

Continuing Professional Development for
Tax Accountants and Wealth Advisors

Certificate Program in Lifecycle Transitions Planning

**Customize your CE / CPD Program.
Choose from over eighty 1 hour modules**



Earn a new Certificate in Lifecycle Transitions Planning when you take 15 CE Savvy™ Biz Ed Micro-Courses from a selection of 80 topics chosen to help you engage more effectively in wealth management conversations.



Earn 15 CE Credits



Qualifies for CRA Tax Credits



Take the Recommended Micro-Course Selection Below or Customize Your Options:

- Your Tax Filing Rights and Obligations
- Understanding Business Structures
- Make Sure Its Deductible: How Business Income is Taxed
- Understanding the Corporate Balance Sheet
- Minimizing Taxes on the Death of a Taxpayer
- Philanthropists - Building Stronger Communities
- HNW Clients - Investing for Market Volatility
- Planning for Cross-Border Investors
- Business Owners Tax on Split Income (TOSI)
- Planning Retirement Income with Registered Assets
- Working with Legal Proxies and Executors
- CCPC Planning: Understanding Shareholder Equity
- Elements of a Successful Wealth Transfer
- Objective-Based Family Wealth Planning
- Planning for Wealth Transition

**Accreditation: 15 KB, IAFE, ICM, MFDA, FP Canada, most Prov.
Insurance Councils**

Tuition Fee | \$995 + tax



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Business Education Courses:

Your Tax Filing Rights And Obligations

As a Canadian taxpayer, the burden of proof is on you during a tax audit. Whether you file as an individual, corporation or trust, you should understand your taxpayer rights and obligations in order to stay on the right side of tax legislation, avoid difficult interactions with Canada Revenue Agency (CRA) and reduce or avoid interest and penalties. This course provides an overview of what is required of you, and what to do when you don't agree with CRA.

Understanding Business Structures

In this module you will learn the differences between the various structures for small businesses. You will learn the difference between registering a business name and creating a corporation. You will also understand the benefits and disadvantages when establishing a sole proprietorship, partnership and corporation. Finally, you will learn about the different roles within the corporation. We will examine the role of shareowner, director, and officer as well as the obligations imposed, and benefits enjoyed by each one.

Make Sure It Is Deductible: How Business Income Is Taxed

It is estimated that there are close to three million small businesses in Canada. Small business owners operate enterprises of every type: professionals, commission salespersons, farmers, fishermen, and revenue property owners. They are people who invest their time and money both to earn a profit and to build equity in their enterprises. This module explores how small business owners can benefit from tax advantages available to them and have the potential to increase substantially the results of their personal time and efforts over the long term.

Understanding The Corporate Balance Sheet

In this course you will learn the difference between the retained earnings of a company and the share capital for accounting purposes, versus for corporate income tax reporting. You will also learn how to identify and explain how different forms of corporate distributions received and paid by a company are subject to tax. You will also explore key issues which might affect the preparation and filing of the corporate T2 Return.

Minimizing Taxes On The Death Of A Taxpayer

There's nothing more certain than death and taxes...and the two actually go hand and hand. Unless you plan properly for the transfer of your wealth before and on death, the taxman will be getting a big slice of your estate. This module reviews why you should be discussing estate planning with your financial advisors and considerations such as taxation, deemed disposition of your assets when you die, and how to preserve your wealth when you have registered plans.

Elements Of A Successful Wealth Transfer

This module is about multi-generational stewardship of family wealth. There are many issues to consider when an affluent family prepares for wealth transition in the context of a sustainable family wealth management plan. But there are complex issues to discuss as a family, so succession planning often takes more time than expected. This module discusses intergenerational wealth transfer and the various complex issues that you need to consider as a family.



Professional Development Courses:

HNW Clients – Investing For Market Volatility

In periods of high volatility, coupled with changing circumstances in the client's affairs, advisors must be proactive with their high net worth clients about the right strategies to manage risks and rewards. In this module, the advisor will discover how to have better conversations with clients about the right investment to address fears of future market volatility that affect age-related savings and withdrawal activities.

Offshore Sojourners – Planning For Cross-Border Investors

This course will look at how certain investments are treated on both side of the border including the tax consequences of transferring some investments from one country to another. As well, it will look at whether some investments are better than others for non-residents.

Business Owners: Tax On Split Income (TOSI)

This course will provide a detailed analysis of the Tax on Split Income ("TOSI") rules, including examples of situations typical for the owner manager. There will also be a discussion on alternative forms of remuneration where TOSI applies. It is critical for professional advisors to understand the implications and planning alternatives available for professionals subject to the TOSI rules on dividend distribution to non-active family members, in particular to provide timely advice to their clients in pre- and post-retirement.

Planning Retirement Income With Registered Assets

Is my retirement portfolio inflation-proof? Is it recession-proof? Will I have to postpone my retirement? These questions may be top-of-mind for your high net worth clients. In this course the student will take a deeper dive into accumulation and de-accumulation strategies to help answer those questions, with the benefit of a strong tax planning lens.

Working With Legal Proxies And Executors

Filing a tax return is the most important financial event for the year for millions of Canadian families. But for executors, it's the responsibility of filing the final returns and distributing what's left after final taxes are paid, that is a most significant responsibility. To help keep a client's wealth legacy intact, advisors can help to position their beneficiaries and executors for success with sound investment and estate planning strategies.

CCPC Planning: Understanding Shareholder Equity

You will learn how certain investments are treated on both sides of the border, tax consequences of transferring some investments from one country to another, and if certain investments are better than others for non-residents. You will be able to recognize issues that may arise when holding certain investments, and opportunities to assist in managing those investments to produce taxpayer's maximum wealth.

Behavioral Finance: Objective-Based Family Wealth Planning

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



Planning For Wealth Transition

You will understand the issues that an affluent family needs to think about when anticipating wealth transition in the context of a family wealth management plan. You will also learn that when your client is considering transitioning the family wealth to the next generation there are several important components that the family should consider well in advance of the eventual transaction.

Philanthropists - Building Stronger Communities

Those who had sufficient wealth to weather the global pandemic have never been more acutely aware of their privilege - and of the income, food, and shelter insecurity now faced by many of their fellow citizens. Hundreds of charities that provide lifelines during times of crisis are, themselves, struggling to stay afloat. Coalitions of charities as well as governments are encouraging financially secure Canadians to lend a hand. Your high-net-worth clients who trust you to advise them on their personal wealth should see you as their key source of advice as to how best to achieve their charitable giving aspirations.

For additional Micro-Course options and course descriptions, visit us online!



"I love the Knowledge Bureau CE Savvy Modules! It will now be our firm's first place to enrich our knowledge and skills while earning our required CE credits to maintain our registrations. Personally, it is easy to login, find the topics of interest, easy to navigate through the courses, and the special effects (pictures, diagrams, animations) make you stay on-line and complete some of those otherwise boring topic Because Knowledge Bureau makes it fresh and exciting!

Thank you for this invaluable tool!"

- Tony Mahabir

