-designed programs for workplace training in the tax accounting and financial services. Connect with our friendly educational consultants to help choose the program right for you.

- Evelyn Jacks, Founder and President

Curriculum For The Real Wealth Management™ Program

Part A: RWM™ Strategy
- Defining Real Wealth Management™
- The Strategic Approach In Real Wealth Management™
- The RWM™ Process
- The Costs Of Building Wealth

Part B: RWM™ Process
- Accumulation
- Growth
- Preservation
- Transition
- Objective-Based Family Planning

Part C: RWM™ Theory - The Tax Backdrop
- Tax Strategies: Managing Sources Of Income And Capital
- Cross-Border Issues: Canadians & US Investments
- Start-Ups: Incorporated Or Unincorporated
- CCPC Planning: Understanding Shareholder Equity
- CCPC Planning: Shareholder Remuneration

Part D: RWM™ Practice Management
- Leading The Real Wealth Management™ Strategy
- Sharing The Plan With Inter-Advisory Stakeholders
- Analysis, Accountability And Go Forward Planning
- You, The Real Wealth Manager™

Student 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.

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

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

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

CONNECT, CONTRIBUTE & COLLABORATE!

RWMs are influential advocates, educators and stewards in the tax and wealth management services. Society Membership included for program undergrads.

RWM™ SOCIETY OF REAL WEALTH MANAGERS

Knowledge Bureau® | World-Class Financial Education

Explore Your Pathway To Success

Specialized Credentials and Lifelong Learning with Knowledge Bureau

Join thousands who have earned new credentials with Knowledge Bureau

Over 1.2 million	Online course module registrations
Over 24,000	Technical training certificates issued
Over 15,000	Knowledge Bureau Report (KBR) subscribers
Over 11,500	Active students in certificate and designation programs
Over 15,000	CE Summits & Distinguished Advisor Conference attendees

Start Today! Count on Us For:

- Practical training you can use right away as you enhance your career, your business, and the work you and your team do for your 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 or as a business deduction.
- 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.

"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

Register Now to Earn Your Certificate of Distinction

Whether you take one certificate course at a time or the entire Distinguished Master Advisor Program, you'll embrace new professional skills and position yourself for new growth in earnings. Many successful tax accounting and financial advisory firms have incorporated the DMA Distinguished Master Advisor program into their team with great results.

Don't be left behind!

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