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# Course Catalogue

Specialist Designation Programs only from



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## CUSTOMIZE

- Design your own study program and content
  - Study anytime! Available online 24/7
  - Start instantly after registration

## USE BUSINESS TOOLS

- EverGreen Explanatory Notes (online tax research library)
- 14 Knowledge Bureau Calculators

## ENROL RISK FREE

- Tax-deductible tuition
- Payment plans to fit your budget
- Money-back guarantee

## EXPERIENCE & EXPERTISE

- Personal instructor support
- Personal educational coaching
- *New!* Online Learning Environment

Contact us today to enrol or for a free personalized educational consultation at **1-866-953-4769** or **registrar@knowledgebureau.com**.



## PLAN YOUR PATH TO PROFESSIONAL DESIGNATION

As a Real Wealth Manager (RWM), Master Financial Advisor (MFA) or Distinguish Financial Advisor (DFA-Specialist)

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Consider a Blended Learning Option: Online & Peer-to-Peer

Blended Learning: Choose 180 credits earned over 18 months-online or in session/conference

### ONLINE STUDIES: SPRING 2018

Continuous intake; start anytime. Save on tuition before March 15.

Study Session:

**March 15 to June 15**

30  
CE/CPD  
credits

**Certified Skills:** Choose 1 course

**Occupational Diploma:** Choose 3 courses

**Professional Designation:** Choose 6 courses & specialize

**Early Registration Deadline: March 15**

### CE SUMMIT: SPRING 2018

Deadline: MAY 15, 2018

- May 29 > Winnipeg
- May 30 > Calgary
- May 31 > Vancouver
- June 6 > Toronto

10  
CE/CPD  
credits

Theme:

POST BUDGET - Action Strategies for Tax and Financial Advisors

### ONLINE STUDIES: SUMMER 2018

Continuous intake; start anytime. Save on tuition before June 15.

Study Session:

**June 16 to September 15**

30  
CE/CPD  
credits

Choose Your Next Online Course: RWM™, MFA™ or DFA -Tax or Bookkeeping Services Specialist™ Program.

**Early Registration Deadline: June 15**

### CE SUMMITS - FALL 2018

Deadline: October 15, 2018

- November 2 > Winnipeg
- November 5 > Vancouver
- November 6 > Calgary
- November 7 > Toronto

10  
CE/CPD  
credits

Theme:

YEAR-END PLANNING: For Investors and Small Businesses.

### ONLINE STUDIES: FALL 2018

Continuous intake; start anytime. Save on tuition before September 15.

Study Session:

**September 16 to December 15**

30  
CE/CPD  
credits

Choose Your Next Online Course: RWM™, MFA™ or DFA -Tax or Bookkeeping Services Specialist™ Program.

**Early Registration Deadline: September 15**

### 15TH ANNUAL DISTINGUISHED ADVISOR CONFERENCE (DAC)

November 11 to November 14  
Quebec City

Theme:

THE CHANGING FACE OF COMMUNITY - *Collaboration with Impact*

### ONLINE STUDIES: WINTER 2019

Continuous intake; start anytime. Save on tuition by December 15.

Study Session:

**December 16 to March 15**

30  
CE/CPD  
credits

Choose Your Next Online Course: RWM™, MFA™ or DFA -Tax or Bookkeeping Services Specialist™ Program.

**Early Registration Deadline: December 15**

### CE SUMMITS - WINTER 2019

Deadline: January 10, 2019

- January 17 > Winnipeg
- January 21 > Toronto
- January 22 > Ottawa
- January 23 > Calgary
- January 24 > Edmonton
- January 25 > Vancouver

10  
CE/CPD  
credits

Theme:

LINE-BY-LINE: Advanced Personal Tax Update

For a free personal educational consultation, call toll free 1-866-953-4769 or registrar@knowledgebureau.com. See course curriculum details at [www.knowledgebureau.com](http://www.knowledgebureau.com).



**Knowledge Bureau**  
Excellence in Financial Education

\*The RWM™, MFA™ and DFA-Tax Services Specialist™, DFA-Bookkeeping Services Specialist™ are registered certification marks of Knowledge Bureau™.

## From the Desk of Evelyn Jacks, President



Welcome to Knowledge Bureau, a national educational institute which features a world class Virtual Campus focused on helping you with your professional development in the tax and financial services. I am proud to tell you that Knowledge Bureau is well positioned to help you achieve the qualifications you need to get a job, do a better job, or start your own business.

We specialize in teaching personal and corporate tax preparation, professional bookkeeping competencies, and highly specialized retirement, succession and wealth advisory skills. With Knowledge Bureau certification, you will have the knowledge to participate confidently with a diverse group of clients including taxpayers, investors, owner-managed businesses, executives and families of all types who need tax and financial services.

Now you too can earn a vocational skills diploma or a masters designation in one of five specialized fields. Choose from dozens of courses in personal and corporate tax preparation, bookkeeping, investment, retirement, business management, and succession and estate planning. You'll find detailed course descriptions in these pages.

With Knowledge Bureau, you have a tremendous opportunity to do meaningful work in the financial services, enhance your professional development and that of the people who work with you, and earn a great living.

You'll be delighted to find our online courses are fully supported by our friendly educational consultants who will help you custom-design your program selections and study plan. You'll have email access to our experienced and expert instructors, use student versions of popular tax, bookkeeping and financial software to complete true-to-life assignments and case studies, and have a sophisticated virtual library just a few clicks away.

Everything is included in your tax deductible tuition fees. You can even enrol risk free by selecting a free trial. Knowledge Bureau also offers reasonable student funding opportunities to fit your budget and flexible schedules to fit your time frames. Nothing to lose—everything to gain.

Seize the opportunity to advance your career, become more employable, or help others by opening your own practice as a certified or designated professional. Simply enrol online today or call us so we can help you make the best educational decision for your time and money. It's toll free – 1-866-953-4769.

Do join us!

Sincerely,

Evelyn Jacks  
President  
Knowledge Bureau



**GET A KNOWLEDGE BUREAU EDUCATION.**

We'll teach you what to do and how to execute your professional financial skills.



**Knowledge Bureau®**  
Excellence in Financial Education

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# Your Vocational Path

- Choose Your Program
- Program Prerequisites
- You and Your Goals

## Choose Your Program

We make it possible to start anytime and create your own study plan.

**Individuals:** Take an entry level certificate course— just 30 hours online.

**Professionals:** Customize your own continuing education or a path for people in your firm.

**Organizations:** Contract with Knowledge Bureau to design curriculum and deliver it with you.

## Program Prerequisites

Your experience counts. Start at entry level, or engage in professional development.

**Certificate:** Grade 12 or equivalent level education

**Diploma and Designation:** Graduation from one Knowledge Bureau Certificate course or

1. existing employment or entrepreneurship within the tax, accounting, bookkeeping or financial services with existing certification, designation, or license in the industry sector and/or
2. at least three years' experience in the industry sector

**Continuing Professional Development:** Choose workshop, conference, certificate course or designation.

## You and Your Goals

### Career Enhancement Path



### Professional Development Path

Professional excellence requires continual learning. We make that easy too. Take in a one-day workshop, or an international conference in conjunction with online studies to network and learn with distinguished advisors and instructors who will inspire you.



## KNOWLEDGE BUREAU EDUCATIONAL CONSULTATION: INDIVIDUALS

Educational Needs Questionnaire

Date: \_\_\_\_\_

### Personal Profile – All information will be kept confidential

Name:		
Designations:		
Company Name:		Type of Licenses:
Address:		
City:	Province:	Postal Code:
Email:		
Phone(primary):		Fax:
Cell:	Years in Business:	
Involved In: Financial Services      Taxation and Accounting      (circle one)		

### Professional Profile

Employer	
Industry/Sector	
Position	
How Long?	
Advancement Opportunity?	
Internal Training Opportunity?	
Employer funding available?	





### Educational Profile

High School/College	
University/Masters	
Licensing	
Industry Designations	
CE requirements/annual	
What's Missing?	

### Career Development Needs and Recommendations

Career Needs	Educational Goals	Recommendations
<b>Client Facing</b>		
-Knowledge Gaps		
<b>Advancement in Career</b>		
-Diploma, Designation		
<b>Self-Employment</b>		
-Practice Management		
-Staff Training		

Please scan and email to [registrar@knowledgebureau.com](mailto:registrar@knowledgebureau.com) or

Fax to: 1-204-953-4762

Your educational consultant will contact you directly to discuss your educational goals.

## KNOWLEDGE BUREAU EDUCATIONAL CONSULTATION: ORGANIZATIONS

**Corporate Profile (All information will be kept confidential)**      **Date:**

Corporate Name		
Your Name		
Platform: MFDA    IIROC    INS    Tax	Other	
Address:		
City:	Province:	Postal Code:
Email:		
Phone(primary):	Fax:	
Cell:	Years in Business:	
Involved In:    Financial Services                      Taxation and Accounting                      (circle one)		

### Needs:

<b>What client segments do you wish to serve?</b>	
<b>What level of education do clients need?</b>	
<b>What are the knowledge gaps in your organization?</b>	

**Current Advisor Profile:**

<b>New Advisors</b>	
Experience	
Education	
Accreditations/Licenses	
<b>Experience advisors</b>	
Years in business	
Education	
Accreditations/Licenses	

**Current Firm Profile**

Client segments supported	
Target advisors who need help	
Supports in-house	
What's Missing	
CE requirements/annual	
Partners	

**Education Plan: Needs and Recommendations**

<b>Needs</b>	<b>Educational Goals</b>	<b>Recommendations</b>
<b>Client Facing</b>		
-Knowledge Gaps		
<b>Advancement in Career</b>		
-Diploma, Designation		
<b>-Staff Training</b>		

Please scan and email to [registrar@knowledgebureau.com](mailto:registrar@knowledgebureau.com) or  
Fax to: 1-204-953-4762

Your educational consultant will contact you directly to discuss the educational goals for your organization.

187 St. Mary's Road, Winnipeg, Manitoba R2H 1J2 Call: 204-953- GROW (4769) Fax: 204-953-4762

[www.knowledgebureau.com](http://www.knowledgebureau.com)

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# DFA – Tax Services Specialist™

Become certified in preparing personal and corporate tax returns at a high professional standard using a case study approach and professional tax software. Then get your foot in the door with a great new job in the tax accounting industry, or build your own professional practice to do a broad spectrum of personal and corporate tax returns for individuals and families.

## Level I - Diploma: Certified Personal Tax Practitioner™

1	2	3
Introduction to Personal Tax Preparation	Intermediate Personal Tax Preparation	Advanced Family Tax Preparation

## Level II - Designation: DFA - Tax Services Specialist™

4	5	6
T1 Professional Tax Preparation - Proprietorships	Final Returns on Death of a Taxpayer	T3 Basic Tax Preparation

## Introduction to Personal Tax Preparation

By: Walter Harder

### PROGRAM: Tax Services Specialist

This course is designed for prospective tax preparers who have no experience with preparing tax returns for others. The course starts with an introduction to income tax in Canada: who is taxed and what is subject to income tax. By the end of the first chapter students will be able to prepare a simple tax return for a no-income credit filer. Subsequent chapters will teach you how to prepare returns for singles, families, students; retirees and investors. Along the way, you'll learn about the most common deductions and credits available to Canadian taxpayers.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This introductory course provides the student with a solid foundation and understanding of personal taxation in Canada for low and middle income taxpayers including single employees, students, young families, retirees and investors. The successful graduate will have the skills to prepare basic tax returns professionally with a high degree of confidence.

Students may use their own tax preparation software to complete the course. For those without tax preparation software, student versions of Intuit's ProFile Premier, Dr Tax's DT Max software and TaxCycle are provided with the course. Case Studies preparing 2016 returns will be done using income tax preparation.

**CERTIFIED SKILLSETS:** The student will be exposed to a broad range of personal income tax topics in common scenarios, each featuring short answer and true-to-life case studies which include the details behind reporting income and claiming deductions and tax credits using tax software. The student will be able to prepare basic personal tax returns.

**METHODOLOGY:** The student prepares case studies using professional tax preparation software. For students who don't have their own software, student versions of TaxCycle T1, ProFile T1, and DTMax software are available for download.

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Introduction to Canadian Tax
- Chapter 2:** Tax Preparation for Single Employees
- Chapter 3:** Tax Preparation for Employees with Variations
- Chapter 4:** Tax Preparation for Families - Married with Children
- Chapter 5:** Tax Preparation for Families - Marital Change
- Chapter 6:** Tax Preparation for Students
- Chapter 7:** Tax Preparation for Retirees
- Chapter 8:** Tax Preparation for Investors – Non-Registered Accounts
- Chapter 9:** Tax Preparation for Investors - Capital Property
- Chapter 10:** Basic Tax Planning

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Income Tax Estimator

Additional Reference Text: *Essential Tax Facts*

Professional Software for Completion of Case Studies

- TaxCycle T1
- ProFile T1
- TDTMax

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"Very thorough information. I thought the case studies were very typical of the majority of our tax prep business. They were well presented with just enough complexity thrown in to be a little challenging..."* Phyllis M., MB

## Intermediate Tax Preparation

By: Evelyn Jacks, Walter Harder

### Program: Tax Services Specialist

Tax preparation is always timely, as it is the taxpayer's legal right and duty to file a tax return for the entire family to the best benefit of the unit as a whole. But from a tax and financial planner's point of view, it is critical to know the mechanics of tax preparation as a prerequisite to tax efficient financial planning. If you don't know tax, you're missing double digit returns in your plans for real wealth management with your clients.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course introduces a proven process for consistently accurate T1 tax preparation services with a professional client interview and documentation management system, as well as a thorough understanding of tax preparation for the five anchor profiles upon which every personal tax return is based:

- credit filing,
- employees,
- families and children,
- investors and
- seniors

The course is perfect for new owner-managers who require a train-the-trainer manual, as well as new entrants into the tax preparation market including new seasonal staff in a busy tax accounting office. The course will train your staff on tax preparation services and includes the latest tax changes for the 2016 and 2017 tax years, including the 2017 Federal Budget. Professional tax preparation and research software (student version) is included as one of the course components. The software is used to prepare tax returns for tax year 2016. Tax year 2017 scenarios are prepared using the Income Tax Estimator tool from the Knowledge Bureau Toolkit.

**CERTIFIED SKILLSETS:** The student will be exposed to a broad range of personal income tax topics in common scenarios, each featuring short answer and true-to-life case studies which overview the basic elements of the tax return and the details behind claiming income, deductions and tax credits on most lines of the personal tax return. The student will be able to competently prepare basic personal tax returns.

**METHODOLOGY:** The student prepares case studies for 2016 using the income tax software of their choice and researches tax questions using EverGreen Explanatory Notes. For students who don't have their own software, student versions of ProFile, DRTax, and TaxCycle T1 software are available for download.

**Students will also use the following calculator from the Knowledge Bureau Toolkit to explore true-to-life scenarios for 2017:**

- **The Income Tax Estimator.**

**Additional Reference Text:** Evelyn's Jacks New *Essential Tax Facts*

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Introduction to Income Taxation in Canada
- Chapter 2:** Using Software to Prepare the Return
- Chapter 3:** Filing the Return
- Chapter 4:** Low Income and Credit Filers
- Chapter 5:** Reporting Employment Income
- Chapter 6:** Claiming Employment Deductions
- Chapter 7:** Families and Children
- Chapter 8:** Reporting Investment Income
- Chapter 9:** Pensioners
- Chapter 10:** New for 2016 and Beyond

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

Additional Reference Text: *Essential Tax Facts*

Professional Software for Completion of Case Studies

- ProFile
- DRTax
- TaxCycle T1
- Knowledge Bureau's Income Tax Estimator

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"The case studies and quizzes are a fantastic idea. They really give you an idea of real case scenarios and point out where improvement is needed. EverGreen Explanatory Notes is a great research tool with easy to access information. Student support is fantastic! The response time was very fast and had me back on my feet in no time."* Melissa V H., ON

## Advanced Family Tax Preparation

By: Evelyn Jacks, Walter Harder

### PROGRAM: Tax Services Specialist

Fully updated to the 2017 Federal Budget and indexation of amounts for 2017. This comprehensive course covers the details behind the deductions, tax credits and tax calculations on the personal tax return with an emphasis on capital gains and losses, and registered and non-registered investment income sources. It overviews common and advanced client profiles, while sending students to the dynamic commentary in EverGreen Explanatory Notes by The Knowledge Bureau.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

We recommend that the Knowledge Bureau's Introduction to Personal Tax Preparation Basic course be completed before enrolling in Advanced Family Tax Preparation or, at minimum, the student have prior experience with personal tax preparation.

Students may use their own tax preparation software to complete the course. For those without tax preparation software, student versions of Intuit's ProFile Premier, Dr Tax's DT Max software and TaxCycle are provided with the course. Case Studies preparing 2016 returns will be done using income tax preparation software while scenarios involving 2017 returns will be completed using the Income Tax Estimator from the Knowledge Bureau Toolkit.

**CERTIFIED SKILLSETS:** The student will be exposed to a broad range of personal income tax topics in common and advanced scenarios, each featuring short answer and true-to-life case studies which overview the basic elements of the tax return and the details behind claiming income, deductions and tax credits on most lines of the personal tax return. The student will be able to competently prepare most personal tax returns.

The most highly professional tax practitioners are those who have excellent investigative skills (conducting the most exhaustive client interviews) and the best research skills (knowing when and where to look for help). We'll show you how to do both and give you the most leading edge tools in the marketplace to do so.

This comprehensive self-study course features case studies that require research exercises using EverGreen Explanatory Notes focusing in on the details behind employment deductions, investment income reporting, capital acquisitions and dispositions, including real property and real-life applications and variations. Students will review their theoretical competencies and will also be required to know the details of three Appendices:

1. T-Slip Guide
2. Line by Line Tax Forms Review
3. Line by Line Tax Update

Additional Knowledge Net Tools include:

- The Knowledge Bureau's Tax Return Estimator,
- The Knowledge Bureau's CPP Income Calculator

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Update and Review
- Chapter 2:** Family Filing
- Chapter 3:** Employees - Part 1
- Chapter 4:** Employees - Part 2
- Chapter 5:** Retirement
- Chapter 6:** Investors
- Chapter 7:** Asset Management
- Chapter 8:** Life Events
- Chapter 9:** Business Starts and Stops
- Chapter 10:** Death and Estate Planning

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- CPP Income Calculator
- Tax Return Estimator

Professional Software for Completion of Case Studies

- ProFile
- DRTax
- TaxCycle

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"I appreciated the wide range of topics that the course covered. This course has been very helpful in preparing me for the upcoming tax season and in better serving my clients. It has also helped me with my own plans for my bookkeeping business. The EverGreen notes are so helpful! I appreciated how promptly you have addressed my concerns."* Wendy M., BC

## T1 Professional Tax Preparation - Proprietorships

By: Evelyn Jacks, Walter Harder

### PROGRAM: Tax Services Specialist

Unincorporated small business returns are increasingly in demand as aging demographic moves from full-time employment to self-employment as a way to leverage time and money.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course is designed to teach professional advisors tax preparation for proprietorships, using CRA's prescribed forms: Statement of Business or Professional Activities, Capital Cost Allowance statements, worksheets for reporting home office, automobiles, other assets, inventory control, and cost of goods sold. Students may use their own tax preparation software to complete the course. For those without tax preparation software, student versions of Intuit's ProFile Software Suite, Dr Tax's DT Max, and TaxCycle Suite are provided with the course.

### CERTIFIED SKILLSETS:

Students will learn specifically how to complete the income statement for the self-employed, partnerships, farmers, fishermen, and professionals, using the most recent tax laws, and budget proposals so that taxpayers arrange affairs within the framework of the law to pay the least taxes possible. Students will also learn how to prepare and file the GST Return and the T4 Summary Return and slips. Case studies featuring a variety of unincorporated business enterprises enable a thorough understanding of the tax preparation and planning options available to the unincorporated small business owner including income splitting with family members and the building of both revenues and equity for future tax advantages.

### CASE STUDIES:

The participant will prepare case studies on tax preparation software, following step by step data entry instructions and have access to EverGreen Explanatory Notes, a comprehensive tax research library to assist in answering questions. Also included is the Knowledge Bureau's Income Tax Estimator.

## What Graduates Say

*"My objective in taking this course was to be able to promote myself as having the knowledge to prepare tax returns for the deceased. This objective was met as I did learn, and will remember, things I had never considered. The course makes you think of things you should be asking your clients."* Arlene W., ON

## Knowledge Journal:

### Table of Contents

The course features 10 comprehensive chapters of study each featuring interactive short answer questions and case studies:

- Chapter 1:** Taxation of Income from a Proprietorship
- Chapter 2:** Reporting Requirements: GST/HST
- Chapter 3:** Claiming Business Expenses
- Chapter 4:** Transactions Involving Business Assets
- Chapter 5:** Home-based Businesses
- Chapter 6:** Hiring Human Resources
- Chapter 7:** Inventory-Based Businesses
- Chapter 8:** Disposing of and Replacing a Business
- Chapter 9:** Farming and Fishing Enterprises
- Chapter 10:** Professionals and Partnerships

### KNOWLEDGE BUREAU TOOLS INCLUDED:

Knowledge Net Tools: Students also have access to student versions of Intuit's ProFile Software Suite, Dr Tax's DT Max, and TaxCycle Suite .

In addition students will have access to EverGreen Explanatory Notes, the Knowledge Bureau's Gateway to publications from CRA and the Department of Finance, including the Income Tax Act, Interpretation Bulletins, Folios, Information Circulars and Pamphlets/ Publications.

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%



## Final Returns on Death of a Taxpayer

By: Walter Harder

### PROGRAM: Tax Services Specialist

Death is never timely yet it comes to at least 1% of the population each year. Advisors need to be able to help their clients minimize the income tax consequences before the event occurs. The advisor also requires technical expertise in filing the final return(s) of a deceased in order to ensure proper tax planning is arranged at time of death and for the ongoing planning activities of the survivors.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course deals comprehensively with the taxation of individuals at death. The student will gain a thorough understanding of how income as well as capital accumulations are taxed when the taxpayer dies as well as strategies to minimize those taxes. Students will start with learning what government cheques may be retained and which must be returned. They will learn how each type of income is taxed, on what returns the income is reported, and strategies to defer taxes where possible. They'll learn how to claim all deductions and credits that are allowed on each return, as well as how to minimize probate fees on assets transferred to beneficiaries. True-to-life case studies involve preparation of 2016 tax returns for deceased taxpayers and their surviving spouses. All known tax changes, including those that will come into effect after 2016 are discussed in the Journal.

### CERTIFIED SKILLSETS:

- Understand death as a financial event and discuss its ramifications with clients
- Spot potential income tax problems waiting in the wings for your client alongside the grim reaper
- Ask better questions and bring value to the client relationship by identifying possible solutions to those problems
- Identify and discuss creative tax strategies that take advantage of the opportunities presented by death, both in terms of personal and business finances
- Preparation of all possible T1 returns in the year of death.
- Identify opportunities for probate avoidance (applicable only in high probate jurisdictions)

### KNOWLEDGE BUREAU TOOLS INCLUDED:

Knowledge Net Tools: Students also have access to student versions of income tax software: TaxCycle, Intuit Profile, DTMax in preparing the case studies and their exam. In addition students will have access to EverGreen Explanatory Notes, the Knowledge Bureau's Gateway to publications from CRA and the Department of Finance, including the Income Tax Act, Interpretation Bulletins, Folios, Information Circulars and Pamphlets/Publications.

## Knowledge Journal:

### Table of Contents

- Chapter 1: Death and Taxes
- Chapter 2: Returns in the Year of Death
- Chapter 3: Reporting Income
- Chapter 4: Capital Assets
- Chapter 5: Registered Accounts
- Chapter 6: Claiming Deductions
- Chapter 7: Non-Refundable Credits
- Chapter 8: Refundable Credits
- Chapter 9: The Estate
- Chapter 10: Avoiding Probate Fees

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

- EverGreen Explanatory Notes
- Knowledge Bureau's Gateway to publications from CRA and the Department of Finance, including the Income Tax Act, Interpretation Bulletins, Folios, Information Circulars and Pamphlets/Publications.

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"Excellent course. Well written easy to understand and full of tremendous information. I would recommend this course to other financial planners."* Salpy B., ON

## T3 Basic Tax Preparation

Updated By: Walter Harder

### PROGRAM: Tax Services Specialist

With all the changes in the mechanics of how trusts function, including the introduction of Graduated Rate Estate (GRE), this course will provide you with professional skills necessary to include this service in your practice.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course introduces the types of trusts that can be created in Canada and how each of them is taxed. Students will learn how to prepare T3 returns as part of the case study exercises in the course. Students will also learn how to optimize taxes payable on income earned by the trust, choosing to pay taxes through the trust or allocating income to beneficiaries and having them pay taxes on those allocations.

An understanding of Introduction to Tax Preparation is recommended.

#### CERTIFIED SKILLSETS:

Upon completion of this course, students will be familiar with the taxation of various trusts and be able to prepare T3 trust returns and prepare T3 slips for beneficiaries.

#### ADDITIONAL RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators:

- Trust Tax Estimator
- Income Tax Estimator

Software:

- TaxCycle T3
- ProFile T3
- DTMax T3

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Introduction to Trusts
- Chapter 2:** The T3 Return
- Chapter 3:** Identification
- Chapter 4:** Income of the Trust
- Chapter 5:** Deductions
- Chapter 6:** Dealing with Losses
- Chapter 7:** Allocation of Trust Income
- Chapter 8:** Calculation of Tax
- Chapter 9:** Filing
- Chapter 10:** Other Topics

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators:

- Trust Tax Estimator
- Income Tax Estimator

Software:

- TaxCycle T3
- ProFile T3
- DTMax T3

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"Knowledge Bureau courses have enabled me to expand my business. The tools and calculators are excellent in being able to help clients understand their tax and finances. I would recommend these courses to anyone in the financial services field!"*

Joanne T., DFA-Tax Services Specialist™, Yukon





# DFA – Bookkeeping Services Specialist™

Add certified bookkeeping skills to your unique value proposition and offer a much-needed year round service to the lucrative small business market. Earn the DFA-Bookkeeping Services Specialist™ Designation. This prestigious designation signifies an advanced mastery of bookkeeping for small business, payroll, managerial accounting, transition and succession planning for owner-managers in a variety of business ventures.

## Level I - Diploma: Certified Bookkeeping Practitioner™

1	2	3
Bookkeeping for Small Businesses	Advanced Payroll for Small Business	Debt and Cash Flow Management

## Level II - Designation: DFA - Bookkeeping Services Specialist™

4	5	6
Managerial Accounting & Budgeting	Accounting for Multiple Business Profiles	Accounting for Business Growth and Transition

## Bookkeeping for Small Businesses

Author/Updated By: Evelyn Jacks

### PROGRAM: Bookkeeping Services Specialist

This first course in the Bookkeeping Services Specialist designation program is the perfect course for professionals in the bookkeeping tax and financial services who wish to train their own administrative staff to prepare company books, or train staff to prepare books for others. It is an excellent course for those bookkeepers who may know how to run software, but have not taken a theoretical accounting course.

**What's New:** This course is integrated with the latest versions of Quick Books Online and Sage 50 accounting software programs.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

The student will have a sound working knowledge on how to set up a CRA-compliant bookkeeping system for a small business; how to analyze transactions and report these within the accounting cycle in a double-entry bookkeeping system using accounting software, and then present financial statements to the accountant for tax preparation and review. The student will also gain an understanding and appreciation of the professional and ethical requirements of a bookkeeper.

Every organization that is accountable for stewardship of resources must depend on qualified professionals to manage and provide financial data, ensure tax compliance, and assist with day-to-day business decisions. These ground-level professionals must be able to expertly analyze day-to-day transactions to record them properly into manual and computerized accounting packages.

**CERTIFIED SKILLSETS:** The ability to analyze and report transactions requires a knowledge of GAAP; an expert understanding of the accounting equation, T accounts, debits and credits; a basic understanding of the tax structure imposed on businesses; a sound ethical compass; expert organizational skills; the ability to seek out and correct accounting errors and inconsistencies; expert data entry skills; the ability to research unknowns; and a sound understanding of financial statements.

## Knowledge Journal:

### Table of Contents

- Chapter 1:** The Roles and Responsibilities of the Bookkeeper
- Chapter 2:** Types of Organizations, Fiscal Periods and Accounting Cycles
- Chapter 3:** Types of Accounts, the Basic Accounting Equation and The Chart of Accounts
- Chapter 4:** General Ledger, Trial Balance & Special Accounts
- Chapter 5:** Journals, Registers and Ledgers - I
- Chapter 6:** Journals, Registers and Ledgers - II
- Chapter 7:** Fundamental Cash-basis and Accrual Accounting
- Chapter 8:** Period-end Procedures
- Chapter 9:** PDocumentation, File Maintenance & Due Dates
- Chapter 10:** Payroll – an Introduction

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Professional Software for Completion of Case Studies

- SAGE 50
- QuickBooks Online

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*“The course was very clear and covered all the basics. . .what I liked best is working on my own time and speed” Debra M., Alberta*

## Advanced Payroll for Small Business

By: Evelyn Jacks Updated By: Marcia Elaszchuk

### PROGRAM: Bookkeeping Services Specialist

The technical side of payroll, if done incorrectly, can cost the employer or the employee money, not to mention incur penalties with the Canada Revenue Agency. Advanced Payroll will help you become a more astute compliance manager to ensure payroll is more than simply accurate. It will also allow you to assist your client to be shrewd in negotiating employment contracts to the after-tax benefits of the employees of the firm, which could include family members.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

It should go without saying that bookkeepers must be able to produce an accurate payroll on time, every time. However, this course takes the student further, teaching completion of a full payroll cycle, TD1/T1213 form completion, accounting for statutory and non-statutory deductions, taxable and non-taxable perks and benefits, T4 slip preparation, for any business within Sage 50 and QuickBooks desktop. Quickbooks Online is not available for this course.

**WHAT'S NEW:** This course provides the student with:

- Access to excellent reference materials from CRA and EverGreen Explanatory Notes
- Access to the latest versions of Sage 50 and QuickBooks Desktop software programs
- Up to date information as the course material is updated when changes to the information become available. This includes changes to legislation, rates used in payroll calculations, and changes to CRA forms.

**CERTIFIED SKILLSETS:** The student will be able to produce a payroll run for any payroll period, for a payroll of any level of complexity and understand and calculate all employer remittances for deductions taken at source, while fully understanding the consequences of non-compliance. Specifically the student will:

- Understand the compliance requirements federally and under provincial Employment Standards Codes in their area of operation;
- Complete TD1 - Personal Tax Credit Return forms, T1213– Request to reduce Taxes at Source forms, with a view to reducing withholding taxes which can be used to increase private pension contributions (RRSP, PRPP);
- Account for a variety of compensation plans including hourly wages, salary, commissions, piecework, bonuses, retroactive payments, and vacation pay;
- Account for an extensive list of taxable and non-taxable benefits'
- Account for differences in pay structure for workplaces governed by a union;
- Provide tax-specific information required by certain profiles including commission salespeople, northern residents, truckers, trades people and executives.
- Account for termination pay, Records of Employment, T4, T4 Summary, workers compensation, employer health taxes, other public health care plans.

## Knowledge Journal:

### Table of Contents

- Chapter 1: The Payroll Cycle**
- Chapter 2: Hiring, Employee Contracts, and Employment Standards**
- Chapter 3: Employee Compensation**
- Chapter 4: Owner Managers**
- Chapter 5: Statutory Deductions**
- Chapter 6: Other Deductions**
- Chapter 7: Taxable and Tax Free Benefits**
- Chapter 8: Remittances, Audits and Penalties**
- Chapter 9: Termination and Severance**
- Chapter 10: Year-End Reporting**

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

- EverGreen Explanatory Notes
- Take Home Pay Calculator

### PRACTICE MANAGEMENT THESIS:

Formal Case Study. This comprehensive review requires accurate payroll completion for a sample company, including preparing T4 slips.

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"What were your objectives in taking the course? To upgrade my payroll knowledge. Were they met? Yes, there were many factors I did not know after 10 years of bookkeeping." Robbyn S., MB*

## Debt and Cash Flow Management

Updated By: Marcia Elaschuk

### PROGRAM: Bookkeeping Services Specialist

Debt is the number one financial issue in Canada today. This course will help students to advise their clients on what debt is and how to use it properly; enhance their ability to manage debt and cash flow to accumulate wealth for the future.

It is most important to understand what terminal debt is and how to reduce it over a lifetime as early as possible. The Debt to disposable income ratio in Canada was 167.5% at the end of the second quarter in 2016 which is the highest of the G7 countries.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course is the perfect course for professionals in financial services to gain the skills needed to proactively help their clients plan for and manage their financial health by reporting on improvements in debt and savings over time. The focus is on a healthy balance sheet and responsible use of debt in building family wealth.

#### CERTIFIED SKILLSETS:

- Advisors can help clients by doing a formal financial assessment at least annually.
- Families will better understand the effect of debt on their cash flow and ultimately their ability to accumulate wealth for the future by understanding their debt.
- Advisors will be able to help clients determine what is affordable, how much is affordable and what to do when it's unaffordable: define an order of debt reduction.
- The debt to asset ratio, debt to disposable income ratio and debt to equity ratio will be demonstrated.
- What is good debt and bad debt and how to consolidate debt effectively will be a deliverable in planning.

Using online demonstrations linked to the topics in each chapter, the participant will learn how to use various powerful, professional calculators to establish a savings strategy, as well as a debt management strategy. Most important, how to pay down debt and in what order, what types of debt are necessary to accelerate the building of wealth and how to manage cash flow for upcoming life events is also taught.

**EVALUATION COMPONENTS:** Chapters end with multiple-choice and true-to-life scenarios found online, which test the practical application of the key concepts covered in the course, using professional software tools and calculators. A review before the examination, called the Practice Management Thesis (PMT) prepares the student with a consolidated case study testing the practical application of course work. A final exam is required for certification and examination.

**TIME ALLOTMENT:** Actual time spent on this course is influenced by factors such as the student's background and individual learning style. Average time is 30 hours.

## What Graduates Say

*"My favorite course so far! Excellent and incredibly useful information valuable not only to advisors but to the people they advise. Anyone with a mortgage or planning on getting one should take this course."* Liam P., SK

## Knowledge Journal:

### Table of Contents

- Chapter 1:** The Effect of Debt on Wealth Management
- Chapter 2:** Financial Assessment: Data Collection for Debt and Cash Flow Analysis
- Chapter 3:** Better Credit Scores: Prerequisites for Successful Borrowing
- Chapter 4:** Mortgages: A Better Mortgage Reduction Plan
- Chapter 5:** Managing Consumer Debt
- Chapter 6:** Vehicle Loans & Leasing
- Chapter 7:** Managing Fixed and Variable Expenditures
- Chapter 8:** Managing Debt Through Late Life Milestones
- Chapter 9:** Presenting Debt Reduction Solutions for Younger Families
- Chapter 10:** Business Debt

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

Knowledge e-Journal in Virtual Campus

EverGreen Explanatory Notes – Educational Reference Library

Chapter Quizzes and Case Studies

Knowledge Bureau Calculators:

- Financial Assessment Calculator
- Take Home Pay Calculator
- Cash flow Calculator
- Income Tax Estimator
- Debt Reduction Solutions Calculator

Examination, Course Evaluation, Certification and CE Accreditation

Tuition Fee Tax Receipt T2202A

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## Managerial Accounting and Budgeting

By: John Granelli

### PROGRAM: Bookkeeping Services Specialist

It is one thing to properly keep books, using a double entry system. It is quite another to use that financial information to enable a business to meet its financial goals and make better management decisions throughout the year. Students who have completed Basic Bookkeeping for Business and others will be delighted with this course, which instructs the student on use of information within bookkeeping systems to assist business owners and their advisors to make business decisions.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course in the Bookkeeping Services Specialist designation program is the perfect course for professionals in bookkeeping, tax and financial services to gain the skills needed to assist or direct the budgeting process. This course contains the new 2017 HST rate changes, references to IFRS and ASPE as well as an updated QuickBooks example.

**CERTIFIED SKILLSETS:** The student will learn the difference between management and financial accounting. The student will learn the use of information within bookkeeping systems to assist business owners and their advisors to make business decisions. The student will understand the role and functions of internal and external accountants involved in managerial accounting, how to format account analysis, how to record and analyze transactions around fixed asset acquisitions and dispositions, basic budgeting components, assumptions, forecasts and formats, sales budgeting, cash flow budgeting, the basics of cost accounting, periodic management on a monthly and annual basis featuring Sage 50 and Quickbooks accounting software.

Using online demonstrations linked to topics in each chapter, the student will learn how to use Sage 50 and Quickbooks accounting as a tool for extracting, analyzing, formatting and reporting information to management for making business decisions.

## Knowledge Journal:

### Table of Contents

<b>Chapter 1:</b>	The Role of the Management Accountant
<b>Chapter 2:</b>	Basic Account Analysis
<b>Chapter 3:</b>	Introduction to Cost Accounting
<b>Chapter 4:</b>	Budgeting Basics
<b>Chapter 5:</b>	Fixed Assets
<b>Chapter 6:</b>	The Sales/Production Budget
<b>Chapter 7:</b>	Other Budget Items
<b>Chapter 8:</b>	Cash Flow Budgeting
<b>Chapter 9:</b>	Periodic Management Accounting Functions

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Professional Software for Completion of Case Studies

- SAGE 50
- QuickBooks

**PRACTICE MANAGEMENT THESIS:** Formal Case Study. The student will apply the knowledge gained in the course to prepare a budget for a sample company.

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"This one is a challenge but it is a good challenge! The PMT and the final exam really make you work to achieve results that you can be proud of."* Ruby K., BC

*"The course provided excellent content, well planned out and presented. The case studies were very useful, and I thoroughly enjoyed completing them as I could relate this information to client quite clearly. The exam was very well thought out. Everything I learned can be applied in my work environment."* Karen S., SK

*"I liked the course setup and found all information online easily and quickly. I would recommend this to other bookkeepers who work for a large corporation or retail industry."* Kim A., BC



## Accounting for Multiple Business Profiles

By: Evelyn Jacks

### PROGRAM: Bookkeeping Services Specialist

Using the features of SAGE 50 and Intuit Quickbooks Desktop, learn advanced bookkeeping for a variety of business profiles.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

The student will learn to manage the bookkeeping functions for a variety of companies, using all the modules of the program (with the exception of Payroll) to deliver financial results for the simplest to a complex company. The student's skillsets will move beyond basic data entry of daily transactions to create a complete set of books for a variety of businesses while understanding the features of SAGE 50 and Intuit Quickbooks Desktop to do so. Current GST/HST rates and reporting are included.

**CERTIFIED SKILLSETS:** The student will know how to:

- structure chart of accounts to meet the needs of company management in a variety of profiles;
- produce a wide variety of financial reports understanding how to use the tools provided to set up, manage and report on accounts receivable, accounts payable, and inventory;
- understand how accounts are linked and how linking can utilize the powers of the system to increase productivity;
- learn how to prepare a bank reconciliation using the automated utility program;
- learn the procedures involved in maintaining the general ledger and related sub-ledgers;
- become familiar with special reports pre-established in SAGE 50 and Intuit Quickbooks Desktop and formatting options;
- utilize the various miscellaneous tools provided in SAGE 50 and Intuit Quickbooks Desktop by Sage.

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Commonalities of bookkeeping for various business enterprises  
**Chapter 2:** Advanced Sales Tax Issues  
**Chapter 3:** Partnerships and Joint Ventures  
**Chapter 4:** Builders  
**Chapter 5:** Retail Outlets  
**Chapter 6:** Importers / Exporters  
**Chapter 7:** Agricultural Businesses  
**Chapter 8:** Trusts  
**Chapter 9:** Other Business Profiles  
**Chapter 10:** Not for Profits  
**Chapter 11:** Introduction to Advanced Business Issues

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"The course gives you some insight into the unusual aspects of each industry - things that aren't normally taught in school & you wouldn't learn until you had to work in the industries.... It's great to get an introduction to different fields BEFORE you start working on them."* Susan D, MB

## Accounting for Business Growth and Transition

By: Evelyn Jacks

Updated by: Janifer Bartman

### PROGRAM: Bookkeeping Services Specialist

It's evident that an accounting department has an important day-to-day role to fulfill, but there is much more that can be done to help a company be successful. In the case of growing companies, it's critical to understand the state of the business, the resources it needs to support future growth, potential gaps, and how they could be addressed.

**What's New:** Growing companies are dynamic places and there are a number of specialized issues that could arise during the life cycle of a business. Students will receive an understanding of the areas that they should proactively prepare to address as the member of the accounting function, as well as how to add value to the company during the process.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course addresses a range of areas that might be encountered during the evolution and growth of a company. Topics include organizational structures, consolidated financial statements, foreign exchange, due diligence requirements, and approaches for structuring a business transition. In addition, those who work in the accounting function will gain an understanding of how to take a leadership role in creating a value centered department that could help to support the growth and development initiatives that occur over the lifecycle of a business.

**CERTIFIED SKILLSETS:** The student will have achieved the following competencies:

1. Steps an accounting department can take to have the necessary financial records and results on hand in advance of a business transition
2. Understanding the due diligence process, what buyers and sellers need, and how to achieve a managed result
3. How to support a business leader prior to, during, and after a transition
4. Understanding the strategic mindset so often displayed by business leaders and how the accounting function can take steps to add value, in both day-to-day operations and times of transition

## What Graduates Say

*"I would recommend this course to a friend. I find this course very useful especially for those who serve the small business owners."*

*Maria C., ON*

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Introduction to Organizational Structures
- Chapter 2:** Consolidated and Combined Financial Statements
- Chapter 3:** Foreign Currency Transactions
- Chapter 4:** Purchase of a Business
- Chapter 5:** Sales of a Business
- Chapter 6:** The Sale of Assets
- Chapter 7:** The Sale of Shares
- Chapter 8:** Business Succession
- Chapter 9:** Tax Planning in Succession
- Chapter 9:** The Role of a Value Centered Accounting Function

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

- Knowledge Bureau Calculators:
- Financial Assessment Calculator
- Income Tax Estimator
- Marginal Tax Rate Calculator
- Investment Income Calculator
- Cash Flow Calculator
- Registered vs Non-Registered Calculator
- Fixed vs Variable Income Calculator
- Tax-Efficient Retirement Income Calculator

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%





# MFA – Retirement Services Specialist™

Investment advisors who wish to meet the demand for tax-efficient income and effective wealth management as their clients transition from accumulation to spending, for wants and needs in retirement, will welcome the opportunity to study this leading-edge program. It is designed to provide structure and process for developing and monitoring tax-efficient retirement income plans featuring robust planning software.

## Level I - Diploma: Certified Personal Savings Advisor™

1	2	3
Debt and Cash Flow Management	Fundamentals of Succession Planning	Tax-Efficient Retirement Income Planning

## Level II - Designation: MFA - Retirement Income Specialist™

4	5	6
Tax Strategies for Investors	Portfolio Risk Management in Retirement	Use of Trusts in Tax and Estate Planning

## Debt and Cash Flow Management

Updated By: Marcia Elaschuk

### PROGRAM: Bookkeeping Services Specialist

Debt is the number one financial issue in Canada today. This course will help students to advise their clients on what debt is and how to use it properly; enhance their ability to manage debt and cash flow to accumulate wealth for the future.

It is most important to understand what terminal debt is and how to reduce it over a lifetime as early as possible. The Debt to disposable income ratio in Canada was 167.5% at the end of the second quarter in 2016 which is the highest of the G7 countries.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course is the perfect course for professionals in financial services to gain the skills needed to proactively help their clients plan for and manage their financial health by reporting on improvements in debt and savings over time. The focus is on a healthy balance sheet and responsible use of debt in building family wealth.

#### CERTIFIED SKILLSETS:

- Advisors can help clients by doing a formal financial assessment at least annually.
- Families will better understand the effect of debt on their cash flow and ultimately their ability to accumulate wealth for the future by understanding their debt.
- Advisors will be able to help clients determine what is affordable, how much is affordable and what to do when it's unaffordable: define an order of debt reduction.
- The debt to asset ratio, debt to disposable income ratio and debt to equity ratio will be demonstrated.
- What is good debt and bad debt and how to consolidate debt effectively will be a deliverable in planning.

Using online demonstrations linked to the topics in each chapter, the participant will learn how to use various powerful, professional calculators to establish a savings strategy, as well as a debt management strategy. Most important, how to pay down debt and in what order, what types of debt are necessary to accelerate the building of wealth and how to manage cash flow for upcoming life events is also taught.

**EVALUATION COMPONENTS:** Chapters end with multiple-choice and true-to-life scenarios found online, which test the practical application of the key concepts covered in the course, using professional software tools and calculators. A review before the examination, called the Practice Management Thesis (PMT) prepares the student with a consolidated case study testing the practical application of course work. A final exam is required for certification and examination.

**TIME ALLOTMENT:** Actual time spent on this course is influenced by factors such as the student's background and individual learning style. Average time is 30 hours.

## What Graduates Say

*"My favorite course so far! Excellent and incredibly useful information valuable not only to advisors but to the people they advise. Anyone with a mortgage or planning on getting one should take this course."* Liam P., SK

## Knowledge Journal:

### Table of Contents

- Chapter 1:** The Effect of Debt on Wealth Management
- Chapter 2:** Financial Assessment: Data Collection for Debt and Cash Flow Analysis
- Chapter 3:** Better Credit Scores: Prerequisites for Successful Borrowing
- Chapter 4:** Mortgages: A Better Mortgage Reduction Plan
- Chapter 5:** Managing Consumer Debt
- Chapter 6:** Vehicle Loans & Leasing
- Chapter 7:** Managing Fixed and Variable Expenditures
- Chapter 8:** Managing Debt Through Late Life Milestones
- Chapter 9:** Presenting Debt Reduction Solutions for Younger Families
- Chapter 10:** Business Debt

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

Knowledge e-Journal in Virtual Campus

EverGreen Explanatory Notes – Educational Reference Library

Chapter Quizzes and Case Studies

Knowledge Bureau Calculators:

Financial Assessment Calculator

Take Home Pay Calculator

Cash flow Calculator

Income Tax Estimator

Debt Reduction Solutions Calculator

Examination, Course Evaluation, Certification and CE Accreditation

Tuition Fee Tax Receipt T2202A

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

# FUNDAMENTALS OF SUCCESSION PLANNING

Succession & Estate Planning

By: Jenifer Bartman

## PROGRAM: Retirement and Estate Planning Specialist

To provide an overview of the fundamentals of succession planning, enabling advisors to understand the key concepts in this important area and assist clients in developing a succession plan for their business.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course is designed in a practical format and will help an advisor become a valuable resource to their clients in the succession planning process. Key concepts include understanding the importance of succession planning for the business and key positions within the business; role and financial issues, from both the business leader and successor perspective; succession plan implementation; addressing the impact of succession on employees and the business as a whole; and succession of the business to third parties.

**CERTIFIED SKILLSETS:** This course will enable the student to acquire the following skills:

- Understand the importance of the planning process, and how routine planning in the business is an important precursor for succession planning.
- Differentiate and understand the relationship between succession planning for key positions in the business and for the business as a whole.
- Coach business leaders/potential successors as to the role and responsibility issues that they should consider when conducting succession planning, particularly in terms of personal implications.
- Identify the key financial issues that business leaders/potential successors should consider when conducting succession planning, and the impact that the decisions they make can have on their future financial position.
- Understand the key aspects of succession planning implementation.
- Assist clients in times of problems in the implementation process, including a failed succession attempt.
- Assist a business leader in understanding the options and process for pursuing succession to a third party.

**PRACTICE MANAGEMENT THESIS:** To test the learning process, the student will answer multiple choice questions and work through a mini true-to-life case study.

## What Graduates Say

*"I gained greater understanding of the stages of development of a business and the importance starting the succession planning process early, particularly as a risk management tool. I also got a much better understanding of depth of risk management and the importance of proactively seeking and implementing risk management solutions. I found this course very practical and directly useful for my personal family affairs as well as my professional position as a financial advisor. I believe this is a course that can help provide guidance to anyone who has to deal with their own family or client's business issues. Taking this course provides an understanding of the dynamics involved and arms you with the fundamentals that you need to build on to become an effective advisor within your specialization. Thank you putting this course together. I've been looking for a course like this for a long time, and I'm very excited, inspired and eager to move onto my next course."* Phyllis B., ON

### Table of Contents

<b>Chapter 1:</b>	Introduction to Succession Planning
<b>Chapter 2:</b>	Essentials of Planning and the Planning Process
<b>Chapter 3:</b>	Key Positions that Require Succession Planning
<b>Chapter 4:</b>	Role and Responsibility Issues for Business Leaders
<b>Chapter 5:</b>	Financial Issues for Business Leaders
<b>Chapter 6:</b>	Role and Responsibility Issues for Successors
<b>Chapter 7:</b>	Financial Issues for Successors
<b>Chapter 8:</b>	Succession Plan Implementation
<b>Chapter 9:</b>	Succession of the Business to Another Organization
<b>Chapter 10:</b>	Succession Planning: Specialized Situations

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

**MULTI-MEDIA:** This course features an audio overview of the material in the course with accompanying PowerPoint presentation.

### MARKS ALLOCATION:

Quizzes	40%
Case Studies	30%
Final Exam	30%
Passing Grade	60%
Honours Achievement	90%

# Tax Efficient Retirement Income Planning

By: Evelyn Jacks and Walter Harder

## PROGRAM: Retirement Services Specialist

To marry tax and financial planning competencies in order to help clients adequately fund tax-efficient income requirements by accumulating, growing, preserving and transitioning wealth through three phases of retirement: pre-retirement, in-retirement and post-retirement.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This leading edge program is designed to provide structure and process for advisors interested in specializing in tax efficient retirement income planning. This is a skillset in great demand by the baby boomer demographic—the most affluent generation in our history—who seek credible, trusted, and expert solutions to their complex retirement planning requirements, and view tax erosion as the biggest threat to their wealth. In fact, with recent tax changes that introduce a high income tax bracket, this is true.

This course allows advisors to develop a consistent process for multi-generational planning that looks at tax efficiency of both income and capital left for spouses and heirs, using cutting edge tools to predict how sustainable savings will be and what can be done through income averaging, income splitting and tax deferral.

**CERTIFIED SKILLSETS:** UThis course covers a holistic retirement income planning process which will result in the student acquiring the knowledge to do:

- A proper assessment of client vision and goals for retirement and engage them in a consistent process for addressing the three trigger questions that cause financial decision-making: life events, financial events and economic events.
- Establish a strategic “real wealth management plan” based on client needs for tax efficient income as well as after-tax capital preservation, growth and transition;
- Help a family plan savings and withdrawal strategies in three phases of retirement planning – pre-retirement, in-retirement and post-retirement.
- Specific skillsets include:
- Use a financial assessment tool around which to structure the client’s pre- and post-tax retirement income needs and monitor ongoing results on a projected Net Worth Statement.
- Do a proper assessment of client vision and goals for retirement and engage them in a consistent process for addressing the three trigger questions that cause financial decision-making: life events, financial events and economic events.
- Establish a strategic “real wealth management plan” based on client needs for tax efficient income as well as after-tax capital preservation, growth and transition;
- Establish action plans for a long term tax efficient retirement income planning approach around the three specific phases of retirement planning.
- Be conversant with recent tax changes relating to personal taxation, in particular related to public pension planning options, the integration of work life into retirement life, and planning to avoid clawback zones.
- Plan with pre-retiring employees in negotiating severance, planning to maximize RRSP rollover opportunities and properly plan income splitting with the spouse.
- Plan a 20 year retirement income plan that minimizes capital encroachment in order to preserve as much savings as possible for uncertain futures, but in addition, averages down taxes on many layers of income sources that will be earned by a couple in retirement.
- Through a variety of “Advisor Think Tanks”, and case studies demonstrate the customization of a retirement income plan and responses to specific questions pre-retirees have, like “Do I have enough?” “When should I take my CPP pension benefit?” “What should I do with my severance package?”
- Provide post-retirement guidance to survivors and plan for the most advantageous asset transfer opportunities

### Table of Contents

- Chapter 1:** Methodology: Tax Efficient Retirement Income Planning
- Chapter 2:** First Steps: Helping Clients Envision the Plan
- Chapter 3:** Tax Changes Relating to Retirees
- Chapter 4:** Managing Government Income Sources
- Chapter 5:** Managing Canada Pension Plan
- Chapter 6:** Planning with Tax-Assisted, Self-Funded Sources
- Chapter 7:** Foreign Pensions and Non-Registered Accounts
- Chapter 8:** Tax-Efficient Retirement Income Planning for Employees Part 1
- Chapter 9:** Tax-Efficient Retirement Income Planning for Employees Part 2
- Chapter 10:** Planning for Post-Retirement and Survivors

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

- EverGreen Explanatory Notes
- Knowledge Bureau Calculators
  - Income Tax Calculator

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*“The course was well structured and logical in its progression. Every advisor who considers themselves a “planner” should take this course.”* Maria K., AB

## Tax Strategies for Investors

Succession & Estate Planning

By: Evelyn Jacks, Walter Harder

### PROGRAM: Retirement Services Specialist

Tax, financial planning and wealth management competencies are required to fund income and capital accumulation goals derived from investments. The advisor must use a strategy and a process geared to preserving, growing and transitioning wealth tax efficiently to the next generation, throughout the lifecycles of individuals within a family.

The course includes all relevant recent tax changes including:

- UCCB enhancements
- The Family Tax Cut
- Changes to TFSA contribution limits
- Changes to the Capital Gains Deduction

**WHY THIS COURSE IS TIMELY?** Tax is a trigger for affluent families. They seek credible, trusted, and expert solutions to their investment strategies and expect to work with professionals who can increase returns with tax efficiency.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course covers a strategic and tax efficient investment income planning process which will result capital accumulations in the right hands within individuals in the family. The objective is to earn investment income tax efficiently, split it with family members and avoid tax erosion of the capital at transition times.

### CERTIFIED SKILLSETS:

- Be conversant with recent tax changes relating to a variety of investment opportunities, understanding strategies and ordering rules using tax free, tax deferred and taxable income
- Proficiently use a series of assessment tools around which to structure the client's pre- and post-tax investment income needs and monitor ongoing results
- Learn how to "manage the tax return" by being familiar with tax free zones, clawback zones and marginal tax rates
- Provide specific investment income planning approaches for a variety of taxpayer profiles including young families, students, business owners and retirees

**Practice Management Thesis:** Comprehensive real life case studies appear throughout the course for each of the profiles noted above. Students will be given tools and asked to demonstrate how to build an overall vision for retirement, how to collect information on key milestones, assess current and ongoing income, plan for a variety of sources of income, plan for spouses retiring at different times and in different ways, structure a tax-efficient layered income plan and use available resources to help build additional wealth over time.

### Table of Contents

- Chapter 1:** Real Wealth Management
- Chapter 2:** Tax Efficient Investing: Planning for Income and Capital
- Chapter 3:** Business Income and Asset Planning
- Chapter 4:** Introduction to Income Taxation in Canada
- Chapter 5:** Growing and Preserving Tax Efficient Wealth
- Chapter 6:** Registered Investments
- Chapter 7:** Tax Efficient Investment Income
- Chapter 8:** Real Estate
- Chapter 9:** Tax Efficient Asset Transfers: Managing ACBs
- Chapter 10:** Principal Residences
- Chapter 11:** Tax Efficient Debt Management
- Chapter 12:** Risk Management: Tax Consequences of Disability and Death

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Financial Assessment Calculator
- Income Tax Estimator
- Marginal Tax Rate Calculator
- Investment Income Calculator
- Registered vs. Non-Registered Savings Calculator
- Tax-Efficient Assets Transfer Calculator
- CPP Income Calculator
- Tax Efficient Retirement Income Calculator

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"If you have your own practice, this course is a must. My understanding has greatly improved." Vincent C., AB*



## Portfolio Risk Management in Retirement

Investment & Retirement, Succession & Estate Planning  
By: Robert Ironside. Updated by: Mark Taucar.

### PROGRAM: Retirement Services Specialist

Largely due to advances in preventing heart disease and more aware, and healthy, lifestyles, Canadians who reach age 65 are more likely than ever to live into their 90's. This takes retirement income planning into a much longer period in which a focus on continued accumulation and investing is as important as tax-efficient withdrawal of funds. Capital must be preserved at the same time. This course reviews the measurement and calculation of risk and return from this perspective.

**What's New:** An advisor will be exposed to software and online tools that will aid in the application of the concepts discussed throughout the course. Discussions and examples of how to employ these tools will be featured throughout the course graphically and in case settings.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

**Key Benefits:** To develop confident, consistent and tax-efficient solutions, and to better manage wealth management outcomes in the pre- and post-retirement period. Tax and financial professionals, and their clients, must speak in a similar language and have common processes and frameworks for getting results. This course will help all the stakeholders reach a new level of effectiveness by considering the relationship between risk and return from a technical point of view. This knowledge, demonstrated with case studies using financial assessments, recent fund data and measured outcomes using models for planning the appropriate amount of risk and return in the pre-and post-retirement period, will provide a strategy for joint decision-making.

**CERTIFIED SKILLSETS:** Using the power of simulations and modelling, as well as a defined process for goal setting and financial assessments, students will learn to explain the most powerful financial concepts to predict and evaluate risk and return in the retirement period, use current data to make investment decisions and then monitor changes in personal net worth as a result of sound decision-making:

- How to measure different types of returns.
- How to measure, interpret and communicate standard deviation.
- How the principles of correlation and beta can be used to reduce risk.
- How the power of Modern Portfolio Theory and the Capital Asset Pricing Model assists in key asset allocation decisions.
- How the Capital Market Line can be used to enhance the risk / return relationship.
- How to use different software tools to apply this knowledge in your practice each day.

## What Graduates Say

*"I love how this course brought a richer understanding of market terms and theory. Then topping it off with the tools we need to continue what we have learned to enrich our profession and benefit our clients. A much-needed course for all financial advisors in today's market."* Barry A., NB

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Measuring and Calculating Returns
- Chapter 2:** Standard Deviation
- Chapter 3:** Correlation & Beta
- Chapter 4:** Calculating Portfolio Risk
- Chapter 5:** The Efficient Frontier
- Chapter 6:** The Capital Asset Pricing Model
- Chapter 7:** Generating Risk Adjusted Returns
- Chapter 8:** Indexing and the ETF Evolution
- Chapter 9:** Software Tools for Portfolio Analysis
- Chapter 10:** Portfolio Management in the Context of the Current Market

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes  
Knowledge Bureau Calculators

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

# Use of Trusts in Tax and Estate Planning

By: John Poyser

## PROGRAMS: Retirement Services Specialist

Trusts are used on an ever-increasing basis to plan for wealth and succession objectives for medium- and high-worth clients. The advisor who can assist with that process enjoys the opportunity to establish a long-term, potentially intergenerational connection with a client and their family. However, there have been recent changes advisors need to know about.

## CONTENT DESCRIPTION AND KEY CONCEPTS

Recently updated, the Use of Trusts course offered by Knowledge Bureau offers everything from basic trusts mechanics to trusts for disabled beneficiaries.

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. This course provides a detailed primer in the subject area, featuring common true-to-life scenarios.

Originally written by John Poyser and recently updated by Greer Jacks, this course offers everything you need when dealing with your clients' trusts.

**CERTIFIED SKILLSETS:** Using a case study approach, you will learn:

- How to explain trusts in simple terms to clients, and to understand the basic workings of trusts.
- How to reduce income taxes using charitable remainder trusts, estate freezes, and testamentary trusts.
- How to avoid probate fees using alter ego trusts and RRSP trusts.
- How to protect children from gold-diggers, protect wealth from creditors and protect beneficiaries from poor financial judgment using control designed trusts.
- How to help clients help their disabled beneficiaries.
- How to identify opportunities and needs for insurance products as part of trust planning.
- How to become part of a succession planning team that advises the next generation.
- How recent legislative changes will affect planning using testamentary trusts after 2015

## Knowledge Journal:

### Table of Contents

<b>Chapter 1:</b>	Basic Trust Mechanics
<b>Chapter 2:</b>	Trusts as Mechanisms to Exert Control
<b>Chapter 3:</b>	Basic Tax Treatment
<b>Chapter 4:</b>	Testamentary Trusts
<b>Chapter 5:</b>	Inter Vivos Trusts
<b>Chapter 6:</b>	Charitable Remainder Trusts
<b>Chapter 7:</b>	Alter Ego and Joint Partner Trusts
<b>Chapter 8:</b>	Insurance Trusts and RRSP Trusts
<b>Chapter 9:</b>	Spendthrift Trusts
<b>Chapter 10:</b>	Spousal Trusts
<b>Chapter 11:</b>	Trusts for Disabled Beneficiaries

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	325%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"This course provides an 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 the structure, advantages and disadvantages of each type of trust. The study cases give a valuable insight into handling a variety of situations where the establishment of a trust is warranted." Halina S., AB*





# MFA – Business Services Specialist™

Master Financial Advisors understand family-owned enterprises throughout the lifecycle of the business—from start-up, to mid-term growth through to a successful transition to the next business owner. That insight requires a firm understanding of the financial statements and the T1 and T2 tax returns—a critical skill if you want to be precise about insurance and investment needs. This program is designed for the advisor who wants to build a reputation for excellence with small to medium sized firms by sharpening valuation, transition and tax knowledge.

## Level I - Diploma: Certified Business Tax Practitioner™

1	2	3
Advising Family Businesses	T2 Tax Preparation for Small Business	T2 Tax Preparation for Professional Businesses

## Level II - Designation: MFA - Business Services Specialist™

4	5	6
Business Valuation for Advisors	Cross Border Taxation	Optional Course

## Advising Family Businesses

Succession & Estate Planning

By: Jenifer Bartman, CA, CMC

### PROGRAM: Business Tax Services Specialist

It's widely accepted that many small businesses in Canada are led by individuals that are in or near retirement age. The majority of these companies require assistance with succession related issues, often due to a lack of planning within the business. Qualified advisors have a significant opportunity to assist in this regard, building clients for the long term.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

It is widely accepted that the majority of family businesses do not survive past the first or second generation. This represents an unfortunate loss, not only for the family that relies on this income for financial stability, but also for Canada's economy. Family businesses have unique opportunities and challenges, and require advisory assistance with this in mind.

A distinguished advisor must take a leadership role in quarterbacking the process of helping family businesses to plan for both today and tomorrow, thereby protecting what is often their most valuable asset. Help your clients beat the succession odds by better understanding the planning process today.

#### CERTIFIED SKILLSETS:

- How to work in alignment with your family business clients, increasing the likelihood that solutions will be implemented
- How to work with clients to identify and separate family, business, and ownership issues
- How to help your client set clear, shared goals for the family, the business, and the shareholders so that all aspects of the family and the company can function smoothly
- How to implement Real Wealth Management into planning process for family business clients
- How to help clients to identify an ideal planning timeline
- How to conduct the succession mapping process
- How to recognize roadblocks to implementation before they occur
- How to develop and quarterback an advisor team
- How to maximize your value to the client, while identifying potential advisory opportunities
- Understanding the advisory needs of family businesses, in terms of their unique opportunities and challenges

### Table of Contents

- Chapter 1:** Understanding the Family Business  
**Chapter 2:** How to Work in Alignment with Your Family Business Clients  
**Chapter 3:** Developing a Shared Vision  
**Chapter 4:** Understanding Family Dynamics & Systems  
**Chapter 5:** Planning & Real Wealth Management  
**Chapter 6:** Advisory Products & Services  
**Chapter 7:** The Priorities Pyramid  
**Chapter 8:** The Succession Mapping Process  
**Chapter 9:** Structuring Retirement Income  
**Chapter 10:** Advising Family Businesses

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

[EverGreen Explanatory Notes](#)

Knowledge Bureau Calculators

- Tax Efficient Retirement Income Calculator
- Marginal Tax Rate Calculator
- Income Tax Estimator
- Registered vs Non-Registered Savings Calculator

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"This was an excellent course. The author is very knowledgeable. The material covered was very beneficial to me in my own practice. I learned a great deal of information and would highly recommend this course."* Heather M., NS

## T2 Tax Preparation for Small Business

Updated By: Dean Smith

### PROGRAM: Business Tax Services Specialist

Learn to prepare a T2 corporate return for your small business clients. The focus of this course is to provide the preparer with an understanding of the business issues and tax options that underlie the taxation of corporate income, so that the return can be prepared accurately, tax is minimized and planning opportunities are identified on a timely basis.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course serves as an introduction to the preparation of a corporate income tax return for small business operating under a corporate structure as a Canadian Controlled Private Corporation (CCPC). The Case Studies included in this course are current for the 2017 tax year. Where appropriate, comments have been made regarding the Department of Finance's July 18, 2017 small business proposals, and a course Supplement: Proposed Taxation of Private Corporations is included to provide more detail and examples illustrating how these proposals will affect businesses. From a company's transformation from Proprietorship through to Corporation, this course will teach you the fundamentals of preparing a T2 return for the majority of small business corporations operating in Canada today. T2 returns in the case studies may be prepared using any T2 software program. For those who don't have their own T2 software, student versions of the following major software programs are provided: TaxCycle, Intuit Profile and Thomson Reuters Dr. Tax.

**CERTIFIED SKILLSETS:** The student will demonstrate the following competencies:

- Identifying Accrual and cash base accounting
- Retained earnings and the return of capital
- Active business income and specified investment business income
- How to properly report income for tax purposes and reconciliation of transactions
- Understanding various schedules most prevalent on the T2 tax return
- Understanding tax principles for reserves utilized to defer taxes
- Tax consequences for stakeholders on various methods of remuneration
- Tax Planning as an opportunity, both corporate and personal integration

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Basis of Reporting Income
- Chapter 2:** Understanding the Corporate Balance Sheet
- Chapter 3:** Understanding Shareholder Equity
- Chapter 4:** Sources of Corporate Income
- Chapter 5:** Creating an Audit Trail for CRA Purposes
- Chapter 6:** Completing the T2 Return
- Chapter 7:** Tax Reserves
- Chapter 8:** Shareholder Remuneration
- Chapter 9:** Corporate/Shareholder Integration Theory

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

- EverGreen Explanatory Notes
- Knowledge e-Journal in Virtual Campus
- EverGreen Explanatory Notes – Educational Reference Library
- Chapter Quizzes and Case Studies
- Third Party Professional Software (name):
  - Profile T2
  - DR Tax T2
  - TaxCycle T2

### MARKS ALLOCATION:

Quizzes	25%
Case Studies	50%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*“The course widened my knowledge on corporate taxes and provided more self confidence in preparing T2 tax returns.”*

*Frank B., Winnipeg, MB*

## T2 Tax Preparation for Professional Businesses

By: Larry Frostiak Updated by: Dean Smith

### PROGRAM: Business Services Specialist

This course will focus on personal/corporate tax planning for small to medium sized businesses, owned and operated by professionals, with a special focus on financial advisors and medical practitioners. Retirement and succession planning will be an integral part of the course.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

1. How does tax compliance differ for micro vs small to medium sized businesses?
2. Optimal Structures: employee, commissioned, self-employed, incorporated
3. Shareholder matters for small to medium sized businesses and overall corporate/shareholder tax planning and a review of corporate structures
4. Variations: incorporation rules for various types of professionals
5. Tax efficiencies: income splitting, income averaging, tax exemptions and deferrals
6. HR and employee benefits: for the family and for non-arm's length resources
7. Top Ten Strategies in Retirement Planning: structuring income sources with tax efficiency
8. Selling a block of business: shares vs. assets, evaluating access to Lifetime CGE
9. Getting a business ready for sale: financing considerations & removing redundant assets
10. Top Ten Strategies for Succession Planning

### CERTIFIED SKILLSETS:

You will gain an understanding of the tax rules pertinent for professional corporations, including access to the Small Business Deduction limit, and taxation of income within a corporation. You will gain comprehension of how the Income Tax Act rules apply to tax self-employed professionals versus incorporated professionals. You will gain an understanding of the corporate structures utilized for small to medium-sized professional corporations, including various forms of share capital. You will review the various rules imposed by different provinces and their respective professional organizations in relation to the incorporation and ownership of the incorporated practice. You will gain an understanding of how tax integration works between the corporation and its shareholders, including the ability to income-split, defer tax and reduce the overall tax burden. You will learn the various ways to incorporate HR benefits for the practitioner and family into the corporate model, including group benefits, health spending accounts. You will review and provide you with insight into commonly utilized succession and retirement strategies for the owner manager. You will enable you to gain an understanding of the factors inherent in structuring sale, including financing considerations and the issues related to removing redundant assets with a view to utilizing the Lifetime Capital Gains Exemption. You will explore and discuss the various means by which the owner manager might sell their practice. You will gain an understanding of the alternatives and the related tax issues and ramifications. A summary of the top ten strategies for succession planning will be reviewed so that the advisor will have an appreciation and understanding of the key issues in transitioning the business for an incorporated professional.

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Tax Rules for Professional Corporations  
**Chapter 2:** Incorporated vs Non-Incorporated Professional Businesses  
**Chapter 3:** Corporate Structures  
**Chapter 4:** Shareholder Remuneration  
**Chapter 5:** Corporate / Shareholder Integration Theory  
**Chapter 6:** Using the PC for Family Benefits  
**Chapter 7:** Retirement Planning for the Incorporated Professional  
**Chapter 8:** Getting the Business Ready for Sale  
**Chapter 9:** Selling the Professional Practice  
**Chapter 10:** Succession Planning – Top Ten Tips

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes  
 Knowledge Bureau Calculators

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

### Tax Supplement: Proposed Taxation of Private Corporations

This supplement focuses on the series of tax proposals Finance Minister Bill Morneau released in July 2017, and the impact these changes, if enacted, will have on Canadian private companies and their shareholders.

## Business Valuation for Advisors

By: Jenifer Bartman

### PROGRAM: Business Services Specialist

The objective of this course is to provide an overview of the fundamentals of business valuation, enabling advisors to understand the key concepts in this important area and assist clients in facing various types of business transactions, including mergers, transfer of an ownership position, sale of business, or raising capital.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course is designed in a practical format and will help an advisor become a valuable resource to their clients when considering business valuation issues. Key concepts include understanding the notion of value, company specific and market based approaches for estimating value, the key stages of the business transaction process, value and investment transactions, and the implications of financial performance on value.

**CERTIFIED SKILLSETS:** This course will enable the student to:

- Understand the notion of value and the relationship between business transactions and value;
- Differentiate between company specific and market based approaches to estimating value, as well as the strengths and limitations of these approaches;
- Identify some situations that could impact value, including qualitative factors and market/industry developments;
- Assist clients with the preparation stage of undertaking a business transaction, including corporate improvements to enhance value and “right time to sell” considerations;
- Identify the key aspects of the negotiation and due diligence processes, as well as the relationship to value;
- Understand the key aspects of the closing and transition stage and the related client implications;
- Understand the nature of value and investment transactions, including the perspective of early stage investors; and
- Understand the valuation implications of ongoing financial performance and how advisors could assist clients during periods of diminished financial performance.

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Introduction to the Notion of Value  
**Chapter 2:** Valuation Approaches: Company Specific  
**Chapter 3:** Valuation Approaches: Market Based  
**Chapter 4:** Valuation Considerations: Issues that Could Impact Value  
**Chapter 5:** Business Transactions: Preparation Stage  
**Chapter 6:** Business Transactions: Negotiation and Due Diligence Stage  
**Chapter 7:** Business Transactions: Closing and Transition Stage  
**Chapter 8:** Value and Investment Transactions  
**Chapter 9:** Financial Performance and Valuation Implications  
**Chapter 10:** Selected Topics in Valuation

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

### MARKS ALLOCATION:

Quizzes	40%
Case Studies	30%
Final Exam	30%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*“I think all of the major areas of the subject were well covered. I could not think of any other questions I might have concerning the valuation process. This is an extremely worthwhile course for anyone in business. The value of knowing what the process is and how important the factors involved are would help any business leader to recognize the need for sound financial succession planning. I really appreciated the rapid response rate for Student Support – someone there is really on their toes! I am enrolled in the Master Financial Advisor program and look forward to the remaining courses.”* Frank B., BC



## Cross Border Taxation

By: Angele Preteau

### PROGRAM: Business Services Specialist

As baby boomers age and technology makes it possible for people and businesses to operate globally, economic changes make it appealing for people and businesses to purchase investment property globally. As well as the increase in the sharing of financial information between countries, cross border taxation issues become key for cross border employment, entrepreneurship or asset ownership, as does the issue of residency and U.S. citizenship. Advisors who work with affluent boomers must be prepared to discuss cross border taxation with a comprehensive general knowledge, as well as recognize and advise on how certain actions on both sides of the border affect a person's tax situation.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

The student will learn the key concepts surrounding residency, non-residency, immigration, emigration, taxation of U.S. citizens and residents as well as other the taxation issues surrounding cross-border transactions from a Canadian and U.S. point of view.

**CERTIFIED SKILLSETS:** Most Chapters feature case studies which will ensure that the tax practitioner can adequately explain:

- When Canada and the U.S. tax non-residents
- How Canadian and U.S. tax laws differ
- Filing requirements for U.S. citizens living in Canada & Canadians owning U.S. assets
- Benefits and protections of tax treaties
- How U.S. estate and gift tax apply to U.S. persons as well as non-residents
- What it means to become a non-resident of Canada or the U.S.
- How to enter the United States to work or live
- The tax consequences of terminating residence
- What is FATCA and how does it affect us

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Residency  
**Chapter 2:** Immigration and Emigration  
**Chapter 3:** Snowbirds  
**Chapter 4:** Owning Property as a Non-resident  
**Chapter 5:** Canada-U.S. Tax Treaty  
**Chapter 6:** U.S. Citizenship  
**Chapter 7:** Canadian & U.S. Investments (including FATCA)  
**Chapter 8:** U.S. Estate & Gift Tax  
**Chapter 9:** Renouncing U.S. Citizenship

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"The course and the case studies cover a lot of real life situations for residents of both countries. Each chapter is written in such a way that is simple and easy to understand. A lot of the technical part of the course can be further researched in your EverGreen Explanatory Notes. This is a perfect course for someone who wants to gain a working knowledge of cross border taxation issues between the U.S. and Canada."* Richard L., ON

**Optional Course of your choice** (for curriculum go to [www.knowledgebureau.com](http://www.knowledgebureau.com)) **or**

## Accounting for Business Growth and Transition

By: Evelyn Jacks

Updated by: Janifer Bartman

### PROGRAM: Bookkeeping Services Specialist

It's evident that an accounting department has an important day-to-day role to fulfill, but there is much more that can be done to help a company be successful. In the case of growing companies, it's critical to understand the state of the business, the resources it needs to support future growth, potential gaps, and how they could be addressed.

**What's New:** Growing companies are dynamic places and there are a number of specialized issues that could arise during the life cycle of a business. Students will receive an understanding of the areas that they should proactively prepare to address as the member of the accounting function, as well as how to add value to the company during the process.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course addresses a range of areas that might be encountered during the evolution and growth of a company. Topics include organizational structures, consolidated financial statements, foreign exchange, due diligence requirements, and approaches for structuring a business transition. In addition, those who work in the accounting function will gain an understanding of how to take a leadership role in creating a value centered department that could help to support the growth and development initiatives that occur over the lifecycle of a business.

**CERTIFIED SKILLSETS:** The student will have achieved the following competencies:

1. Steps an accounting department can take to have the necessary financial records and results on hand in advance of a business transition
2. Understanding the due diligence process, what buyers and sellers need, and how to achieve a managed result
3. How to support a business leader prior to, during, and after a transition
4. Understanding the strategic mindset so often displayed by business leaders and how the accounting function can take steps to add value, in both day-to-day operations and times of transition

## What Graduates Say

*"I would recommend this course to a friend. I find this course very useful especially for those who serve the small business owners."*  
Maria C., ON

## Knowledge Journal:

### Table of Contents

<b>Chapter 1:</b>	Introduction to Organizational Structures
<b>Chapter 2:</b>	Consolidated and Combined Financial Statements
<b>Chapter 3:</b>	Foreign Currency Transactions
<b>Chapter 4:</b>	Purchase of a Business
<b>Chapter 5:</b>	Sales of a Business
<b>Chapter 6:</b>	The Sale of Assets
<b>Chapter 7:</b>	The Sale of Shares
<b>Chapter 8:</b>	Business Succession
<b>Chapter 9:</b>	Tax Planning in Succession
<b>Chapter 9:</b>	The Role of a Value Centered Accounting Function

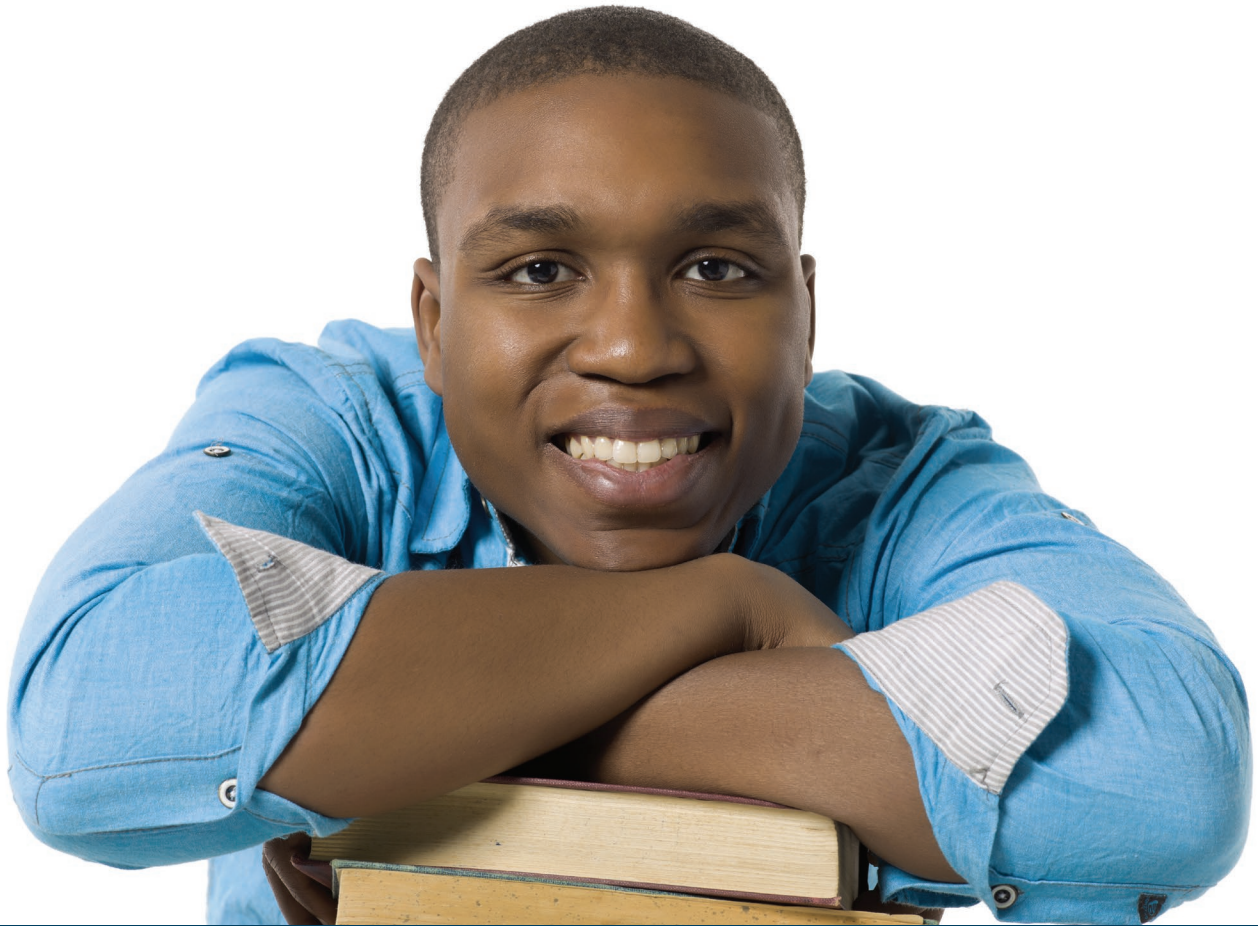
### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

- Knowledge Bureau Calculators:
- Financial Assessment Calculator
- Income Tax Estimator
- Marginal Tax Rate Calculator
- Investment Income Calculator
- Cash Flow Calculator
- Registered vs Non-Registered Calculator
- Fixed vs Variable Income Calculator
- Tax-Efficient Retirement Income Calculator

### MARKS ALLOCATION:

Quizzes	50%
Case Studies	25%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%



# Knowledge Bureau Policies

- Registration, Schedule, and Refunds
- Student Responsibilities
- Requirements for Licensing and Continued Use of Certification Marks

## Registration, Schedule, and Refunds

### Self Study Programs

Self-study students may begin their program at any time, all year long, and enrol risk free with our Money Back Guarantee. We offer a free trial for the first chapter of all of our courses which allows you to determine whether the program is for you. After this, you are considered to have enrolled in the program and there are no refunds. Fee structures may vary throughout the year, depending on when a student begins, with early registration discounts available when students enrol in group study sessions.

### Personal Orientation or Group Study Start

Knowledge Bureau self-study courses allow you to develop your own study plan. Your registration entitles you to a free educational coach and includes access to your instructor through your exclusive access to your online learning environment.

Your individual course orientation will be scheduled at your convenience, or you can join a national group study. This begins with a national orientation and a pre-designed study plan all participants follow.

Certain group study discounts may apply from time to time. While these dates may be subject to change, in general, they are as follows:

<b>Session: (12 Weeks)</b>	<b>Register by:</b>	<b>Group Study Start Date</b>
Spring online	March 15	February 19
Summer online	June 15	June 19
Fall online	September 15	October 19
Winter online	December 15	December 19

Consult this website for current course outlines, application forms, pricing details and to register.

### EZ-Pay Instalment Plans

Please call our registrar toll free at 1-866-953-4769 to arrange a monthly instalment plan.

NOTE: Instalment plans are based on a 4 month per course study plan. If your study plan is accelerated, you may be required to make additional payments before the release of the next course in your program. Payment plans may be revoked if your payments fall in arrears and your instalment privilege fee will be withheld. In addition you may be charged additional fees as described under NSF Fees.

## **Money Back Guarantee & Refund Policies**

Enrol Risk Free in self-study programs.

**Single Courses:** If you are not satisfied upon review of your self-study certificate course, Chapter 1, your money is refunded — no questions asked — provided you contact us within one week of course start. If you received any hard copy material, return those materials at your cost in saleable condition within that week. Unsaleable materials will not be refunded. If you complete the quizzes or case studies beyond the first chapter in your course, you will no longer be eligible for a refund. You have 4 months to complete each course. After this you may request an extension.

**Diploma/Designation Programs:** You have 1 year to complete a diploma program; 2 years to complete a designation program.

You must decide to go on with your diploma/designation program after completing your first course. There will be no refunds after this; that is, you are committed to taking the diploma or designation program unless there is a hardship (see below).

Any refunds are subject to an administrative charge of \$195.00 per course. Students who pay by instalment also forfeit their finance fees. Administrative charges can be applied to future course purchases within one year of withdrawal.

**Hardship Policy.** In the case of severe hardship, including illness, illness of a family member or death of a family member, students must write a letter to the Registrar outlining reasons for the request.

Two options are available:

1. Course completion deadlines are extended based on mutual discussion of a reasonable restart date within one year of enrolment. If the period must exceed 1 year, students may be required to re-purchase updated course materials at the lowest price point at that time.
2. Withdrawals. There are no withdrawals or refunds after one year. Any charges incurred due to this policy may be applied in full to future enrolments.

## **NSF Fees**

A \$45 fee will be assessed on each NSF or declined charge card payment. NSF fees will be waived by paying the balance of tuition owing in full by credit card. Note: 3 instances of default will result in expulsion from your program with re-initiation possible on receipt of all outstanding amounts plus an extension fee of \$99.

# Student Responsibilities

## Responsibility of the Student

The onus is on the student to complete courses on time and contact us as soon as possible if there is a problem with product or service, or if they require assistance from our instructors. Such assistance is provided, within reason, at the discretion of the instructor, at no extra charge to the student. In addition the student is responsible for reading any updates to the courseware on the student website and in the free subscription to the electronic Knowledge Bureau Report.

## Standards of Conduct

Designates are granted the permission to use Knowledge Bureau's Certification Marks behind their name, on their business cards and letterhead. This license for use must be renewed annually by the Standards of Conduct, specified in the link: [Standards of Conduct](#).

## Tutoring Charges

If, at the discretion of the instructor, the student is unable to continue the self-study program due to the volume of student support questions required for course completion, it will be recommended that tutoring be provided at a charge of \$195 per hour, with minimum ½ hour increments.

## Course Completion Obligations

Students are required to complete one course every four months and maximum designation program completion time is 2 years. Note certain programming may have shorter time frames, (i.e. FastTrack); in addition, we may have custom arrangements for course completion with Private Clients of Knowledge Bureau.

## Testing and Passing Mark

A minimum 60% is required in every course, tests are open-book in nature. Pass mark for FastTrack Exemption exams is 80%.

## Extensions

Students of regular online courses (30 hours) may request extensions at the end of each study period. Extensions may be purchased at a cost of \$99.00 for each extension of 1 month.

## Rewrites

Our rewrite policy is discussed in greater detail in our courses. One rewrite attempt will be allowed within a month of unsuccessful testing. Rewrite fees are \$195 per exam. Also, please see **FastTrack** if you are studying in that accelerated program.

## Registration and Study Plans

### GETTING STARTED

Self-study students may begin their program at any time, all year long, and enrol risk free with our **Money Back Guarantee**: we offer a free trial for the first chapter in your first courses which allows you to determine whether the program is for you. After this, you are considered to have enrolled in the program and there are no refunds. Students may make a switch out of one course for another at no charge if the course is unsuitable (too easy, too hard, wrong topic, etc.). See ***Refund & Complaint Resolution Policies***.

### Personal Consultation, Instructor, Orientation or Group Study Start

Knowledge Bureau self study courses allow you to develop your own study plan. Your registration includes access to a **Personal Educational Consultant**, who will provide a personal orientation tour when you start your program, and introduce you to your online access to your instructor through your exclusive access to your online learning environment.

Your individual course orientation will be scheduled at your convenience, or you can join a national group study, in which all team members from one office start at the same time in the same course. Please see Programs and courses - Registration and Tuition for additional details.

### EZ-Pay Instalment Plans

Please call our registrar toll free at 1-866-953-4769 to arrange a monthly instalment plan, or follow the online instructions.

**NOTE: Instalment plans are based on a 4 month per course study plan.** If your study plan is accelerated, you may be required to make additional payments before the release of the next course in your program. Payment plans may be revoked if your payments fall in arrears and your instalment privilege fee will be withheld. In addition you may be charged additional fees as described under NSF Fees.

## Money Back Guarantee & Refund Policies

We invite you to **Enrol Risk Free** in self-study programs, to be sure you have made the right decision for your time and money. We also invite you to prepare a Goal Chart on our website or to discuss this and your needs with a phone appointment with our highly training Educational Consultants. Eligible withdrawals may require adjustments to fee schedules for penalty provisions and volume discounts before refunds are issued, as fee structures may vary throughout the year, depending on when a student begins, with early registration fee reductions available according to sessional enrolment dates, or when students enrol in group study sessions. Here are the refund policies:

**Single Courses:** If you are not satisfied upon review of your self-study certificate course, Chapter 1, your money is refunded — no questions asked — provided you contact us within one week of course start. If you received any hard copy material, return those materials at your cost in saleable condition within that week.

Unsaleable materials will not be refunded. If you complete the quizzes or case studies beyond the first chapter in your course, you will no longer be eligible for a refund. You have 4 months to complete each course. After this you may request an extension. If you do not start at all, you are considered to have purchased and used the course materials for the entire enrolment period or any part thereof.

**Diploma/Designation Programs:** You have 1 year to complete a diploma program; 2 years to complete a designation program, but you can do so sooner.

You must decide to go on with your diploma/designation program after completing your first course.

**There will be no refunds after this;** that is, you are committed to taking the diploma or designation program unless there is a hardship (see below).

Any refunds are subject to an administrative charge of \$195.00 per course. Students who pay by instalment also forfeit their finance fees. Administrative charges can be applied to future course purchases within one year of withdrawal.

**Hardship Policy.** In the case of severe hardship, including illness of the student, illness of a family member or death of a family member, provide a letter to the Registrar outlining reasons for the request from a medical practitioner.

### Two options are available:

1. **Course completion deadlines are extended** based on mutual discussion of a reasonable restart date within one year of enrolment. If the period must exceed 1 year, students may be required to re-purchase updated course materials at the lowest price point at that time.
2. **Withdrawals.** There are no withdrawals or refunds allowed after 4 months in the case of a regular program; one year in the case of a hardship pause. Any charges incurred due to this policy may be applied in full to future enrolments.

### NSF Fees

A \$45 fee will be assessed on each NSF or declined charge card payment. NSF fees will be waived by paying the balance of tuition owing in full by credit card. Note: 3 instances of default will result in expulsion from your program with re-initiation possible on receipt of all outstanding amounts plus an extension fee of \$99.



## Complaint Resolution Policies

1. **Continuous Improvement Philosophy:** At Knowledge Bureau, we always try to enhance our relationship with all our students by investing in a Continuous Improvement and “EverGreening” philosophy to content development and student services. We invite you to share in this philosophy by helping us to continuously improve and update.

**Continuous Improvement:** When we become aware of errors, omissions or other improvements required we fix those errors and omissions either by personal contact, in the course materials, through use of email and/or our Knowledge Bureau Report, depending upon the urgency and breadth of the matter. We also include clarifications and improvements to Guidance provided for students as required.

**EverGreening:** As change happens continuously in the tax and financial services Knowledge Bureau is committed to keeping its students up-to-date with a world class research library: **EverGreen Explanatory Notes**, which is updated weekly, Knowledge Bureau Report which is a complimentary e-newsletter service provided directly to students, through course updates, revisions and new course development. Please see our disclaimer policies in the courseware and on our website. They set out limitations regarding our content and authorship.

2. **Dissatisfaction during course of study period:** We work with the student to fix the problem to the best of our ability and resources so the student can complete their studies successfully. The student has paid for access to student support as part of the tuition fees for a defined period of time. In cases where the student has not contacted us for help along the way, or has not started the program within the study time allotted time for it, it is considered that the student has used the materials for personal use and there is no further action. As such, there are no refunds.
3. **Dissatisfied on completion of programs:** As per #1 & 2, our mandate is to help students successfully complete their programs. We identify the issues, determine whether courses/materials need adjustments, if there is a legitimate problem with the product or service, make corrections, and teach to the issues. There are no refunds for convenience or failure to start.
4. **Expressing our gratitude.** We sincerely appreciate your help in our ongoing pursuit of excellence. Where a student has helped us identify areas of improvement or required change we may consider giving thanks with a financial credit toward the cost of a future course. The publisher’s decision on this is final and any credits/awards issued may not exceed tuition fees paid.

# Standards of Conduct and Requirements for Licensing and Continued Use of Certification Marks

The Knowledge Bureau offers two certification marks, the **Master Financial Advisor**<sup>™</sup> and the **Distinguished Financial Advisor**<sup>™</sup>, signifying the attainment of mastery and a defined standard of excellence in a field of specialization you have chosen to enhance your professional practice.

**Eligibility.** Successful designates complete six 30-hour online certificate courses in their chosen field of specialization. Alternatively, successful designates may complete the *FastTrack* program, consisting of three exemption exams, three 30-hour online certificate courses and attendance at three Distinguished Advisor Workshops.

**Leadership.** Designates are trained in the Real Wealth Management<sup>™</sup> framework, which teaches a strategy and process to enhance joint decision-making with clients and an inter- advisory team of professionals, in the area of tax planning, financial planning and wealth management; each focused on the accumulation, growth, preservation and transition of sustainable family wealth.

**Annual License.** Designates are granted the permission to use The Knowledge Bureau's Certification Marks behind their name, on their business cards and letterhead. This license for use must be renewed annually by following the Standards of Conduct, specified below.

## Standards of Conduct

Within their chosen field of specialization, Distinguished Financial Advisors and Master Financial Advisors, Real Wealth Management or Executive Business Builder Program, practice with the highest skills for obtaining accountable results with their clients, through a consistent client experience, deep and current technical knowledge, as well as exemplary standards of professional conduct. Required are the following:

- **Mastery:** Successful completion of the six required courses (180 hours) within the specialized field of service studied by the designate or Blending Learning Programs.
- **Ethics:** Good standing under the requirements of all other professional designations and licenses held by the designate; including no criminal convictions or any unethical conduct.
- **Continued Professional Development:** At least 12 hours of study with the Knowledge Bureau, annually. Verifiable and non-verifiable credits are acceptable.

# Knowledge Bureau Calendar of Educational Offerings

	<b>A. Verifiable Credits</b>
<b>KB 24/7: ONLINE CERTIFICATE COURSES</b>	Start anytime. Preferred client discounts are available automatically with logins. <b>(30 CE/CPD credits per course)</b>
<b>FREE TRIAL MODULES</b>	Prepare a chapter of 6 selected introductory and new courses. <b>(2 CE/CPD Credits per trial)</b>
<b>CE SUMMITS</b>	Full day session offered in January, June and October in Winnipeg, Calgary, Vancouver, Edmonton, Ottawa and Toronto. <b>(10 CE/CPD Credits; 30 credits with online course)</b>
<b>DISTINGUISHED ADVISOR CONFERENCE (DAC)</b>	The DAC occurs annually around the Remembrance Day Long Weekend. Limited numbers of free registrations are available to designates in their year of graduation. <b>Grad cut-off: June 30. (15 CE/CPD Credits—varies annually)</b>
	<b>A. Non-Verifiable Credits</b>
<b>EVERGREEN EXPLANATORY NOTES</b>	Stay Up to Date with this comprehensive, tax research library subscription service and electronic planning tools. <b>(12 CE/CPD credits for annual subscription)</b>
<b>KNOWLEDGE BUREAU TOOLKIT</b>	Meet compliance requirements with 14 calculators that document the client relationship experience and provide tax-efficient solutions to trigger questions about life, financial and economic events in your clients’ financial decision-making. <b>(12 CE/CPD credits for annual subscription)</b>

## CE/CPD Timelines and Lapse Remedies/Penalties

To maintain the right to use the certification marks earned with the Knowledge Bureau, these Standards of Conduct must be met annually **by calendar year end**.

**BEFORE DECEMBER 31.** A **60 day grace period – WITHOUT PENALTY** may be reserved by contacting The Registrar in writing no later than **December 31**. **Registration** in a qualifying course, workshop, conference or updating resource is required in this period.

**AFTER DECEMBER 31.** You must select a lapse remedy within the 60 day grace period. If you choose not to do so, you must immediately cease use of the designation mark. You will also lose all VIP tuition fee reductions. The lapse penalties are as follows:

Lapse Penalty Paid by	Penalty Provisions – 2016 year. (Taxes extra)
February 28	\$195 Plus evidence of enrollment in CE/CPD option
March 31	\$295 “
April 30	\$395 “
May 31	\$495 “
June 30	\$595 “
July 31	\$695 “
Thereafter: Pay For Full Retake of the options at the right, at Regular Rate Tuition Fees:	1 Knowledge Bureau certificate course (\$795) or 2 CE Summits (\$595 each) or 1 CE Summit with Post-session Testing (\$595 plus \$397.50)

**Check Your CE/CPD Credit Status:** Designates can check their CE/CPD Credit Progress Report by logging on to the Virtual Campus and checking the VIP Lounge.

# Designation Program Overview

## The Distinguished Financial Advisor Designation Programs

### PROGRAM 1: ESPECIALLY FOR TAX PROFESSIONALS.

We invite you to earn your *Distinguished Financial Advisor* designation as a **DFA-Tax Services Specialist™**. Tax advisors need to prepare a broad profile of personal tax returns as well as learn how to research and apply the details of continuous tax change, using professional tax software and research skills.

**Overview:** This program, teaches professional T1 tax preparation at an introductory, advanced, proprietorship level, how to prepare final returns, and work with cross border issues using the Real Wealth Management approach to tax compliance, tax planning, planning for budget proposals and jurisprudence. It features the choice of three leading software programs to prepare true-to-life case studies: Dr. Tax, Tax Cycle and Profile.

Choose from the following pre-selected courses, or design your own study program.

- Introduction to Personal Tax Preparation
- Intermediate Personal Tax Preparation
- Advanced Family Tax Preparation
- T1 Professional Tax Preparation - Proprietorships
- Final Returns on Death of a Taxpayer
- T3 Basic Tax Preparation

See [www.knowledgebureau.com](http://www.knowledgebureau.com) for detailed course curriculum.

### PROGRAM 2: DFA-BOOKKEEPING SERVICES SPECIALIST™.

By earning your *Distinguished Financial Advisor* designation as a **DFA-Tax Bookkeeping Services Specialist™**, you'll acquire the technical skills required to prepare books and records professionally for small business. Learn to enter data in popular bookkeeping programs, prepare statements, interpret their results under a variety of different business situations and comply with CRA's remittance requirements for tax, payroll and GST/HST. Maximize your value proposition to your clients and their other accounting advisors with your professional mastery of the accounting requirements for the lifecycle of a business.

**Overview:** You will acquire the skills to facilitate smooth tax compliance and audit-proof documentation as well as ongoing business planning for the employee, investor and owner- managed firms throughout the lifecycle of the business. The program requires the application of sound accounting principles, advanced bookkeeping for a variety of profiles, advanced payroll, managerial accounting, and an introduction to corporate tax filing. It features two leading software programs: Simply Accounting and QuickBooks.

Choose from the following pre-selected courses, or design your own study program.

- Bookkeeping for Small Businesses
- Advanced Payroll for Small Business
- Debt and Cash Flow Management
- Managerial Accounting and Budgeting
- Accounting for Multiple Business Profiles
- Accounting for Business Growth and Transition

See [www.knowledgebureau.com](http://www.knowledgebureau.com) for detailed course curriculum.

# The MFA™ Designation Programs

## PROGRAM 3: MFA-RETIREMENT SERVICES SPECIALIST.

With this designation you and your team will sharpen knowledge and skills in providing tax-efficient retirement readiness planning services to help your clients achieve the after-tax income they require both pre- and post-retirement, by planning for the capital required to fund retirement throughout working life, and preparing for the transition from capacity to incapacity and death. Learn how to construct investment and retirement portfolios with tax efficiencies in mind.

**Overview.** Your mastery is developed using leading edge, tax efficient calculators and tools that assist you in demonstrating the effective use of financial resources in families.

Choose from the following pre-selected courses, or design your own study program.

- Debt and Cash Flow Management
- Fundamentals of Succession Planning
- Tax-Efficient Retirement Income Planning
- Tax Strategies for Investors
- Portfolio Risk Management in Retirement
- Use of Trusts in Tax and Estate Planning

See [www.knowledgebureau.com](http://www.knowledgebureau.com) for detailed course curriculum.

## PROGRAM 4: MFA-BUSINESS TAX SERVICES SPECIALIST.

Developed especially for advisors to small business corporations, the designated **MFA- Business Services Specialist** provides extra value in joint-decision making around family business growth and succession, using wealth management skills to enable tax-efficient results from business operations, in preparation for future transitions.

**Overview:** Your mastery begins with a sound understanding of wealth planning strategies as which provides the technical backdrop for tax planning for micro businesses moving from unincorporated to corporate structures. The focus is on advising family businesses to plan for compensation for each family members as well as future succession. Learn to speak to and understand the accounting for transactions flowing from business transitions on sale or transfer to family members or third parties.

Choose from the following pre-selected courses, or design your own study program.

- Advising Family Businesses
- T2 Tax Preparation for Small Business
- T2 Tax Preparation for Professional Businesses
- Business Valuation for Advisors
- Cross Border Taxation
- Accounting for Business Growth and Transition or Optional Course of Your Choice

See [www.knowledgebureau.com](http://www.knowledgebureau.com) for detailed course curriculum.

Or . . .Take the FastTrack! New from Knowledge Bureau! Complete your next designation in half the time to speed up the new value propositions your team can offer to your clients. Enhance your revenues, increase your service and grow your team...all from your educational friends at...



To contact us: Call **1-866-953-4768** or email [reception@knowledgebureau.com](mailto:reception@knowledgebureau.com)

# Accreditation & CE Credits

The Knowledge Bureau is a private, designated educational institute which confers certification and the use of certification marks to qualifying graduates of its programs. MFA and DFA - Specialist graduates are licensed to use these certification marks, which can be maintained annually with a minimum of 12 hours of ongoing continuing professional development from the Knowledge Bureau (see Standards of Conduct)

Other professional organizations and regulators recognize courses (self-study, workshop and conferences) given by the Knowledge Bureau, generally providing 1 CE/CPD credit per hour of studies. Visit [www.knowledgebureau.com](http://www.knowledgebureau.com) for more information on accreditation and CE.

## Accreditation of Knowledge Bureau by Industry

### ***Insurance Advisors***

AIC: *Alberta Insurance Council*

CSF: *Chambre de la Securite Financiere*

FPSC: *Financial Planning Standards Council*

FSCO: *Financial Services Commission of Ontario*

### ***Investment Advisors and Financial Advisors***

Advocis: *The Financial Advisors Association of Canada*

FPSC: *Financial Planning Standards Council*

IIROC: *Continuing Education Course Accreditation Process (CECAP) centre*

### ***Tax, Accounting, Bookkeeping***

CA: *Chartered Accountants*

CGA: *Certified General Accountants*

CMA: *Certified Management Accountants*

IPBC: *Institute of Professional Bookkeepers of Canada*

Ledgers: *Ledgers Canada*

RPA: *Registered Professional Accountants Association of Canada*





# Registration Forms

- Certificate Courses
- Distinguished Advisor Workshops
- Distinguished Advisor Conference

## IDENTIFICATION:

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_

Postal Code \_\_\_\_\_ E-Mail \_\_\_\_\_ Fax \_\_\_\_\_

Phone: Home/Mobile/Work \_\_\_\_\_

Current Designations \_\_\_\_\_ Referred by \_\_\_\_\_ Student ID # \_\_\_\_\_

## CHOOSE PROGRAMMING To specialize select 4 courses in your preferred discipline plus two others from any program.

### TECHNICAL SKILLS MASTERY

**DFA - Personal Tax Services Specialist™**

- Introduction to Personal Tax Preparation
- Intermediate Personal Tax Preparation
- Advanced Family Tax Preparation
- T1 Professional Tax Preparation- Proprietorships
- Final Returns on Death of a Taxpayer
- T3 Basic Tax Preparation

**MFA - Retirement Services Specialist™**

- Debt and Cash Flow Management
- Fundamentals of Succession Planning
- Tax-Efficient Retirement Income Planning
- Tax Strategies for Investors
- Portfolio Risk Management in Retirement
- Use of Trusts in Tax and Estate Planning

**DFA - Bookkeeping Services Specialist™**

- Bookkeeping for Small Businesses
- Advanced Payroll for Small Business
- Debt and Cash Flow Management
- Managerial Accounting and Budgeting
- Accounting for Multiple Business Profiles
- Accounting for Business Growth and Transition

**MFA - Business Tax Services Specialist™**

- Advising Family Businesses
- T2 Tax Preparation for Small Business
- T2 Tax Preparation for Professional Businesses
- Business Valuation for Advisors
- Cross Border Taxation
- Optional Course

### BUSINESS SKILLS MASTERY

**RWM - Real Wealth Manager™ Program**

The Pre-Eminent Standard in Wealth Management Services

**EBBP - Executive Business Builder Program™**

Especially for Owner Managers and Entrepreneurs

## BEST TUITION & STUDY PLAN

## EZ-PAY PLAN

<i>DFA-Specialist™ and MFA™ Programs, RWM™ and EBBP™ MASTERY</i>	<i>Study Period</i>	<i>Full Pay - Preferred Client Rate</i>	<i>Savings</i>	<i>Cost per course</i>	<i>Program Fees (\$795 or \$995/course)</i>	<i>EZ-Pay Monthly Payments (tax to be added to first payment)</i>
<input type="checkbox"/> <b>MASTERY</b> 6 courses, 180 CE Hours	18 months	<b>\$3,800</b>	<b>20%</b>	<b>\$635</b>	<b>\$4,770</b>	<b>\$265 x 18 months</b>
<input type="checkbox"/> 5 courses, 150 CE hours	15 months	<b>\$3,260</b>	<b>18%</b>	<b>\$650</b>	<b>\$3,975</b>	<b>\$265 x 15 months</b>
<input type="checkbox"/> 4 courses, 120 CE hours	12 months	<b>\$2,670</b>	<b>16%</b>	<b>\$670</b>	<b>\$3,180</b>	<b>\$265 x 12 months</b>
<input type="checkbox"/> <b>DIPLOMA</b> 3 courses, 90 CE hours	9 months	<b>\$2,050</b>	<b>14%</b>	<b>\$685</b>	<b>\$2,385</b>	<b>\$265 x 9 months</b>
<input type="checkbox"/> 2 courses, 60 CE hours	6 months	<b>\$1,400</b>	<b>12%</b>	<b>\$700</b>	<b>\$1,590</b>	<b>\$265 x 6 months</b>
<input type="checkbox"/> 1 course, 30 CE hours	3 months	<b>\$715</b>	<b>10%</b>	<b>\$715</b>	<b>\$795</b>	<b>\$265 x 3 months</b>
<input type="checkbox"/> <b>RWM™</b> 1 course, 30 CE hours	3 months	<b>\$895</b>	<b>10%</b>	<b>\$895</b>	<b>\$995</b>	<b>\$332 x 3 months</b>
<input type="checkbox"/> <b>EBBP MASTERY</b> 6 courses, 180 CE hours	18 months	<b>\$4,775</b>	<b>20%</b>	<b>\$795</b>	<b>\$5,970</b>	<b>\$332 x 18 months</b>

## REGISTER BY MARCH 15 FOR ADDITIONAL SAVINGS: FULL PAYMENT ONLY

<i>DFA-Specialist™ and MFA™ MASTERY Programs, and EBBP™ MASTERY</i>	<i>Full Pay - Preferred Client Rate</i>	<i>Savings</i>	<i>Cost per course</i>
<input type="checkbox"/> <b>FULL MASTERY OPTION ONLY: Register by March 15 and save additional \$150</b>	<b>\$3,650</b>	<b>23%</b>	<b>\$610</b>
<input type="checkbox"/> <b>FULL EBBP MASTERY OPTION ONLY: Register by March 15 and save additional \$150</b>	<b>\$4,625</b>	<b>23%</b>	<b>\$770</b>

Note: cost per course is rounded to the nearest \$5. **BONUS!** Register online and save additional \$25.

## CHOOSE PAYMENT OPTIONS

**FULL PAYMENT (Save the Most!)** \$ \_\_\_\_\_

**EZ-PAY PLAN (1st payment only now, see above)** \$ \_\_\_\_\_

**HARD COPY Textbook # Courses \_\_\_\_\_ x \$95** \$ \_\_\_\_\_

**SUBTOTAL** \$ \_\_\_\_\_

**GST/HST (885004713RT001)** \$ \_\_\_\_\_

**TOTAL DUE NOW:** \$ \_\_\_\_\_

## CHOOSE A PAYMENT METHOD

Credit Card  Visa  MasterCard  Amex

Card Number \_\_\_\_\_

Expiry Date \_\_\_\_\_ / \_\_\_\_\_ Amount \$ \_\_\_\_\_

Name on Card \_\_\_\_\_

Signature \_\_\_\_\_

EZ-Pay: 15 days after registration for subsequent payments. For Curriculum, Academic and Refund Policies, and Procedures and Technology Specs go to [www.knowledgebureau.com/index.php/about-us/knowledge-bureau-policies/](http://www.knowledgebureau.com/index.php/about-us/knowledge-bureau-policies/)

Are You Receiving Funding? Yes  or No  Indicate:  Employer,  EI Program,  Provincial or  Federal, Name of Fund/Grant \_\_\_\_\_

How did you hear about us?  Mail  Email  Internet  Social Media  Referred by \_\_\_\_\_

I agree to receive course updates, scheduling, communications, certification and transcripts from Knowledge Bureau.



**Knowledge Bureau®**

Excellence in Financial Education

2003

Celebrating 15 years

2018

Register by  
March 15  
to Save on Tuition Fees!

## YOU TOO CAN BENEFIT FROM NEW CREDENTIALS IN 2018:

Study Online in Comfort of Your Home or Office,  
Train Staff Too.

### Our Graduates Explain Why:



*"The DFA - Tax Services Specialist stream of courses teach not only the practical application of tax legislation and interpretation, but also what is probably the most advantageous skill set: How to Think. The courses give you the information required, but not on a platter. You need to develop the ability to think in order to apply the lessons learned in a practical manner."*

Alan R., MFA™, DFA - Tax Services Specialist™, ON

*"Completing the DFA-Bookkeeping Specialist Program has helped me to achieve the quality of knowledge and professionalism to meet client needs for bookkeeping and corporate tax services."*

Michelle S., DFA - Bookkeeping Services Specialist™, AB

*"Obtaining my MFA designation and having the ability to tap into the Knowledge Bureau "toolbox" is invaluable. This extra education has deepened my knowledge in my profession; plus, having access to cutting-edge resources increases my credibility and fosters trust with my clients."*

Dani W., MFA - Retirement Services Specialist™, SK

*"I have found the MFA program to be extremely useful in dealing with my business owner clients. Previously I was working on the CFP program and found that it was extremely theoretical and not useful for what I was doing."*

Don S., MFA - Business Tax Services Specialist™, MB

*"A well-organized and comprehensive course written in simple, easy to understand language. The audio presentation is excellent as well. I have learned the principles in Real Wealth Management, its process and applications. I liked all the different calculators to assist in financial decision making. I enjoyed the audio presentation that outlines each lesson's key learning objectives, which is an excellent supplement to the Knowledge Journal. Excellent tax research explanatory notes."*

Richard L., RWM™, ON

*"The Strategic Business Planning course is an excellent guide for me. I have identified a need that currently is not being met in the marketplace and I'm using this course to develop a new business model, strategy and plan to adequately meet these other needs."*

Kareen R., MFA™, DFA - Tax Services Specialist™, ON,  
Graduate, Executive Business Builder Program - Strategic Business Planning

## We are Leaders in Professional Development

### COURSE COMPONENTS - EVERYTHING IS INCLUDED - USE IT ALL TO SUCCEED!

- **Free Trial and Personal Orientation** by your friendly educational consultant
- **Multi-Media Overview** - Your instructor overviews key concepts in your course
- **Knowledge Bureau Journal** - a comprehensive desk top reference with detailed chapter-by-chapter study notes
- **Personal Support** from your instructor by email.
- **EverGreen Explanatory Notes** - expand your knowledge and skills with this comprehensive online reference library
- **Practice Management Thesis (PMT)** -Your formal case study online: a great review before your final exam.
- **Testing** - Chapters end with multiple-choice quizzes and true-to-life cases. A comprehensive final exam is written at the end of your studies.
- **Tax Deductibility** - Your T2202A and payment receipts available in your KB Virtual Campus.
- **Transcripts & Progress Reports** - Issued quarterly for your reference or compliance purposes.
- **Certification & Accreditation** - to verify your continuing education with clients, management, professional organizations and regulators.

Experience  
Knowledge Bureau  
Education Programs and  
Courses Risk Free.

TAKE  
A FREE TRIAL  
TODAY

Visit  
[www.knowledgebureau.com](http://www.knowledgebureau.com)  
or  
call our educational  
consultant today!  
**1-866-953-4769**

# DESIGNED FOR ADVISORS IN PRACTICE



Buy All Three Workshops  
and Save  
the Most!

## SHARPEN YOUR SKILLS, MEET EXPERT INSTRUCTORS AND NETWORK WITH PEERS: Explore Recent Tax and Economic Changes and Build Your Value Proposition

For agenda and venue details see [knowledgebureau.com](http://knowledgebureau.com) or call Toll Free 1.866.953.4769

### Interactive Workshops: 2018/2019 Calendar of Events

#### Early Registration Ends May 15, 2018

**SPRING 2018  
CE SUMMIT**

**EARN  
10  
CE CREDITS**

**Post Budget Action Strategies  
For Tax and Financial Advisors**

May 29	>	Winnipeg
May 30	>	Calgary
May 31	>	Vancouver
June 6	>	Toronto

#### Early Registration Ends October 15, 2018

**FALL 2018  
CE SUMMIT**

**EARN  
10  
CE CREDITS**

**Year-End Planning:  
For Investors and Small  
Businesses**

November 2	>	Winnipeg
November 5	>	Vancouver
November 6	>	Calgary
November 7	>	Toronto

#### Early Registration Ends January 10, 2019

**WINTER 2019  
CE SUMMIT**

**EARN  
10  
CE CREDITS**

**Advanced 2019  
Personal Tax Update**

*Canada's the most comprehensive  
T1 bootcamp*

January 17	>	Winnipeg
January 21	>	Toronto
January 22	>	Ottawa
January 23	>	Calgary
January 24	>	Edmonton
January 25	>	Vancouver

#### What's Included:

- Pre-Session: Reading in EverGreen Explanatory Notes
- In-Session: Cutting-Edge instruction from industry experts
- Post-Session: Special Tuition Fees for Online Studies
- Comprehensive Knowledge Journal
- Lots of Great Food & Networking Opportunities
- Valuable Prizes and Surprises!



*"The wealth of knowledge is impressive." H. Janda, ON*

*"We close the office so everyone can attend - it provides tremendous value to our clients" Brenda A, AB*

[www.knowledgebureau.com](http://www.knowledgebureau.com)

phone: 1.866.953.4769

email: [registrar@knowledgebureau.com](mailto:registrar@knowledgebureau.com)

CE Summits™ and Distinguished Advisor Workshops™ are trademarks of Knowledge Bureau, Inc.

HOW TO REGISTER: **Online:** knowledgebureau.com

**Toll-Free:** 1-866-953-4769 **Fax:** 1-204-953-4762

**Scan/Email:** registrar@knowledgebureau.com

**Each Summit: 10 CE/CPD Credits (includes in-class and pre-reading work)**

MAKE YOUR SELECTIONS:			
CE SUMMIT SELECTION For detailed agenda see www.knowledgebureau.com/workshops	SELECT LOCATION	REGISTRATION FEES Taxes Extra	
<input type="checkbox"/> <b>SPRING 2018 CE SUMMIT</b> Post Budget Action Strategies for Tax and Financial Advisors  <b>Early registration deadline:            May 15, 2018*</b>	<input type="checkbox"/> May 29 > Winnipeg <input type="checkbox"/> May 30 > Calgary <input type="checkbox"/> May 31 > Vancouver <input type="checkbox"/> June 6 > Toronto	<b>Multiple Summit Rates</b>	<b>Single Summit Rates            Enrol by Early Registration</b>
		<input type="checkbox"/> <b>Trio - Take All Three            or Bring Three to            One</b>  <b>Save the Most!</b> <b>\$990</b> (\$330 each - taxes extra)	<b>Designate</b> <input type="checkbox"/> \$330 each
<input type="checkbox"/> <b>FALL 2018 CE SUMMIT</b> Year-End Planning: For Investors and Small Businesses  <b>Early registration deadline:            October 15, 2018*</b>	<input type="checkbox"/> November 2 > Winnipeg <input type="checkbox"/> November 5 > Vancouver <input type="checkbox"/> November 6 > Calgary <input type="checkbox"/> November 7 > Toronto	<input type="checkbox"/> <b>Duo - Take Two or            Bring Two to One</b>  <b>\$798</b> (\$399 each - taxes extra)	<b>Early Registrant</b> <input type="checkbox"/> \$495 each
			<b>Regular Registration            (after deadlines)</b> <input type="checkbox"/> \$595 each
<input type="checkbox"/> <b>WINTER 2019 CE SUMMIT</b> Advanced 2019 Personal Tax Update  <b>Early registration deadline:            January 10, 2019*</b>	<input type="checkbox"/> January 17 > Winnipeg <input type="checkbox"/> January 21 > Toronto <input type="checkbox"/> January 22 > Ottawa <input type="checkbox"/> January 23 > Calgary <input type="checkbox"/> January 24 > Edmonton <input type="checkbox"/> January 25 > Vancouver		<b>Table of 6</b> <input type="checkbox"/> \$246 per person (attach list of delegates)

\* Please register by the deadlines to receive the hard copy of the Knowledge Journal at no extra cost. Regular cost is \$395.

SIGN ME UP!			
Please include your name as you want it to appear on your certificate.		Returning Client ID / Student Number: _____	
		Referred by: _____	
Name	Designations/Licenses		
Company	_____		
Address	City	Province	Postal Code
Email	_____		
Phone - Work	Mobile	Twitter	
Are you mainly involved in: <input type="checkbox"/> Taxation and Accounting Services <input type="checkbox"/> Bookkeeping Services <input type="checkbox"/> Financial Services			

**DISTINGUISHED ADVISOR MENTORSHIP MEETINGS**

Learn how to become a centre of influence as a teacher, mentor and Fellow of Knowledge Bureau. If you are a graduate of the RWM, MFA or DFA-Specialist Programs please indicate your interest in attending these complimentary break-out sessions at the spring and fall CE Summits. RSVP is required.

 **RSVP - Spring 2018 CE Summits - City:** \_\_\_\_\_  **RSVP - Fall 2018 CE Summits - City:** \_\_\_\_\_

PAYMENT METHODS (Instalment Plan is possible – Call 1.866.953.4769 for details)			
<input type="checkbox"/> Designate	1 x \$330	Total Fees \$	Plus GST/HST \$
<input type="checkbox"/> Early Registration	1 x \$495	Payment Information: Credit Card Type <input type="checkbox"/> Visa <input type="checkbox"/> MC <input type="checkbox"/> Amex	
<input type="checkbox"/> Trio (Take 3 or 3 at one)	1 x \$990	Card Number: _____	Expiry Date: _____
<input type="checkbox"/> Duo (Take 2 or 2 at one)	1 x \$798	Name on Card: _____	
<input type="checkbox"/> Late Registration	1 x \$595	Signature: _____	
<input type="checkbox"/> Table of 6	6 x \$246 = \$1,476	Note: \$45 fee for credit card declines.	
<b>Total Fees</b>	\$ _____	<input type="checkbox"/> I agree to receive content update notifications, information about educational summits and transcripts on my progress as a student with Knowledge Bureau.	

# 15<sup>TH</sup> ANNUAL DISTINGUISHED ADVISOR CONFERENCE

Early Registration  
Ends  
March 15

## THEME:

### THE CHANGING FACE OF COMMUNITY - *Collaboration with Impact*



**WHAT IS DAC?** The DAC is Canada's pre-eminent educational event for the top wealth advisors in the tax and financial services.

**WHY THIS THEME?** As an industry and as individuals lucky enough to live in Canada, it's a great time to work "above our privilege" - that is, to set higher goals, improve services and to give back more in mentorship and engagement to a new client base with vastly different demands of their tax and financial advisors.

**THE CHALLENGE?** To strive for higher standards of care, a strategic look at the new issues that shape demographic needs, and the resulting tax and economic policies in Canada is critical, in order to interpret what that means for clients in the tax and financial services.

**WHO ARE THE SPEAKERS?** Experts and visionaries from all sides of the industry including noted senior leaders and serious up-and-comers, will help you change your mindset, refresh your vision, rework your mission and then execute on it!

**WHO ATTENDS?** Join approximately 200 delegates from across Canada for a rich educational experience and an outstanding time networking with other like-minded advisors who quickly become new friends and colleagues. One quarter come from the tax accounting profession; the rest are investment, insurance and wealth planning specialists. This mix guarantees lively collaboration and engaged learning by the multiple stakeholders who participate in stewarding family wealth.

**MAKE A GREAT DECISION:** Join the Who's Who: come to experience education differently at a higher standard.

## JOIN US NOVEMBER 11-14 IN BEAUTIFUL QUEBEC CITY!

**Experience Education Differently: Reserve Your Spot Today.**

# 15TH ANNUAL DISTINGUISHED ADVISOR CONFERENCE

November 11-14, 2018 in Quebec City

## SIGN ME UP!

Please include your name as you want it to appear on the badge

Referred by \_\_\_\_\_  In-Conference Repeat Client  
Preferred Client ID/Student Number \_\_\_\_\_

Name \_\_\_\_\_

Designations/Licenses \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_

City, Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Email \_\_\_\_\_

Phone (primary) \_\_\_\_\_ Phone (cell) \_\_\_\_\_

Years in business \_\_\_\_\_  Financial Services  Tax Specialist  Accounting  Other \_\_\_\_\_

Spouse's name \_\_\_\_\_ Occupation \_\_\_\_\_

Industry \_\_\_\_\_ Designations \_\_\_\_\_

Dietary Restrictions:  For You \_\_\_\_\_  For Spouse \_\_\_\_\_

## TUITION FEES Register Early and Pay in Full to Save the Most.

Prices subject to change without notice. Tuition Fees may be deductible. See Registration, CE Accreditation, and Refund Policies at [www.knowledgebureau.com/dac2018](http://www.knowledgebureau.com/dac2018)

Early Registration Options	Regular Tuition	Tuition	Spouses	Instalment Plan	
				Add \$95 Instalment Fee and Taxes to First Payment	
Register by March 15	\$2500	<b>\$1795</b>	<b>\$495</b>	<input type="checkbox"/> 6 x \$ 315.00	<input type="checkbox"/> with spouses 6 x \$ 397.50
Register by June 15	\$2500	<b>\$1895</b>	<b>\$495</b>	<input type="checkbox"/> 3 x \$ 663.00	<input type="checkbox"/> with spouses 3 x \$ 828.00
Register by September 15	\$2500	<b>\$1995</b>	<b>\$595</b>	FULL PAYMENT ONLY	

**New! Business Builder's Retreat** on November 10-11, 2018.

Students in Executive Business Builder Program - No additional Charge.  Others - Only \$995 plus taxes

**Registration:** includes approximately 15 CE/CPD Credit hours, journal, accreditation, certification, opening reception, breakfasts, mimosa breaks, group gala dinner. Visit agenda often as speakers and topics are added. Enquire about a 10% reduction on tuition for multiple enrolments from your group.

**Graduate Ceremony:** MFA™ and DFA-Specialist™ students and grads are invited to this complimentary celebration of excellence.

**Spousal Fees:** Spouses may attend all activities, but may not certify; registration as a delegate is required to do so.

**No shows** for complimentary events will be charged \$595 plus taxes to cover costs of pre-paid meals and other expenses.

## PAYMENT METHODS

**Tuition Fees:**  VISA  MasterCard  American Express

Card Number \_\_\_\_\_

Expiry \_\_\_\_\_

Signature \_\_\_\_\_

**Tuition Paid in Full**  Self \$ \_\_\_\_\_  Spouse \$ \_\_\_\_\_

**E-Z Payment Plan** Add Taxes and \$95 to first payment then provide equal monthly payments ending 15th of each month.

Taxes \$ \_\_\_\_\_ **Total \$** \_\_\_\_\_

(GST # 885004713RT00001)

## HOTEL ARRANGEMENTS

Venue: Hilton Quebec City. All rooms must be booked with Knowledge Bureau for best rates: \$159.00 Canadian plus taxes. Available on a first come, first served basis. Credit card will be used to pre-pay hotel rooms on September 15th, 2018 in full. Venue details at [knowledgebureau.com/dac2018](http://knowledgebureau.com/dac2018).

Hotel Arrival: \_\_\_\_\_

Hotel Departure: \_\_\_\_\_

Number of guests: \_\_\_\_\_

King  Queen (bed size not guaranteed)

## HOW TO REGISTER

Phone: 1-866-953-4769 (toll free)

Fax: 1-204-953-4762

Online: [knowledgebureau.com/dac2018](http://knowledgebureau.com/dac2018)

Email: [registrar@knowledgebureau.com](mailto:registrar@knowledgebureau.com)

Yes, please update me on conference, agenda and venue details, and registration updates, CE/CPD transcripts & certificates, through Knowledge Bureau Report, by phone, mail, or email.

## YOUR STATUS

- Delegate  Delegate-Spouse  Sponsor  Potential Sponsor  KB Student  
 Delegate-Designate  Speaker  Speaker-Sponsor  Event Planner  Staff

# 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 the knowledge, skills and confidence financial practitioners need to specialize in providing tax efficient investment, retirement, business and estate planning services. Its network of graduates in certificate courses, diploma and designation programs spans to thousands across Canada

Our Curriculum: Knowledge Bureau publishes and delivers comprehensive online courses leading to certification, diplomas and designation. We are the home of the RWM™ (The Real Wealth Manager) program, MFA™ (Master Financial Advisor) designation, which signifies specialization in business, retirement, succession and estate planning, as well as the DFA-Tax Services Specialist™ and DFA-Bookkeeping Services Specialist™ designations for professionals in the tax accounting services.

The programs are available 24/7 and curriculum can be customized for specific firm requirements. Knowledge Bureau also offers CE Summits, held in major centres across Canada. These day long workshops offer ongoing CE/CPD opportunities, taught by industry leaders in a "blended learning" framework: you can meet your online course instructors and industry experts, ask questions and network with your peers to supplement your online training.

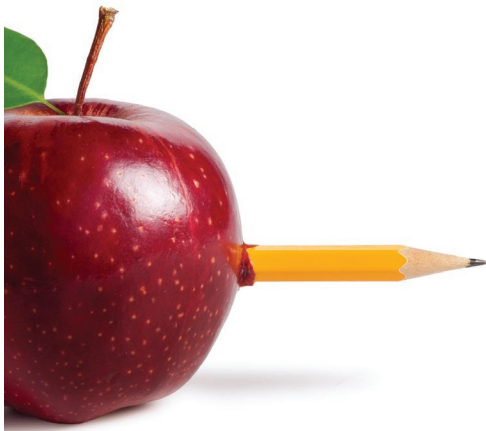
For more experienced members of your team, Knowledge Bureau provides the opportunity to think strategically about wealth management trends, leadership and mentorship at an annual international event, the Distinguished Advisor Conference™, which takes Canadian advisors from across Canada to places their clients go to retire.

Finally, Executive Business Builder Program built to help business owner-managers acquire the skills to advance the growth of their business equity with strategic business skills. We also partner with national corporate clients and academic institutions, custom-designing CE modules, webinars, and keynotes to meet specific organizational goals in financial education.

Finally, Knowledge Bureau is a national publisher of the Knowledge Bureau Network of Newsbooks, Reports and Video Tutorials which are designed to empower the relationship between advisors and their clients. The goal is to hone a three-part role for advisors - Educator, Advocate and Steward - through highly interactive educational experiences with clients.

**Thousands of professionals have taken tens of thousands of professional development courses from this Canada's most comprehensive financial educator.**

450,900	online course module registrations leading to CE/CPD credit
17,100	Knowledge Bureau Report subscribers
19,100	Technical training certificates issued
9,370	Active certificate course students in diploma and designation programs
10,400	Distinguished Advisor Workshop & Distinguished Advisor Conference attendees
1,540	Distinguished Financial Advisor™ and Master Financial Advisor™ Designation program students



**GET A KNOWLEDGE BUREAU EDUCATION.**

**We'll teach you what to do and how to execute your professional financial skills.**



**Knowledge Bureau®**  
Excellence in Financial Education

2003

*Celebrating 15 years*

2018





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2003

*Celebrating 15 years*

2018

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