



Knowledge Bureau[®]
Excellence in Financial Education

THE SPRING DISTINGUISHED ADVISOR WORKSHOP:
THEME: *Tax Secrets in Retirement, Estate and Succession Planning*

Featuring the New 2016 Knowledge Bureau Retirement Income Planning Calculators

RSVP BY MAY 15	Call 1-866-953-4769 to Register; Online: www.knowledgebureau.com/daw
DATES	Winnipeg May 24; Calgary May 25, Vancouver May 26, Toronto May 31
VENUES	See Workshop tab at knowledgebureau.com/daw
KEYNOTE SPEAKERS (Hotlink all)	Evelyn Jacks, MFA, DFA-Tax Services Specialist Alan Rowell, MFA, DFA-Tax Services Specialist Larry Frostiak, FCA, CFP, TEP
SPONSORS & SPECIAL GUESTS (Hotlink all)	Andy Fisher, Farber Financial, Chris Fudge, Intuit Canada Marc Labrecque, TaxCycle Liberty Tax

APPROACH: Canadian tax law continues to undergo a significant reform which will impact Boomer families in particular. Any financial professional working towards tax efficient retirement income accumulations, growth, preservation and transition, will want to schedule in this must-attend one day event, being held ***in Winnipeg, Calgary, Vancouver, and Toronto***, respectively.

WHAT WILL YOU LEARN: Answer questions on the most recent personal, corporate and trust tax changes that affect retirees and their heirs. Using a case-study approach you will also learn retirement income layering, averaging and splitting with a view to both income adequacy and the minimization of capital encroachment. How to transfer assets in life and at death is covered in detail for both investors and in particular for business owners.

WHY IS THIS CONTENT ESPECIALLY TIMELY OR TOPICAL? Enhance your value proposition in tax efficient retirement and succession planning, integrating the latest tax changes to preserve family wealth. Learn how to structure tax efficiencies into retirement plans and asset transfers to family members. The integration of personal, corporate and trust structures will be discussed with the view to empowering heirs. See detailed agenda below.

KEY BENEFITS FOR AUDIENCE: You'll learn the theory, practical examples and come away with comprehensive notes, tools and research opportunities. Lean in through a case study and peer-to-peer discussion approach.

THE SPEAKERS: Join some of Canada's most illustrious speakers and specialists on the subjects for the most comprehensive retirement and succession planning update you'll attend this year.

INCLUDED WITH YOUR TAX DEDUCTIBLE TUITION: REGISTER BY MAY 15 AND SAVE MORE!

This one-day workshop is delivered with three components; pre-reading, in-class session, and a post-session online course component (the latter is optional):



CE/CPD Credits. Earn a beautiful certificate, a full credit towards your MFA™ or DFA-Tax or Bookkeeping Services Specialist™ Designations and CE/CPD credits as described below:

- **In-Class Session:** Earn 6.5 CE/CPD credits with the completion of your in-class evaluation.
- **Cutting Edge Detail:** Learn the detailed provisions of the *March 22, 2016 Federal Budget* and the comprehensive personal and business planning changes that affect tax and wealth advisors. Detailed Agenda follows. (hotlink)
- **Comprehensive Knowledge Journal** featuring the latest research in retirement and succession planning, case studies and PowerPoint presentations will be included.
- **All New 2016 Calculators:** Answer your clients’ questions about the real tax cost retirement income planning using Knowledge Bureau’s new 2016 Calculators including the *2016 Income Tax Estimator, 2016 Tax Efficient Retirement Income Calculator, and the CPP Income Estimator. Free access to the calculators will be included until June 24.*
- **Case Studies on Retirement Planning Techniques:** Learn a case study approach to retirement, wealth and transition planning from Canada’s top experts on the subject. Learn tips in mastering the critical conversations you should be having with your clients about selecting Powers of Attorney, Executors and a professional team to assist with retirement, investment and asset transfer decisions in critical transition periods, too.
- **Relationship Management with CRA.** Learn practice management tips in running a technologically savvy practice with software solutions that can assist with all aspects of your business growth.
- **Pre-Session Reading:** Come better prepared for your session! Plus earn 3.5 non-verifiable credits by reading ten topics in *EverGreen Explanatory Notes*.

Budget 2016 – Personal Tax Changes	Capital Asset Dispositions
Capital Gains Deduction	Registered Disability Savings Plan
Death of a Taxpayer	Registered Retirement Savings Plan
Transfer of Losses Between Spouses	Registered Retirement Income Plan
Bankruptcy	Retirement Planning (Corporate)

- **Great Food!** The all-inclusive workshop fees also include lunch, coffee, and snacks and **New! Wine and Cheese Reception**
- **Post-Session Online Course:** Earn 30 more CE Credits and a full course credit towards the *MFA-Retirement and Estate Planning Services Specialist* designation at a reduced tuition fee. **Save \$130 and gain access to personal email instruction: Until June 24 only.**

OUR ILLUSTRIOUS KEYNOTE SPEAKERS:

		
Evelyn Jacks, MFA, DFA-Tax Services Specialist	Larry Frostiak, FCA, CFP, TEP	Alan Rowell, MFA, DFA-Tax Services Specialist
PRESIDENT, <i>Knowledge Bureau</i> One of Canada's Top 25 Women of Influence, Author of 52 books	Founding partner of <i>Frostiak & Leslie</i> Chartered Accountants Inc. STEP Founder Award Winner	Founder, <i>The Accounting Place</i> , Master Instructor, Knowledge Bureau


OUR NOTED SPONSOR-SPEAKERS:


		
ANDY FISHER: Partner and Licensed Insolvency Trustee	CHRIS FUDGE: Intuit Canada's Accountant Business Leader and formerly the Vice President of Hewlett Packard's Commercial and Consumer Business	MARC LABRECQUE: Co-Founder of Trilogy Software, Marc is one of Canada's leading tax and accounting business development professionals
		



MANY THANKS TO OUR BREAK SPONSORS:



AGENDA: AFTER THE BUDGET – TAX SECRETS IN RETIREMENT & SUCCESSION PLANNING

7:45 – 8:00	<i>Registration and Coffee</i>	
8:00 – 9:30	<p><i>Opening Keynote:</i></p> <p>THE THREE STAGES OF RETIREMENT: AFTER THE BUDGET Economic Forecasts and Demographic Trends: Before, During and After Retirement New Practice Trends in Real Wealth Management™ New Income Sources in Retirement: Employment, Self-Employment, Severance, Disability Income Sources, Registered and Non-Registered Sources</p>	<p>Evelyn Jacks, President, Knowledge Bureau, MFA, DFA-Tax Services Specialist</p>
9:30 - 10:00	<p><i>Technical Session 1:</i></p> <p>PREPARING STAKEHOLDERS: CHOOSING & PREPARING POA'S AND EXECUTORS It is the day after a devastating disability or death and you are advising a new client – the individual with Power of Attorney or the Executor on his or her financial responsibilities. Learn the ways to approach this important milestone with your clients to ensure financial responsibilities continue seamlessly. Prepare tax efficient financial relief plans for disabled taxpayers and their families and receive a valuable online resource for communicating and assisting clients who take on these important fiduciary duties.</p>	<p>KNOWLEDGE BUREAU RESOURCE BASE</p>
10:00 – 10:25	<p><i>Technical Session 2: STAGE 1: THE THEORY OF PRE- RETIREMENT INCOME PLANNING</i></p> <p>Is your clients' money in the right retirement savings buckets? Which buckets get tapped first, and when? How does a couple save towards that in the most effective way to facilitate income splitting and income averaging between the ages of 55 and 71? Learn how to help your clients invest with the end in mind: sustainable family wealth management throughout the retirement period. Learn the optimal time to take income from CPP, OAS, and RPPs; managing severance packages and disability-related income for early retirements.</p>	<p>Alan Rowell, MFA, DFA-Tax Services Specialist</p>
10:25 – 10:30	<i>Introduction of Break Sponsor</i>	
10:30 - 10:45	<i>Break</i>	<p><i>Sponsored by</i></p> 
10:45 – 12:00	<p><i>Technical Session 3:</i></p> <p>STAGE 2 – CASE STUDY - TAX EFFICIENT RETIREMENT INCOME LAYERING Prepare a tax efficient income plan by layering out income from public and private pension sources over a 25-year average retirement period, using sophisticated software tools to optimize and revisit the plan. Average in the tax-efficient withdrawals of pension income from RRSPs and RRIFs to take advantage of lower middle tax brackets. Finally, manage reinvestments into TFSAs and non-registered accounts for a powerful strategy designed to maximize retirement income. Follow a step by step true to life scenario for a baby boomer couple and their family as they deconstruct their asset base for retirement and reconstruct it for growth and preservation for the future.</p>	<p>Alan Rowell, MFA, DFA-Tax Services Specialist</p>

12:00 – 12:30	<p><i>Practice Management Session 1:</i> CASE STUDY: MANAGING AWAY FROM INSOLVENCY IN RETIREMENT Bankruptcy can happen late in life; but can be avoided with proper planning. The time to discuss debt management is before equity and savings are gone & CRA pounces for unremitted source deductions and/or other taxes. Learn how to expand your role to better steward family wealth in three important case studies: when the owner-manager retires and leaves a talent gap, when defacto directors of a deceased business owner are held personally liable to CRA for business' debts, and when a new owner-director, not previously involved in the business, must sell soon enough to avoid bankruptcy due to their director's liability.</p>	<p>In Toronto: Farber Financial Group featuring Andy Fisher</p> <p>In Western Canada: Alan Rowell</p>
12:30 – 1:00	Lunch	
1:00 – 1:30	<p><i>Practice Management Session 2:</i> FIRM OF THE FUTURE –NEW DIGITAL STOREFRONTS Connecting with your clients is different and exciting in the new digital age. The web is your new storefront, but are you doing that well enough? Are you communicating enough and to the right people? What are the qualities your small business client is looking for? Do you understand how the "Cloud" can be your saving grace.</p>	<p>Chris Fudge Sponsored by </p>
1:30 – 2:25	<p><i>Technical Session 4:</i> CASE STUDY: RETIREMENT INCOME PLANNING FOR TAX AND FINANCIAL ADVISORS Retirement income planning for tax and financial advisors can be particularly interesting as they may be considered to be either employed, employed commission salespeople or self-employed, with income sources flowing to an unincorporated business or a corporation; sometimes both. In each scenario, retirement income planning is impacted differently. Learn how to structure retirement income under each structure, what happens when books of business are sold and in the case of the incorporated advisor, how to structure dividend and other tax efficient income sources for retirement. You'll learn to use income splitting, spot planning opportunities and understand how to handle shareholder loan accounts. Find out how to take money out of the capital dividend account, too.</p>	<p>Larry Frostiak, FCA, CFP, TEP</p>
2:25 – 2:30	Introduction of Break Sponsors	
2:30 – 2:45	Break	
2:45- 4:00	<p><i>Technical Session 5:</i> STAGE 3 CASE STUDY: SECRETS FOR SUCCESSION PLANNING WITH FINANCIAL ADVISORS Your client, a financial advisor, is selling non-financial assets, financial assets, real estate assets and a business. Where will the tax be paid and how much will be paid in the hands of the individuals, corporations or trusts involved? Learn the tax building blocks of effective succession planning for these taxpayers and their heirs. Our case-studies begin with the creation of Family Net Worth Statements; then a plan for the transfer of assets tax efficiently during your client's lifetime and at death.</p>	<p>Larry Frostiak, FCA, CFP, TEP</p>

<p>4:00– 4:30</p>	<p><i>Practice Management Session 3:</i> OPPORTUNITIES IN THE OFF-SEASON: GROWING YOUR TECH-SAVVY PRACTICE</p>	<p>Marc Labrecque <i>Sponsored by</i>  www.taxcycle.com</p>
<p>4:30 – 5:00</p>	<p><i>Closing Reception: Wine and Cheese</i> YOUR OPPORTUNITY TO NETWORK, ASK QUESTIONS AND TO MEET WITH OUR INSTRUCTORS AND SPONSORS</p>	<p>Brought to you by DAW sponsors and  Knowledge Bureau[®] Excellence in Financial Education</p>