



# 2015/2016 Course Catalogue

Specialist Designation Programs only from



Learn more about how the **MFA™**, **DFA-Tax Services Specialist™** and the **DFA-Bookkeeping Services Specialist™** designation programs can help you grow your business and achieve your goals.

## 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**.

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



# 2015/2016 EDUCATIONAL CALENDAR

## PLAN YOUR PATH TO PROFESSIONAL DESIGNATION As a Master Financial Advisor (MFA) or DFA-Tax Services Specialist

Register online at  
[www.knowledgebureau.com](http://www.knowledgebureau.com)  
or call 1-866-953-4769



### SPRING Online Training

February 15 to May 15

**Start Your Program Online:** Enrol in your MFA™ or Distinguished Financial Advisor™ program – each certificate course takes 4 months to complete.

### JUNE 2015 WORKSHOP

Deadline: May 31, 2015

In-Class and Blended Learning:  
Transition Planning: Trusts & Estates

June 17 > Winnipeg  
June 18 > Calgary  
June 19 > Vancouver  
June 22 > Toronto

**Earn Your 2nd Course Towards Designation:** Continue online with *Final Returns on Death of a Taxpayer* certificate course.

### SUMMER Online Training

June 15 to September 15

**Complete Your 3rd Course and Earn Your Diploma:** You're at the half-way mark to completing your designation! Mark your achievement with a diploma.

### OCTOBER 2015 WORKSHOP

Deadline: October 15, 2015

In-Class and Blended Learning:  
Family Business & Year End Planning

October 28 > Winnipeg  
October 29 > Calgary  
October 30 > Vancouver  
November 2 > Toronto

**Earn Your 4th Course Towards Designation:** Continue online with the *Elements of Real Wealth Management* certificate course.

### FALL Online Training

October 15 to December 15

**Finish Your 5th Course Towards Designation:** Your enriched knowledge and skills will help you grow your practice and increase professional referrals.

### JANUARY 2016 WORKSHOP

Deadline: December 15, 2015

In-Class and Blended Learning:  
Personal Tax Refresher

January 20 > Winnipeg  
January 21 > Calgary  
January 22 > Vancouver  
January 25 > Toronto

**Earn Your 6th Course Towards Designation:** Continue online with the *T1 Advanced Tax* course.

### WINTER Online Training

December 15 to February 15

**Finish Your 6th Course and Earn Your Designation:** Congratulations!

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



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Excellence in Financial Education

\*The 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.



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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**

<b>Career Needs</b>	<b>Educational Goals</b>	<b>Recommendations</b>
<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    IROC    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
T1 Professional Tax Preparation - Basic	T1 Professional Tax Preparation - Advanced	T1 Professional Tax Preparation - Proprietorships

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

4	5	6
Final Returns on Death of a Taxpayer	Cross Border Taxation	Tax Strategies for Financial Advisors



## T1 Professional Tax Preparation – BASIC

### Updated to 2014 Federal Budget

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 upcoming tax year. Professional tax preparation and research software (student versions) are included as one of the course components.

**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 using the income tax software of their choice and researches tax questions using EverGreen Explanatory Notes.

## 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 2014 and Beyond

#### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Income Tax Estimator

Additional Reference Text: *Jacks on Tax*

Professional Software for Completion of Case Studies

- ProFile
- DR Tax
- TaxCycle

#### 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



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## T1 Professional Tax Preparation – ADVANCED

### Updated to 2014 Federal Budget

By: Evelyn Jacks, Walter Harder

#### Program: Tax Services Specialist

Fully updated to the most current Federal Budget. 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 **T1 Professional Tax Preparation – Basic** course be completed before enrolling in T1 Professional Tax Preparation – Advanced 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 and DR Tax's DT Max software are provided with the course.

**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:

- T-Slip Guide
- Line by Line Tax Forms Review
- Line by Line Tax Update

## 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

- Income Tax Estimator
- Marginal Tax Rate Calculator
- CPP Income Calculator
- Registered vs Non-Registered Savings Calculator

Additional Reference Text: *Essential Tax Facts 2013*

Professional Software for Completion of Case Studies

- ProFile
- DR Tax
- TaxCycle

Distinguished Advisor Workshop:

January Personal Tax Bootcamp (additional in-class fees apply; classes available in Toronto, Winnipeg, Calgary, Vancouver)

### 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



## T1 Professional Tax Preparation – PROPRIETORSHIPS

### Updated to 2014 Federal Budget

By: Evelyn Jacks, Walter Harder

#### PROGRAM: Tax Services Specialist

Unincorporated small business returns are increasingly in demand as an 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 T1/T2/T3/T5013, and TaxCycle T1/T2 software 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.

## Knowledge Journal:

### Table of Contents

- 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

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Income Tax Estimator

Professional Software for Completion of Case Studies

- ProFile
- DR Tax
- 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

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## Final Returns on Death of a Taxpayer

By: Walter Harder

### PROGRAM: Tax Services Specialist, Succession and Estate Planning 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 2014 tax returns for deceased taxpayers and their surviving spouses. All known tax changes, including those that will come into effect after 2015 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)

## 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

- 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

### KNOWLEDGE BUREAU TOOLS INCLUDED:

EKnowledge 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.

### MARKS ALLOCATION:

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



## Cross Border Taxation

By: Angela Preteau

### PROGRAM: Tax Services Specialist, Retirement Income Specialist

As baby boomers age and technology makes it possible for people and businesses to operate globally - as well as economic changes making it appealing for people and businesses to purchase investment property globally - 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
- 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

Chapters end with multiple choice and true-to-life scenarios which test the practical application of the key concepts covered in the course. Actual time spent is influenced by factors such as the student's background and individual learning style.

## 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
- 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

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

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## Tax Strategies for Financial Advisors

Investment & Retirement, Succession & Estate Planning,  
Tax Planning

By: Evelyn Jacks, Walter Harder

### PROGRAM: Retirement Income Specialist

Tax Strategies for Financial Advisors qualifies for 30 FPSC-approved CE credits.

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.

**WHY IS THIS COURSE 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.

### CE Credits:

Knowledge Bureau	30 CPE credits
AIC	33669 -
	LC - 30 hours
ICM	18309 -
	LC/AS - 30 hours
FPSC	KNO13001 -
	30 CE hours

### Table of Contents

<b>Chapter 1:</b>	Real Wealth Management
<b>Chapter 2:</b>	Planning for Income & Capital
<b>Chapter 3:</b>	Business Income & Asset Planning
<b>Chapter 4:</b>	Introduction to Income Taxation in Canada
<b>Chapter 5:</b>	Growing and Preserving Tax Efficient Wealth
<b>Chapter 6:</b>	Registered Investments
<b>Chapter 7:</b>	Tax Efficient Investment Income
<b>Chapter 8:</b>	Real Estate
<b>Chapter 9:</b>	Tax Efficient Asset Transfers: Managing ACBs
<b>Chapter 10:</b>	Principal Residences
<b>Chapter 11:</b>	Tax Efficient Debt Management
<b>Chapter 12:</b>	Risk Management

### 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 Asset Transfers Calculator
- Tax Efficient Retirement Income Calculator
- CPP 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





# 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
Basic Bookkeeping for Small Businesses	Advanced Bookkeeping for Multiple Businesses	Advanced Payroll

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

4	5	6
Advising Family Businesses	Debt and Cash Flow Management	Managerial Accounting

## Basic Bookkeeping for Small Businesses

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.

### 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.

**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.

**WHY IS THIS ISSUE ESPECIALLY TIMELY?** 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.

## What Graduates Say

*“Having successfully completed financial accounting courses in my Business Administration program, I did not feel that the Basic Bookkeeping course would cover any new topics I did not already know, but I was wrong. This is a great refresher course or foundation course for anyone wanting to enter into this field. This online learning environment allows you to work at your own pace, the website is easy to navigate, and the online support is quick to respond and effective. I can’t wait to dive into the 2nd of my 6 courses required for my bookkeeping designation. Thank you for your call today, and support, it was very nice to be acknowledged for my accomplishments. Not only is the Knowledge Bureau a great learning institute, but also a top-notch service provider, the staff go out of their way.”* Dawn S., BC

*“Awesome course. I have been doing bookkeeping for 23 years and it was a great refresher course, reminded me of things I had forgotten or steps it took. It’s been a long time since I have done manual accounting and it was great to do it again and remember all the steps!”* Cynthia K., AB

## 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 and the Basic Accounting Equation
- Chapter 4:** Chart of Accounts, 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 Accounting
- Chapter 8:** Fundamentals of Accrual Accounting
- Chapter 9:** Period-end Procedures
- Chapter 10:** Documentation, File Maintenance & Due Dates
- Chapter 11:** Payroll—An Introduction

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Professional Software for Completion of Case Studies

- SAGE 50
- QuickBooks

### MARKS ALLOCATION:

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



## Advanced Bookkeeping for Multiple Businesses

By: Evelyn Jacks

### PROGRAM: Bookkeeping Services Specialist

Using the features of SAGE Simply Accounting and Intuit QuickBooks 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 (exception Payroll) to deliver financial results for the most simple 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.

**CERTIFIED SKILLSETS:** This course provides further insight 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
- know how to prepare a bank reconciliation using the automated utility program
- be familiar with procedures involved in maintaining the general ledger and related sub-ledgers
- be familiar with special pre-established reports
- be familiar with the various miscellaneous tools

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Commonalities of Bookkeeping
- 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

Professional Software for Completion of Case Studies

- SAGE 50
- QuickBooks Pro 2014

### 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

*"Everything so far has had value to it. These studies have added to my knowledge and skills and I have put this knowledge to use immediately for our clients or I gained new skills which has given me the opportunity to expand our services."* William S., ON

*"Even though you think you know a lot, this course humbled me. Very, very good questions which broadened my knowledge."* Maria C., PQ

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## Advanced Payroll

By: Evelyn Jacks

### PROGRAM: Bookkeeping Services Specialist

Most employers over-deduct withholding taxes, err in accounting for taxable and tax free benefits and incur inefficiencies and deficiencies accounting for vacation pay, termination pay and other technical aspects of payroll preparation. This circumvents a valuable opportunity for employees to save money on a pre-tax basis for retirement and other needs. An astute bookkeeper will ensure tax planning begins right at the primary source of wealth creation.

### 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 completing, accounting for statutory and non-statutory deductions, taxable and non-taxable perks and benefits, T slip preparation, for any business within Simply Accounting.

**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 forms, T1213 forms, with a view to reducing withholding taxes and thereby increasing private pension contributions (RRSP, RESP);
- Account for a variety of compensation plans including hourly, salary, commissions, piece work, 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, tradespeople 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:** Owners/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

Professional Software for Completion of Case Studies

- SAGE 50
- QuickBooks Premier

### 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





## Advising Family Businesses

Succession & Estate Planning

By: Douglas V. Nelson

### PROGRAM: Succession and Estate Planning Specialist

Over the next 15 years, it is estimated that approximately 75% of the closely held businesses in Canada will change hands. They need the help of an informed professional to do so.

#### CONTENT DESCRIPTION AND KEY CONCEPTS:

It is widely accepted that 7 in 10 family businesses do not succeed to the next generation; despite the fact there are an unlimited amount of resources available today that can help families avoid these statistics. The “distinguished advisor” must take a leadership role in quarterbacking this process. Help your clients beat the odds for succession success by better understanding the planning process now!

#### CERTIFIED SKILLSETS:

- How to create an integrated, multi-generational client engagement document and engage this process with your client.
- How to create an integrated, multi-generational plan that includes the synergies between the retirement plan, estate plan, tax strategy, business transition plan and the investment strategy.
- How to help your client set clear, shared goals for the family, the business and the shareholders so all aspects of the family and the business function smoothly.
- How to layer retirement income for your business owner clients.
- How to set “distinguished advisor benchmarks” for the planning work completed with the client.
- How to recognize the roadblocks to implementation before they occur.
- How to develop and quarterback an advisor team.
- How to charge fees for your guidance and expertise.
- How to market to your business owner clients in a value added manner.
- How to maximize your value to the client, while spotting additional sales opportunities.

PRACTICE MANAGEMENT THESIS: Students have access to The Professional Approach Referral Kit, which include the following Practice Management Tools:

- The Succession Mapping Tool
- The Modified Six Step Planning Checklist
- Distinguished Advisor Benchmarks

#### CE Credits:

Knowledge Bureau	30 CPE credits
	4459
AIC	LC - 7.25 hours
	AS - 7.25 hours
ICM	12502
	LC/AS - 30 hours

#### Table of Contents

- Chapter 1:** Understanding The Family Business
- Chapter 2:** How To Be In-Sync With Your Family Business Clients
- Chapter 3:** First Base Strategies
- Chapter 4:** Second Base Strategies
- Chapter 5:** Third Base Strategies
- Chapter 6:** Home Base Strategies
- 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



## Debt and Cash Flow Management

By: Stephanie Holmes-Winton

### PROGRAM: Bookkeeping Services Specialist, Retirement Income Specialist

This course is designed especially for financial advisors who want to specialize in helping clients develop strong personal net worth statements by managing debt and establishing a savings process.

**WHY IS THIS COURSE TIMELY?** Debt is a large problem in many households. Wealth advisors need to see where the debt lies, how to help the client use debt in a healthy manner in order to accumulate, grow and preserve wealth.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course focuses on the relationship an advisor has with a client who is contemplating taking on debt or is struggling with debt. The student will learn how to help the client set realistic expectations, prepare sample client service agreements, identify actions the client must focus on, discuss back up plans for short-term changes and help the client keep on track.

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

- Integrate debt and cash flow data collection in to traditional planning approach.
- Determine the types of debt and the facts about that debt which need to be collected.
- How to manage credit as part of a financial plan and determine how the different types of debt can impact credit scores.
- The effects of credit on a client’s financial agility.
- How to assess probable credit worthiness prior to referring to lending professionals.
- Work with home owners to determine risk of amortizations over 25 years, and identify what’s best – fixed vs. variable rates, determine down payments, appropriate use of personal loans, when consolidation loans make sense.
- Construct a cash flow management plan.
- How to include All-In-One’s as part of the financial review process.
- How to reduce client exposure to the real risks of increasing interest rates.

## What Graduates Say

*“As a professional bookkeeper for small businesses, I took this course because I wanted to include debt management in my business service portfolio. A lot of small businesses are really just self-employed individuals with their business start-up funds coming from personal loans and credit. The course provided a lot of knowledge on various types of personal debt, how to categorize and group monthly expenses and payments, and the various products available for dealing with debt unification. In addition, the course provides access to tools for calculating repayment schedules and interest. A good course for anyone dealing with personal finances.”*

Melissa L., BC

## Knowledge Journal:

### Table of Contents

- Chapter 1:** A New Era of Planning
- Chapter 2:** Debt & Cash-flow Data Collection
- Chapter 3:** Understanding Credit
- Chapter 4:** Mortgages & Personal Loans
- Chapter 5:** Revolving Credit
- Chapter 6:** Car Loans & Leasing
- Chapter 7:** Cash-flow Management
- Chapter 8:** All-In-One Accounts
- Chapter 9:** The Effects of Debt on a Financial Plan
- Chapter 10:** Presenting Solutions

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Debt Reduction Solutions Calculator

### MARKS ALLOCATION:

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



## Managerial Accounting

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 Small Businesses* 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 Certified Bookkeeping Specialist designation program provides specific skillsets to assist the professional bookkeepers working in a business environment to develop financial reports that enable business decisions.

**CERTIFIED SKILLSETS:** The participant 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 Simply Accounting or QuickBooks software.

Using online demonstrations linked to the topics in each chapter, the participant will learn how to use Simply Accounting or QuickBooks 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 and Capital Budgeting
<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 Premier

### 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 restate 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

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# MFA – Real Wealth Management Specialist

A collaborative approach is required to accumulate, grow, preserve and transition family wealth, with sustainability. This designation will help you take your practice to the next level with a multi-stakeholder and multi-generational approach for your clients. Use practical tools throughout this program to apply the knowledge you learn in real-to-life case studies. Why Real Wealth Management? It's about peace of mind!

## Designation: MFA - Real Wealth Management Specialist™

<b>1</b> Elements of Real Wealth Management	<b>2</b> T1 Professional Tax Preparation - Basic	<b>3</b> T1 Professional Tax Preparation - Advanced
<b>4</b> Tax Strategies for Financial Advisors	<b>5</b> Investment Strategies in Charitable Giving	<b>6</b> Final Returns on Death of a Taxpayer



## Elements of Real Wealth Management

Investment & Retirement, Succession & Estate Planning

By: Evelyn Jacks

### PROGRAM: Investment and Retirement Services Specialist, Succession and Estate Planning Specialist, Tax Services Specialist and Business Services Specialist

Competent wealth managers are in high demand but few possess the skills and the processes for delivering this important service. Learn the elements of Real Wealth Management, and how easily they can be integrated into your professional practice. This defined process for building relationships with your clients will enable joint decision-making that results in the creation of sustainable wealth through the execution of tactical plans for the accumulation, growth, preservation and transition of capital on a net, after-tax basis.

**WHY THIS COURSE IS TIMELY:** Markets are volatile and taxes continue to be the largest single lifetime expense for affluent households. More than ever, clients expect to receive advice that is relevant for the times. They are looking for a “wealth manager” to connect the dots between the “silos” of expertise they may be paying for. Above all, they are looking for someone they trust to provide direction for making important financial decisions about their income and their capital, now and in the future. This course shows advisors how to do so.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

Real Wealth Management has three critical components which integrate traditional planning processes with income, tax and estate planning:

- 1. Real Wealth Management** requires an ongoing focus on the elements of accumulation, growth, preservation and transition of wealth in making decisions about income and capital at each stage of life.
- 2. Creation of Purchasing Power**, defined as what you have left after tax, after costs and after inflation, to fund the decisions about the quality of their lives. When it comes to available cash flow, what matters is what you keep, rather than what you have. Therefore advisors must focus on strategies to minimize taxes and costs while anticipating the long-term impact of inflation to effectively manage and minimize risk to savings.
- 3. Real Wealth Managers** provide fully integrated, multi-generational advice by developing relationships with a multi-disciplinary team of professionals who can work together toward common client goals using common analysis tools: the Net Worth Statement, the tax return and the financial plan.

### CE Credits:

Knowledge Bureau	30 CPE credits
AIC	31722 -
	LC - 11 hours

### Table of Contents

- Chapter 1:** The Principles of Real Wealth Management
- Chapter 2:** Defining Wealth
- Chapter 3:** The Costs of Building Wealth
- Chapter 4:** Matching Life Milestones with Real Wealth Management
- Chapter 5:** Elements of Real Wealth Management: Accumulation
- Chapter 6:** Elements of Real Wealth Management: Growth
- Chapter 7:** Elements of Real Wealth Management: Preservation
- Chapter 8:** Elements of Real Wealth Management: Transition
- Chapter 9:** The Real Wealth Management Process
- Chapter 10:** Managing Sources of Income and Capital
- Chapter 11:** Making Joint Decisions: Short and Long Term
- Chapter 12:** Leading an Inter-Advisory Team

### 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 Savings Calculator
- Fixed vs Variable Income Calculator
- Tax Efficient Retirement Income Calculator
- Debt Reduction Solutions Calculator

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## Elements of Real Wealth Management (continued)

**CERTIFIED SKILLSETS:** Participants in this course will have a sound working knowledge of the principles of Real Wealth Management, the four elements, and how to apply them to joint decision-making with clients using a Real Wealth Management Process, a process which integrates tax and financial planning in a client-centric manner within the context of ongoing economic circumstances.

- Section A: Chapters 1 to 4: In this section we will lay the foundation of Real Wealth Management by thinking of the work advisors do from a uniquely different perspective: how to help clients achieve affluence in the way they use their money, based on their trigger questions leading to financial decision-making.
- Section B: Chapters 5 to 8: In this section we explore the four elements of Real Wealth Management in-depth as part of a strategic process of accumulating, growing, preserving and transitioning wealth throughout a lifecycle approach.
- Section C: Chapter 6 to 12: In this section we take this information and formulate it into specific practice management strategies so that you can begin to implement these concepts into your practice today.

**PRACTICE MANAGEMENT THESIS:** Comprehensive real life case studies appear throughout the course. Students will be given tools and asked to demonstrate the skills and concepts taught throughout the course. Exam and Marking Guide: 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. Actual time spent is influenced by factors such as the student's background and individual learning style.

### 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 Savings Calculator
- Fixed vs Variable Income Calculator
- Tax Efficient Retirement Income Calculator
- Debt Reduction Solutions Calculator

### MARKS ALLOCATION:

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

## What Graduates Say

*"I was looking to learn and build upon my skills to assist my family in our current and complex situation. This course has provided me with clarity and focus towards reaching our goals."* Kareen R., ON

*"I truly enjoyed this course and learned a lot of interesting facts. I will be working with the principles I have now learned and look forward to working with my clients."* Melissa V., ON





## T1 Professional Tax Preparation – BASIC

### Updated to 2014 Federal Budget

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 is a prerequisite for understanding Canada's complex tax system, which distributes important tax preferences, benefits and the potential for significant wealth erosion. Therefore all financial advisors should know how to conduct a professional client interview, prepare an audit trail and do simple tax returns on tax software. In this course learn how to:

- Understand the business of filing tax returns
- Prepare five key profiles starting with credit files
- Prepare taxes for employment income
- Claim employment deductions
- Factor in families and children
- Report investment income
- Prepare returns for pensioners
- Learn about what's new for the upcoming tax year

**METHODOLOGY:** The student prepares case studies using the income tax software of their choice and researches tax questions using EverGreen Explanatory Notes.

## 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 2014 and Beyond

#### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Income Tax Estimator

Additional Reference Text: *Jacks on Tax*

Professional Software for Completion of Case Studies

- ProFile
- DR Tax
- TaxCycle

#### 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

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UPDATED!



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## T1 Professional Tax Preparation – ADVANCED

### Updated to 2014 Federal Budget

By: Evelyn Jacks, Walter Harder

#### Program: Tax Services Specialist

Fully updated to the most current Federal Budget. 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:

If you're an experienced advisor, you may be working with high net worth clients. Fulfilling the needs of this educated market demands a high level of skill to manage advanced personal tax scenarios. Take your skills to the next level with a thorough tax update and research review plus an in-depth look at:

- Employees: Drill down on perks and benefits
- Investors: Report income from financial assets in diverse portfolios
- Managing capital: Acquisitions, dispositions, including real estate
- Life events and their tax consequences
- Business starts and stops
- Planning for tax efficiencies at end of life
- Financial advisors will appreciate the emphasis on capital asset management

## 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

- Income Tax Estimator
- Marginal Tax Rate Calculator
- CPP Income Calculator
- Registered vs Non-Registered Savings Calculator

Additional Reference Text: *Essential Tax Facts 2013*

Professional Software for Completion of Case Studies

- ProFile
- DR Tax
- TaxCycle

Distinguished Advisor Workshop:

January Personal Tax Bootcamp (additional in-class fees apply; classes available in Toronto, Winnipeg, Calgary, Vancouver)

#### 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

## Tax Strategies for Financial Advisors

Investment & Retirement, Succession & Estate Planning,  
Tax Planning

By: Evelyn Jacks, Walter Harder

### PROGRAM: Retirement Income Specialist

Tax Strategies for Financial Advisors qualifies for 30 FPSC-approved CE credits.

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.

**WHY IS THIS COURSE 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.

### CE Credits:

<b>Knowledge Bureau</b>	30 CPE credits
<b>AIC</b>	33669 -
	LC - 30 hours
<b>ICM</b>	18309 -
	LC/AS - 30 hours
<b>FPSC</b>	KNO13001 -
	30 CE hours

### Table of Contents

- Chapter 1:** Real Wealth Management
- Chapter 2:** Planning for Income & Capital
- Chapter 3:** Business Income & 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

### 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 Asset Transfers Calculator
- Tax Efficient Retirement Income Calculator
- CPP 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



## Investment Strategies in Charitable Giving

By: Nicola Elkins

### PROGRAMS: Succession and Estate Planning Specialist

Canadians are becoming more philanthropic, giving more every year to causes that are important to them. The world of philanthropy is changing - people want to be in control of how they give. They are holding the organizations accountable for the money and want to see how it is managed. They're becoming far more demanding in wanting to maximize the impact of their donations. This course is to assist financial advisors who want to ensure their clients' gifts complement their overall wealth management strategy in a tax-effective manner.

### CONTENT DESCRIPTION AND KEY CONCEPTS

**CERTIFIED SKILLSETS:** Using case studies and exams, students will learn to convey the process behind some of the most powerful gift planning concepts used by financial advisors to maximize charitable gifts while minimizing taxes for clients:

- Familiarize yourself with the potential pitfalls of charitable giving including how to look out for those tax shelter schemes not acceptable to CRA.
- Complete the case studies to test your new skills in defining gift plans for clients using charitable bequests, gifts of securities, gifts of life insurance, donor advised funds, real estate and other gifts
- Understand the main components of charity law and taxes that can affect gift plans.
- Learn the different benefits for donors of different gift types and determine which are most appropriate for your clients.
- Discover how to find resources to assist you in the development of a client's gift plan.

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Why Philanthropy?
- Chapter 2:** Charity Law and Taxes
- Chapter 3:** Life Stage Planning
- Chapter 4:** Charitable Bequests
- Chapter 5:** Gifts of Securities
- Chapter 6:** Gifts of Life Insurance
- Chapter 7:** Donor Advised Funds
- Chapter 8:** Income Producing Gifts
- Chapter 9:** Other Gifts
- Chapter 10:** Integrating Philanthropy in Your Practice

### 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

*"Not only were my objectives met but my knowledge was broadened beyond my expectations. In addition, I find this to be a true inspirational course! I don't know of a single person who doesn't want to save taxes and this is the perfect course for everyone! It brought to light the many incredible tax advantages which I never thought were possible. Before this course, I gave to charity with my heart. Now, I will also give with my heart but will certainly take advantage of the huge tax savings in the process by choosing from the many strategies and options. I can't wait to spread the knowledge."* Maria C., QC



## Final Returns on Death of a Taxpayer

By: Walter Harder

### PROGRAM: Tax Services Specialist, Succession and Estate Planning 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 2014 tax returns for deceased taxpayers and their surviving spouses. All known tax changes, including those that will come into effect after 2015 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)

## 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

- 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

### KNOWLEDGE BUREAU TOOLS INCLUDED:

EKnowledge 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.

### MARKS ALLOCATION:

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





# MFA – Retirement Income 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
Elements of Real Wealth Management	Tax Strategies for Financial Advisors	Advanced Tax-Efficient Retirement Income Planning

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

4	5	6
Debt and Cash Flow Management	Portfolio Risk Management in Retirement	Cross Border Taxation



## Elements of Real Wealth Management

Investment & Retirement, Succession & Estate Planning

By: Evelyn Jacks

### PROGRAM: Investment and Retirement Services Specialist, Succession and Estate Planning Specialist, Tax Services Specialist and Business Services Specialist

Competent wealth managers are in high demand but few possess the skills and the processes for delivering this important service. Learn the elements of Real Wealth Management, and how easily they can be integrated into your professional practice. This defined process for building relationships with your clients will enable joint decision-making that results in the creation of sustainable wealth through the execution of tactical plans for the accumulation, growth, preservation and transition of capital on a net, after-tax basis.

**WHY THIS COURSE IS TIMELY:** Markets are volatile and taxes continue to be the largest single lifetime expense for affluent households. More than ever, clients expect to receive advice that is relevant for the times. They are looking for a “wealth manager” to connect the dots between the “silos” of expertise they may be paying for. Above all, they are looking for someone they trust to provide direction for making important financial decisions about their income and their capital, now and in the future. This course shows advisors how to do so.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

Real Wealth Management has three critical components which integrate traditional planning processes with income, tax and estate planning:

- 1. Real Wealth Management** requires an ongoing focus on the elements of accumulation, growth, preservation and transition of wealth in making decisions about income and capital at each stage of life.
- 2. Creation of Purchasing Power**, defined as what you have left after tax, after costs and after inflation, to fund the decisions about the quality of their lives. When it comes to available cash flow, what matters is what you keep, rather than what you have. Therefore advisors must focus on strategies to minimize taxes and costs while anticipating the long-term impact of inflation to effectively manage and minimize risk to savings.
- 3. Real Wealth Managers** provide fully integrated, multi-generational advice by developing relationships with a multi-disciplinary team of professionals who can work together toward common client goals using common analysis tools: the Net Worth Statement, the tax return and the financial plan.

### CE Credits:

Knowledge Bureau	30 CPE credits
AIC	31722 -
	LC - 11 hours

### Table of Contents

- Chapter 1:** The Principles of Real Wealth Management
- Chapter 2:** Defining Wealth
- Chapter 3:** The Costs of Building Wealth
- Chapter 4:** Matching Life Milestones with Real Wealth Management
- Chapter 5:** Elements of Real Wealth Management: Accumulation
- Chapter 6:** Elements of Real Wealth Management: Growth
- Chapter 7:** Elements of Real Wealth Management: Preservation
- Chapter 8:** Elements of Real Wealth Management: Transition
- Chapter 9:** The Real Wealth Management Process
- Chapter 10:** Managing Sources of Income and Capital
- Chapter 11:** Making Joint Decisions: Short and Long Term
- Chapter 12:** Leading an Inter-Advisory Team

### 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 Savings Calculator
- Fixed vs Variable Income Calculator
- Tax Efficient Retirement Income Calculator
- Debt Reduction Solutions Calculator

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## Elements of Real Wealth Management (continued)

**CERTIFIED SKILLSETS:** Participants in this course will have a sound working knowledge of the principles of Real Wealth Management, the four elements, and how to apply them to joint decision-making with clients using a Real Wealth Management Process, a process which integrates tax and financial planning in a client-centric manner within the context of ongoing economic circumstances.

- Section A: Chapters 1 to 4: In this section we will lay the foundation of Real Wealth Management by thinking of the work advisors do from a uniquely different perspective: how to help clients achieve affluence in the way they use their money, based on their trigger questions leading to financial decision-making.
- Section B: Chapters 5 to 8: In this section we explore the four elements of Real Wealth Management in-depth as part of a strategic process of accumulating, growing, preserving and transitioning wealth throughout a lifecycle approach.
- Section C: Chapter 6 to 12: In this section we take this information and formulate it into specific practice management strategies so that you can begin to implement these concepts into your practice today.

**PRACTICE MANAGEMENT THESIS:** Comprehensive real life case studies appear throughout the course. Students will be given tools and asked to demonstrate the skills and concepts taught throughout the course. Exam and Marking Guide: 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. Actual time spent is influenced by factors such as the student's background and individual learning style.

### 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 Savings Calculator
- Fixed vs Variable Income Calculator
- Tax Efficient Retirement Income Calculator
- Debt Reduction Solutions Calculator

### MARKS ALLOCATION:

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

## What Graduates Say

*"I was looking to learn and build upon my skills to assist my family in our current and complex situation. This course has provided me with clarity and focus towards reaching our goals."* Kareen R., ON

*"I truly enjoyed this course and learned a lot of interesting facts. I will be working with the principles I have now learned and look forward to working with my clients."* Melissa V., ON



## Tax Strategies for Financial Advisors

Investment & Retirement, Succession & Estate Planning,  
Tax Planning

By: Evelyn Jacks, Walter Harder

### PROGRAM: Retirement Income Specialist

Tax Strategies for Financial Advisors qualifies for 30 FPSC-approved CE credits.

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.

**WHY IS THIS COURSE 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.

### CE Credits:

<b>Knowledge Bureau</b>	30 CPE credits
<b>AIC</b>	33669 -
	LC - 30 hours
<b>ICM</b>	18309 -
	LC/AS - 30 hours
<b>FPSC</b>	KNO13001 -
	30 CE hours

### Table of Contents

- Chapter 1:** Real Wealth Management
- Chapter 2:** Planning for Income & Capital
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- 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

### 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 Asset Transfers Calculator
- Tax Efficient Retirement Income Calculator
- CPP 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



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## Advanced Tax-Efficient Retirement Income Planning

Investment & Retirement, Succession & Estate Planning,  
Tax Planning

By: Evelyn Jacks, Douglas V. Nelson

### PROGRAM: Retirement Income Planning Specialist

The objective of this course is to marry tax and financial planning competencies to fund income requirements into the future while preserving, growing and transitioning wealth tax efficiently to the next generation.

### 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.

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

- Be conversant with recent tax changes relating to personal, corporate and trust taxation, pertinent to the creation of tax-efficient retirement income planning.
- Proficiently use of an assessment tool around which to structure the client's pre- and post-tax retirement income needs and monitor ongoing results: the Net Worth Statement.
- Establish a long term 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 specific phases of retirement.
- Work with structures specific to planning for business owners including the distribution of funds from an operating company, holding company and family trusts in developing retirement income plans.
- Provide specific retirement income planning approaches for executives. In addition, tax efficient strategic philanthropy will be addressed.

**PRACTICE MANAGEMENT THESIS:** A comprehensive case study will be completed for each of the profiles above to demonstrate the student's ability to gather information, assess current and ongoing income and wealth planning results and worth with tax efficiency to plan retirement income.

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

## What Graduates Say

*"I would like to say that this is an outstanding course. I really appreciated the interactions between this course and the tax concepts that are part of my everyday toolkit. Also it is valuable for me to have some knowledge of financial planning so I can steer my tax clients in the right direction and answer planning questions as they arise. There were quite a number of issues that were dealt with in the course that were of immediate use to me. I have had a few clients ask me about whether they should apply for CPP at 60 or wait until 65. Thanks to the course I know exactly what to tell them. Another issue is the recovery of tax on US property sales. It was nice to see the snowbird issues dealt with. These were presented as part of a larger picture but they are also stand-alones that people in my position can make immediate use of whether they are doing comprehensive retirement income planning or not."* Martin H.

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### CE Credits:

Knowledge Bureau	30 CPE credits
AIC	12996 -
	LC - 30 hours
ICM	7419 -
	LC/AS - 30 hours

### Table of Contents

- Chapter 1:** Strategic Planning for Retirement
- Chapter 2:** Pre Retirement Planning Vision and Values
- Chapter 3:** Current Tax Position
- Chapter 4:** Planning with Self Funded Sources
- Chapter 5:** Planning for Personal Residences
- Chapter 6:** Planning for Snowbirds
- Chapter 7:** Planning for Post Retirement Incapacity
- Chapter 8:** At Death and Beyond
- Chapter 9:** Planning for Survivors
- Chapter 10:** Business Owners and Executives
- Chapter 11:** Strategic Philanthropy

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

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

### MARKS ALLOCATION:

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



## Debt and Cash Flow Management

By: Stephanie Holmes-Winton

### PROGRAM: Bookkeeping Services Specialist, Retirement Income Specialist

This course is designed especially for financial advisors who want to specialize in helping clients develop strong personal net worth statements by managing debt and establishing a savings process.

**WHY IS THIS COURSE TIMELY?** Debt is a large problem in many households. Wealth advisors need to see where the debt lies, how to help the client use debt in a healthy manner in order to accumulate, grow and preserve wealth.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course focuses on the relationship an advisor has with a client who is contemplating taking on debt or is struggling with debt. The student will learn how to help the client set realistic expectations, prepare sample client service agreements, identify actions the client must focus on, discuss back up plans for short-term changes and help the client keep on track.

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

- Integrate debt and cash flow data collection in to traditional planning approach.
- Determine the types of debt and the facts about that debt which need to be collected.
- How to manage credit as part of a financial plan and determine how the different types of debt can impact credit scores.
- The effects of credit on a client’s financial agility.
- How to assess probable credit worthiness prior to referring to lending professionals.
- Work with home owners to determine risk of amortizations over 25 years, and identify what’s best – fixed vs. variable rates, determine down payments, appropriate use of personal loans, when consolidation loans make sense.
- Construct a cash flow management plan.
- How to include All-In-One’s as part of the financial review process.
- How to reduce client exposure to the real risks of increasing interest rates.

## Knowledge Journal:

### Table of Contents

**Chapter 1:** A New Era of Planning  
**Chapter 2:** Debt & Cash-flow Data Collection  
**Chapter 3:** Understanding Credit  
**Chapter 4:** Mortgages & Personal Loans  
**Chapter 5:** Revolving Credit  
**Chapter 6:** Car Loans & Leasing  
**Chapter 7:** Cash-flow Management  
**Chapter 8:** All-In-One Accounts  
**Chapter 9:** The Effects of Debt on a Financial Plan  
**Chapter 10:** Presenting Solutions

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Debt Reduction Solutions Calculator

### MARKS ALLOCATION:

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

## What Graduates Say

*“As a professional bookkeeper for small businesses, I took this course because I wanted to include debt management in my business service portfolio. A lot of small businesses are really just self-employed individuals with their business start-up funds coming from personal loans and credit. The course provided a lot of knowledge on various types of personal debt, how to categorize and group monthly expenses and payments, and the various products available for dealing with debt unification. In addition, the course provides access to tools for calculating repayment schedules and interest. A good course for anyone dealing with personal finances.”*

Melissa L., BC

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## Financial Literacy: Portfolio Risk Management in Retirement

Investment & Retirement

By: Robert Ironside

### PROGRAM: Investment and Retirement Planning Services Specialist

Imagine the power of capturing the underlying algebraic equations in the evaluation and management of risk and return in a pre- and post-retirement portfolio in a visual format so that clients and advisors can set short and long term goals, making better decisions about investing in this critical time when human capital is retired and financial capital must take over in providing income. The result would be a greater peace of mind and the opportunity to transfer an increasing family net worth to the next generation.

#### CONTENT DESCRIPTION AND KEY CONCEPTS:

In this course you will learn to:

- Revisit financial literacy relating to investment activities to measure risk and return.
- Explain and integrate Modern Portfolio Theory within decision-making with clients, relating it to a post-financial crisis environment that still bears a number of short and long term risk factors.
- Use financial literacy to guard against complaints around inappropriate risk tolerance or investments.
- Evaluate a variety of risks within asset classes using a multi-dimensional approach.
- How to use the combination of both risk and return to make more informed recommendations.
- How these processes can help you simplify and make more money in your practice.

Most importantly the advisor will learn how to build and evaluate his/her own efficient portfolio designs using common industry wide software.

**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

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### CE Credits:

Knowledge Bureau	30 CPE credits
AIC	12837 - LC - 15 hours
IPBC	30 CE credits
ICM	12504 - LC/AS - 30 hours
RPA	30 CPE credits

### Table of Contents

**Introduction:** Portfolio Risk Management in Retirement  
**Chapter 1:** Measuring & Calculating Return  
**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 Results  
**Chapter 8:** Fundamental Indexing  
**Chapter 9:** Software Tools for Portfolio Analysis  
**Chapter 10:** Risk Management Assessments

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Financial Assessment Calculator
- Asset Transfer Calculator

### MARKS ALLOCATION:

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



## Cross Border Taxation

By: Angela Preteau

### PROGRAM: Tax Services Specialist, Retirement Income Specialist

As baby boomers age and technology makes it possible for people and businesses to operate globally - as well as economic changes making it appealing for people and businesses to purchase investment property globally - 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
- 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

Chapters end with multiple choice and true-to-life scenarios which test the practical application of the key concepts covered in the course. Actual time spent is influenced by factors such as the student's background and individual learning style.

## 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
- 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

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



# MFA – Succession and Estate Planning Specialist

The financial crisis has caused a crisis of another kind for financial advisors: a loss of trust and credibility by millions of clients who are now looking for more qualified people to manage their succession and estate planning decisions. Differentiate yourself as the designated succession and estate planning specialist in your community and become a valuable resource to your clients as they develop succession plans for their businesses.

## Level I - Diploma: Certified Life Transitions Advisor™

1	2	3
Fundamentals of Succession Planning	Final Returns on Death of a Taxpayer	Investment Strategies in Charitable Giving

## Level II - Designation: MFA - Succession and Estate Planning Specialist™

4	5	6
Advising Family Businesses	Insurance for the Small Business Owner	Business Valuation for Advisors



## Fundamentals of Succession Planning

By: Jenifer Bartman

### PROGRAM: Succession and Estate Planning Specialist, Business Services Specialist

The objective of this course is 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:

- 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.

## Knowledge Journal:

#### Table of Contents

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

#### 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 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



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## Final Returns on Death of a Taxpayer

By: Walter Harder

### PROGRAM: Tax Services Specialist, Succession and Estate Planning 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 2014 tax returns for deceased taxpayers and their surviving spouses. All known tax changes, including those that will come into effect after 2015 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)

## 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

- 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

### KNOWLEDGE BUREAU TOOLS INCLUDED:

EKnowledge 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.

### MARKS ALLOCATION:

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



## Investment Strategies in Charitable Giving

By: Nicola Elkins

### PROGRAMS: Succession and Estate Planning Specialist

Canadians are becoming more philanthropic, giving more every year to causes that are important to them. The world of philanthropy is changing - people want to be in control of how they give. They are holding the organizations accountable for the money and want to see how it is managed. They're becoming far more demanding in wanting to maximize the impact of their donations. This course is to assist financial advisors who want to ensure their clients' gifts complement their overall wealth management strategy in a tax-effective manner.

### CONTENT DESCRIPTION AND KEY CONCEPTS

**CERTIFIED SKILLSETS:** Using case studies and exams, students will learn to convey the process behind some of the most powerful gift planning concepts used by financial advisors to maximize charitable gifts while minimizing taxes for clients:

- Familiarize yourself with the potential pitfalls of charitable giving including how to look out for those tax shelter schemes not acceptable to CRA.
- Complete the case studies to test your new skills in defining gift plans for clients using charitable bequests, gifts of securities, gifts of life insurance, donor advised funds, real estate and other gifts
- Understand the main components of charity law and taxes that can affect gift plans.
- Learn the different benefits for donors of different gift types and determine which are most appropriate for your clients.
- Discover how to find resources to assist you in the development of a client's gift plan.

## What Graduates Say

*"Not only were my objectives met but my knowledge was broadened beyond my expectations. In addition, I find this to be a true inspirational course! I don't know of a single person who doesn't want to save taxes and this is the perfect course for everyone! It brought to light the many incredible tax advantages which I never thought were possible. Before this course, I gave to charity with my heart. Now, I will also give with my heart but will certainly take advantage of the huge tax savings in the process by choosing from the many strategies and options. I can't wait to spread the knowledge."* Maria C., QC

## Knowledge Journal:

### Table of Contents

- Chapter 1:** Why Philanthropy?
- Chapter 2:** Charity Law and Taxes
- Chapter 3:** Life Stage Planning
- Chapter 4:** Charitable Bequests
- Chapter 5:** Gifts of Securities
- Chapter 6:** Gifts of Life Insurance
- Chapter 7:** Donor Advised Funds
- Chapter 8:** Income Producing Gifts
- Chapter 9:** Other Gifts
- Chapter 10:** Integrating Philanthropy in Your Practice

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

### MARKS ALLOCATION:

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

## Advising Family Businesses

Succession & Estate Planning

By: Douglas V. Nelson

### PROGRAM: Succession and Estate Planning Specialist

Over the next 15 years, it is estimated that approximately 75% of the closely held businesses in Canada will change hands. They need the help of an informed professional to do so.

#### CONTENT DESCRIPTION AND KEY CONCEPTS:

It is widely accepted that 7 in 10 family businesses do not succeed to the next generation; despite the fact there are an unlimited amount of resources available today that can help families avoid these statistics. The “distinguished advisor” must take a leadership role in quarterbacking this process. Help your clients beat the odds for succession success by better understanding the planning process now!

#### CERTIFIED SKILLSETS:

- How to create an integrated, multi-generational client engagement document and engage this process with your client.
- How to create an integrated, multi-generational plan that includes the synergies between the retirement plan, estate plan, tax strategy, business transition plan and the investment strategy.
- How to help your client set clear, shared goals for the family, the business and the shareholders so all aspects of the family and the business function smoothly.
- How to layer retirement income for your business owner clients.
- How to set “distinguished advisor benchmarks” for the planning work completed with the client.
- How to recognize the roadblocks to implementation before they occur.
- How to develop and quarterback an advisor team.
- How to charge fees for your guidance and expertise.
- How to market to your business owner clients in a value added manner.
- How to maximize your value to the client, while spotting additional sales opportunities.

PRACTICE MANAGEMENT THESIS: Students have access to The Professional Approach Referral Kit, which include the following Practice Management Tools:

- The Succession Mapping Tool
- The Modified Six Step Planning Checklist
- Distinguished Advisor Benchmarks

#### CE Credits:

Knowledge Bureau	30 CPE credits
	4459
AIC	LC - 7.25 hours
	AS - 7.25 hours
ICM	12502
	LC/AS - 30 hours

#### Table of Contents

- Chapter 1:** Understanding The Family Business  
**Chapter 2:** How To Be In-Sync With Your Family Business Clients  
**Chapter 3:** First Base Strategies  
**Chapter 4:** Second Base Strategies  
**Chapter 5:** Third Base Strategies  
**Chapter 6:** Home Base Strategies  
**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



## Insurance Strategies for the Small Business Owner

Succession & Estate Planning

By: Glenn Stephens

### PROGRAM: Succession and Estate Planning Specialist

Small business forms the backbone of the Canadian economy, yet only a minority of businesses successfully pass to new owners. Sophisticated strategies are needed to ensure greater success in the transition of business ownership.

#### CONTENT DESCRIPTION AND KEY CONCEPTS:

This program will consider the vital role that life insurance can play in the successful transition of a business on a business owner's death from two perspectives: (i) the individual who intends to pass his or her interest in a business to other family members (such as children) and (ii) the business owner whose interest in a business will pass to someone outside the family. Learn unique insurance solutions applicable to each type of business.

#### CERTIFIED SKILLSETS:

- How to assist a small business owner in minimizing exposure to capital gains tax.
- How to devise a strategy to ensure an appropriate division of the business owner's estate between children active in the business and those who are not.
- How to use a shareholders agreement in a family business setting.
- How to identify common insurance-related errors and omissions in shareholders agreements.
- How to determine when to recommend, and when to advise against, corporate-owned insurance.
- How to effectively use holding companies in business succession and insurance planning.
- How to find life insurance opportunities by understanding complex income tax rules such as the stop loss rules.
- How to effectively use key person life insurance and living benefits in this setting.

PRACTICE MANAGEMENT THESIS. Students will contemplate case studies using the following tools:

1. The Business Client Finder,
2. Insurance Concept Tip Sheet 1: The Pros and Cons of Corporate-Owned Life Insurance,
3. Tip Sheet 2: Stop Loss Grandfathering Rules,
4. Tip Sheet 4: Common Insurance-Related Errors and Omissions in Shareholders Agreements

### CE Credits:

Knowledge Bureau	30 CPE credits
AIC	4476 -
	LC - 7.25 hours
ICM	2970 -
	LC/AS - 30 hours

### Table of Contents

- Chapter 1:** The Role of the Insurance Professional in the Estate Planning Process  
**Chapter 2:** Taxation Overview  
**Chapter 3:** Life Insurance and the Need for Estate Liquidity  
**Chapter 4:** Introduction to Corporate-Owned Life Insurance  
**Chapter 5:** Family Business Succession  
**Chapter 6:** Buy/Sell Agreements  
**Chapter 7:** Using Legal Documents as Sales Tools  
**Chapter 8:** Accumulation and Leveraging Strategies  
**Chapter 9:** Charitable Giving Strategies Using Life Insurance  
**Chapter 10:** Life Insurance and Trusts  
**Chapter 11:** Creditor Protection  
**Chapter 12:** Disability Buy-outs and Critical Illness Insurance in the Business Market

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

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

### MARKS ALLOCATION:

Quizzes	60%
Case Studies	15%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*"What were your objectives in taking this course? To understand the role of insurance in corporations. Were they met? Yes, the book "Estate Planning with Life Insurance" explained issues I didn't even consider."* Gloria R., AB

## Business Valuation for Advisors

By: Jenifer Bartman

### PROGRAM: Succession and Estate Planning Specialist, 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.
- 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





# 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
T2 Corporate Tax Preparation for Micro Businesses	T2 Corporate Tax Preparation for Small Business	Fundamentals of Succession Planning

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

4	5	6
Tax Planning for Corporate Owner-Managers	Business Valuation for Advisors	Accounting for Business Transitions

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## T2 Corporate Tax Preparation for Micro Businesses

### Updated to 2014 Federal Budget

By: Larry Frostiak

#### PROGRAM: Business 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. This course is up to date for current T2 returns and contains all known changes to rates through to 2013. 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. Case studies using major software programs such as TaxCycle, Intuit Profile and Thomson Reuters Dr. Tax are included.

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

1. Identifying Accrual and cash base accounting
2. Retained earnings and the return of capital
3. Active business income and specified investment business income
4. How to properly report income for tax purposes and reconciliation of transactions
5. Understanding various schedules most prevalent on the T2 tax return
6. Understanding tax principles for reserves utilized to defer taxes
7. Tax consequences for stakeholders on various methods of remuneration
8. 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:** Sources of Corporate Income
- Chapter 4:** Creating an Audit Trail
- Chapter 5:** Completing the T2 Return
- Chapter 6:** Tax Reserves – What is Allowed for Tax Purposes?
- Chapter 7:** Owner Remuneration
- Chapter 8:** Corporate Shareholder

#### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Professional Software for Completion of Case Studies

- ProFile T2
- DR Tax T2
- TaxCycle T2

#### MARKS ALLOCATION:

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



## T2 Corporate Tax Preparation for Small Businesses

### Updated to 2014 Federal Budget

By: Evelyn Jacks, Leslie Robinson

#### PROGRAM: Business Services Specialist

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. It is recommended that students take the *T1 Professional Tax Preparation – Proprietorships* course as a prerequisite to this course.

#### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course serves as an introduction to the preparation of a corporate income tax return. This course is up to date for current T2 returns and contains all known changes to rates through to 2012. It includes case studies by chapter, introducing the students to variety of filing scenarios, and ends with a comprehensive case study, in which the student prepares an actual return using tax software. The course also includes a practice exam which has marked questions to allow the student to preview their performance, but they don't count to the final grade.

**CERTIFIED SKILLSETS:** Basic tax planning concepts, both for the corporation and its shareholders, are identified. Students will learn how to print out the T2 jacket, completion of the Identification Section, complete the GIFI, complete the S1, S2, S3, S4, S6, S7, S8, S10 and prepare case studies in T2 preparation and assist owner-managers with simple planning scenarios.

### Knowledge Journal:

#### Table of Contents

- Chapter 1:** What is a Corporation and How is it Taxed?
- Chapter 2:** Basic Elements of the T2
- Chapter 3:** Financial Statements and the T2
- Chapter 4:** Using a Corporation
- Chapter 5:** Determining Net Income
- Chapter 6:** Taxable Income
- Chapter 7:** Part I Tax, Dividend Refunds and Other Taxes
- Chapter 8:** Other Adjustments
- Chapter 9:** Filing, Assessments and Appeals
- Chapter 10:** Tax Planning

#### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Income Tax Estimator

Professional Software for Completion of Case Studies

- ProFile T2
- DR Tax T2

Corporate Tax Interview Checklist

#### MARKS ALLOCATION:

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

## What Graduates Say

*"I was preparing T2 returns before enrolling in this course; now after finishing the course I find myself more confident than before. Once again thanks to Knowledge Bureau for making wonderful courses."*  
Manmeet T., BC

*"Excellent course, the material is well written, clear and concise. An excellent course for learning and building a foundation for corporate tax. Evergreen is a great tool for finding information and increasing your knowledge on tax. The learning experience of this course for me was excellent as the material was easier to read than any other tax textbook that I have used. I am able to use the knowledge taken from the course and apply it to my work. Everything was easy to use and find. I like the fact that I was able to print extra material if needed but could read it on the computer."* Todd W., AB

## Fundamentals of Succession Planning

By: Jenifer Bartman

### PROGRAM: Succession and Estate Planning Specialist, Business Services Specialist

The objective of this course is 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:

- 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.

## Knowledge Journal:

### Table of Contents

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

### 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 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

## Tax Planning for Corporate Owner-Managers

By: John Granelli

### PROGRAM: Business Services Specialist

One of the key issues faced by the owner/manager of a private business is how to best manage his or her compensation to maximize the amount of after-tax income available to the family including spouse, children, siblings and parents. A professional needs a solid understanding of the options available in assembling a compensation package, and the constraints imposed by income tax and other laws in order to provide sound advice to the employer or client.

### CONTENT DESCRIPTION AND KEY CONCEPTS:

Acquire the skills required to provide advice on compensation policies for the business owner/manager, with a view to minimizing the total amount of income taxes paid.

**CERTIFIED SKILLSETS:** The student will understand the different ways in which an owner/manager may draw compensation from an incorporated business including:

- A thorough understanding of the income tax implications of dividends, salary and deferred compensation programs to both the corporation and the owner.
- A basic understanding of the income tax limitations on income splitting.
- A basic understanding of the tools commonly used to split income – salaries, dividends, the use of family trusts and holding companies.
- An understanding of the various forms of deferred income plan contemplated by tax law, including registered and non-registered pension plans, registered retirement savings plans, deferred profit sharing plans, retirement compensation arrangements and salary deferral arrangements.

## Knowledge Journal:

### Table of Contents

- Chapter 1:** The Taxation of Business Income in Canada  
**Chapter 2:** Understanding Family Compensation Requirements  
**Chapter 3:** Income Tax Treatment of Salary  
**Chapter 4:** Income Tax Treatment of Dividends  
**Chapter 5:** Other Compensation Issues – Benefits, Shareholder Loans  
**Chapter 6:** Income Splitting  
**Chapter 7:** Basic Issues in Using a Holding Company or Trust  
**Chapter 8:** Registered Deferred Income Plans  
**Chapter 9:** Unregistered Deferred Income Plans  
**Chapter 10:** Planning Pitfalls – the Capital Gains Deduction, CNIL, ABILs

### ADDITIONAL KNOWLEDGE BUREAU RESOURCES:

EverGreen Explanatory Notes

Knowledge Bureau Calculators

- Marginal Tax Rate Calculator
- Income Tax Estimator
- Tax-Efficient Retirement Income Calculator

### MARKS ALLOCATION:

Quizzes	75%
Case Studies	0%
Final Exam	25%
Passing Grade	60%
Honours Achievement	90%

## What Graduates Say

*“This was an excellent course, one of the best I have taken in the MFA Designation Program. The course was very challenging and the information contained was valuable to me in my practice. I plan to keep my journal nearby as a reference when required. This is a very valuable course for anyone in private practice.”* Heather M., NS



## Business Valuation for Advisors

By: Jenifer Bartman

### PROGRAM: Succession and Estate Planning Specialist, 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.
- Understand the valuation implications of ongoing financial performance and how advisors could assist clients during periods of diminished financial performance.

## 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

## 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%



## Accounting for Business Transitions

Bookkeeping and Accounting

By: Evelyn Jacks

### PROGRAM: Bookkeeping Services Specialist, Business Services Specialist

At some time in the lifecycle of a business, the owner/manager must deal with the sale or succession of the business. Students of this course will receive a working understanding of the business issues involved and be familiar with the financial information that the owner/manager typically requires in making business decisions on the sale or transfer of the business.

#### CONTENT DESCRIPTION AND KEY CONCEPTS:

This course in the Bookkeeping Services Specialist designation program covers the many special business issues that an owner/manager faces surrounding the lifecycle of a business, including: purchase and sale of a business, financing the business, and planning for business succession.

**CERTIFIED SKILLSETS:** The student will:

- understand how to record and adjust transactions denominated in a foreign currency.
- understand the principles involved in preparing consolidated and combined financial statements.
- prepare and post journal entries to eliminate inter-company transactions.
- be aware of the financial and other information to be accumulated and assessed in evaluating the purchase of a business.
- identify and accumulate the information typically provided when a business is sold.
- be aware of the general ways in which ownership and management of a business pass, including family succession, employee succession and a sale of either assets or shares, and the issues to be addressed in each.

**PRACTICE MANAGEMENT THESIS:** Formal Case Study. The student will apply the knowledge gained in the course to provide information specific to the sale of a sample company.

### CE Credits:

Knowledge Bureau	30 CPE credits
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#### Table of Contents

- Chapter 1:** Recording and Translating Foreign Currency Transactions  
**Chapter 2:** Introduction to Complex Organization Structures  
**Chapter 3:** Consolidated and Combined Financial Statements  
**Chapter 4:** Purchase of a Business  
**Chapter 5:** Sale of a Business  
**Chapter 6:** Planning for the Sale of Assets  
**Chapter 7:** Planning for the Sale of Shares  
**Chapter 8:** Business Succession  
**Chapter 9:** Basic Techniques in Planning for Succession

#### 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

*"I would recommend this course to a friend. I find this course very useful especially for those who serve the small business owners. The thing I liked best about this course was that there are many small cases and examples which really help me understand the concepts."*  
Maria C., ON



# 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	February 15	February 19
Summer online	June 15	June 19
Fall online	October 15	October 19
Winter 2016 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.

## 2015 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-hours 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** 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 the *FastTrack* Program.
- .. **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 as described below:

**Qualifying Programs:** Designates may choose from the following Calendar to assist with fulfilling their continuing education updating requirements. Enter the Virtual Campus through the Student Logon to automatically obtain preferred tuition fees for prior graduates and see the VIP Lounge for VIP rates for prior designates.



## 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>DISTINGUISHED ADVISOR WORKSHOPS (DAW)</b>	Full day session offered in January, June and October in Winnipeg, Calgary, Vancouver 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. (Up to 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 – 2015 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 Distinguished Advisor Workshops (\$595 each) or 1 Distinguished Advisor Workshop 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.

- T1 Professional Tax Preparation – Basic
- T1 Professional Tax Preparation – Advanced
- T1 Professional Tax Preparation – Proprietorships
- Final Returns on Death of a Taxpayer
- Cross Border Taxation
- T2 Corporate Tax Preparation for Micro Businesses

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.

- Basic Bookkeeping for Small Businesses
- Advanced Bookkeeping for Multiple Businesses
- Advanced Payroll
- Advising Family Businesses
- Debt and Cash Flow Management
- Managerial Accounting

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

# The MFA™ Designation Programs

## PROGRAM 3: MFA-RETIREMENT INCOME 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.

- Elements of Real Wealth Management
- Tax Strategies for Financial Advisors
- Advanced Tax-Efficient Retirement Income Planning
- Debt and Cash Flow Management
- Financial Literacy: Portfolio Risk Management in Retirement
- Cross Border Taxation

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

## PROGRAM 4: MFA-BUSINESS 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.

- T2 Corporate Tax Preparation for Micro Businesses
- T2 Corporate Tax Preparation for Small Business
- Fundamentals of Succession Planning
- Tax Planning for Corporate Owner-Managers
- Business Valuation for Advisors
- Accounting for Business Transitions

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

## **PROGRAM 5: MFA SUCCESSION AND ESTATE PLANNING SPECIALIST.**

Every business requires a succession planning strategy aligned with the overall estate plan. This program was developed especially for advisors who wish to initiate and participate in the succession planning process with their clients.

**Overview.** The qualified **MFA-Succession and Estate Planning Specialist** brings a deep understanding of a defined methodology for approaching the sensitive topic of family business transition. Designates will achieve mastery by understanding fundamentals of succession planning, including valuation methods, and the use of trusts and tax efficiencies on death and in estate planning, to enable both strategy and process for sustainable wealth transitions for families with business and/or philanthropic interests.

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

- Fundamentals of Succession Planning
- Final Returns on Death of a Taxpayer
- Investment Strategies in Charitable Giving
- Advising Family Businesses
- Insurance Strategies for the Small Business Owner
- Business Valuation for Advisors

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

## **PROGRAM 6: MFA REAL WEALTH MANAGEMENT SPECIALIST.**

A collaborative approach is required to accumulate, grow, preserve and transition family wealth, with sustainability. This designation will help you take your practice to the next level with a multi-stakeholder and multi-generational approach for your clients. Use practical tools throughout this program to apply the knowledge you learn in real-to-life case studies. Why Real Wealth Management? It's about peace of mind!

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

- Elements of Real Wealth Management
- T1 Professional Tax Preparation – Basic
- T1 Professional Tax Preparation – Advanced
- Tax Strategies for Financial Advisors
- Investment Strategies in Charitable Giving
- Final Returns on Death of a Taxpayer

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



# e-Learning Registration Form

Everything you need to successfully achieve your certifications is included. Visit [www.knowledgebureau.com](http://www.knowledgebureau.com) for more details.

**REGISTER TODAY AND SAVE!**

Phone: 1-866-953-4769 (toll-free) Fax: 204-953-4762

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

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

## Identification (Complete one form per student)

Name	Company	Returning Student ID#
Address	City	Province
Postal Code	E-Mail	Referred by
Phone with Area Code	Fax	Current Designations/Licensing

Select an Online Program.  CERTIFICATE - ANY 1 COURSE (30 CE/CPD CREDITS) DURATION: 4 MONTHS  
 DIPLOMA - ANY 3 COURSES (90 CE/CPD CREDITS) DURATION: 1 YEAR  
 DESIGNATION - ANY 6 COURSES (180 CE/CPD CREDITS) DURATION: 2 YEARS

## GET STARTED:

1. Select your program
2. Select your payment plan
3. Make payment
4. Start today or at your convenience

### DFA-BOOKKEEPING SERVICES SPECIALIST™

#### Level 1: Diploma

- Basic Bookkeeping for Small Businesses
- Advanced Bookkeeping for Multiple Businesses
- Advanced Payroll

#### Level 2: Designation

- Advising Family Businesses
- Debt and Cash Flow Management
- Managerial Accounting

### FURTHER STUDY OPTIONS

### DFA-TAX SERVICES SPECIALIST™

#### Level 1: Diploma

- T1 Professional Tax Preparation – *Basic*
- T1 Professional Tax Preparation – *Advanced*
- T1 Professional Tax Preparation – *Proprietorships*

#### Level 2: Designation

- Final Returns on Death of a Taxpayer
- Cross Border Taxation
- Tax Strategies for Financial Advisors

### MFA-BUSINESS SERVICES SPECIALIST™

#### Level 1: Diploma

- T2 Corporate Tax Preparation – *Micro Businesses*
- T2 Corporate Tax Preparation – *Small Businesses*
- Fundamentals of Succession Planning

#### Level 2: Designation

- Tax Planning for Corporate Owner-Managers
- Business Valuation for Advisors
- Accounting for Business Transitions

### Add-on Study Options:

- Hard copy textbook (pay \$85 printing, shipping, handling per course)
- Branch Office study group (2 or more people, save 10%)

Plan A: Tuition - Full Payment (Save over 30%)			
Pay in full and save over 30% when you enrol in the Designation Program. <i>Taxes extra.</i>	Regular Tuition \$795 Per Course until June 15:	Total Fees	Plan #
<input type="checkbox"/> Designation Program (6 courses - 1st course 50% off)	6 x \$595 less \$300 full pay bonus	\$3270	A
<input type="checkbox"/> Diploma Program	3 x \$665*	\$1995	B
<input type="checkbox"/> Certificate Program	1 x \$795	\$795	C
<input type="checkbox"/> Hard Copy Textbook	# Courses x \$85	\$ _____	D

\*Alumni – use this rate for your next course, unless you continue in the Designation Program.

Plan B: Tuition - EZ-Pay Student Financing				
Note: Taxes Extra				
Note: Hard Copy – Pay in Full Only (see D above)	Total Tuition plus finance fee of \$25 per course	Pay Now	Plan #	Pay 15th of Each Month
<input type="checkbox"/> Designation Program (6 courses - 1st course 50% off)	\$3720	\$295	E	12 x \$285.42
<input type="checkbox"/> Diploma Program	\$2070	\$295	F	6 x \$295.84
<input type="checkbox"/> Certificate Program	\$820	\$295	G	2 x \$262.50

I provide consent for Knowledge Bureau to store my contact information and inform me about future educational opportunities by:

- email  mail  phone

## Payment Plan Worksheet

Tax Deductible Tuition: Full Payment  
No refunds after first chapter is completed\*

EZ-Pay Instalment Plan  
Note: Hard copy charges – full pay only

FULL PAY TUITION FEE PLAN – PAY NOW: (A, B, C, D) \$ \_\_\_\_\_

EZ-PAY PLAN (1st payment only): (E, F, G) \$ \_\_\_\_\_

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

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

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

Monthly charges will begin on the 15th; there is a \$45 fee for credit card declines. All taxes extra.

## Choose a Payment Method

Credit Card  Visa  MasterCard  Amex

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

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

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

Signature \_\_\_\_\_

Cheque/Money Order  
Mail to:  
Knowledge Bureau  
187 St. Mary's Road  
Winnipeg, MB R2H 1J2

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



# e-Learning Registration Form

Everything you need to successfully achieve your certifications is included. Visit [www.knowledgebureau.com](http://www.knowledgebureau.com) for more details.

**REGISTER TODAY AND SAVE!**

Phone: 1-866-953-4769 (toll-free) Fax: 204-953-4762

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

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

Identification (Complete one form per student)		
Name	Company	Returning Student ID#
Address	City	Province
Postal Code	E-Mail	Referred by
Phone with Area Code	Fax	Current Designations/Licensing

Select an Online Program.

**I Want to Earn My:**

CERTIFICATE - ANY 1 COURSE (30 CE/CPD CREDITS) DURATION: 4 MONTHS

DIPLOMA - ANY 3 COURSES (90 CE/CPD CREDITS) DURATION: 1 YEAR

DESIGNATION - ANY 6 COURSES (180 CE/CPD CREDITS) DURATION: 2 YEARS

**GET STARTED:**

1. Select your program
2. Select your payment plan
3. Make payment
4. Start today or at your convenience

**REAL WEALTH MANAGEMENT SPECIALIST**

**Designation**

Elements of Real Wealth Management

T1 Professional Tax Preparation - Basic

T1 Professional Tax Preparation - Advanced

Tax Strategies for Financial Advisors

Investment Strategies in Charitable Giving

Final Returns on Death of a Taxpayer

**MFA-SUCCESSION AND ESTATE PLANNING SPECIALIST™**

**Level 1: Diploma**

Fundamentals of Succession Planning

Final Returns on Death of a Taxpayer

Investment Strategies in Charitable Giving

**Level 2: Designation**

Advising Family Businesses

Insurance Strategies for the Small Business Owner

Business Valuation for Advisors

**MFA-RETIREMENT INCOME SPECIALIST™**

**Level 1: Diploma**

Elements of Real Wealth Management

Tax Strategies for Financial Advisors

Advanced Tax-Efficient Retirement Income Planning

**Level 2: Designation**

Debt and Cash Flow Management

Portfolio Risk Management in Retirement

Cross Border Taxation

**Add-on Study Options:**

Hard copy textbook (pay \$85 printing, shipping, handling per course)

Branch Office study group (2 or more people, save 10%)

Plan A: Tuition - Full Payment (Save over 30%)			
Pay in full and save over 30% when you enrol in the Designation Program. <b>Taxes extra.</b>	<b>Regular Tuition \$795 Per Course</b> until June 15:	<b>Total Fees</b>	<b>Plan #</b>
<input type="checkbox"/> Designation Program (6 courses - 1st course 50% off)	6 x \$595 less \$300 full pay bonus	<b>\$3270</b>	<b>A</b>
<input type="checkbox"/> Diploma Program	3 x \$665*	<b>\$1995</b>	<b>B</b>
<input type="checkbox"/> Certificate Program	1 x \$795	<b>\$795</b>	<b>C</b>
<input type="checkbox"/> Hard Copy Textbook	# Courses x \$85	<b>\$_____</b>	<b>D</b>

\*Alumni – use this rate for your next course, unless you continue in the Designation Program.

Plan B: Tuition - EZ-Pay Student Financing				
Note: Taxes Extra				
Note: Hard Copy – Pay in Full Only (see D above)	Total Tuition plus finance fee of \$25 per course	Pay Now	Plan #	Pay 15th of Each Month
<input type="checkbox"/> Designation Program (6 courses - 1st course 50% off)	<b>\$3720</b>	<b>\$295</b>	<b>E</b>	12 x <b>\$285.42</b>
<input type="checkbox"/> Diploma Program	<b>\$2070</b>	<b>\$295</b>	<b>F</b>	6 x <b>\$295.84</b>
<input type="checkbox"/> Certificate Program	<b>\$820</b>	<b>\$295</b>	<b>G</b>	2 x <b>\$262.50</b>

I provide consent for Knowledge Bureau to store my contact information and inform me about future educational opportunities by:

email  mail  phone

**Payment Plan Worksheet**

**Tax Deductible Tuition: Full Payment**  
No refunds after first chapter is completed\*

**EZ-Pay Instalment Plan**  
Note: Hard copy charges – full pay only

**FULL PAY TUITION FEE PLAN – PAY NOW: (A, B, C, D)** \$ \_\_\_\_\_

**EZ-PAY PLAN (1st payment only): (E, F, G)** \$ \_\_\_\_\_

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

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

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

Monthly charges will begin on the 15th; there is a \$45 fee for credit card declines. All taxes extra.

**Choose a Payment Method**

Credit Card  Visa  MasterCard  Amex

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

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

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

Signature \_\_\_\_\_

**Cheque/Money Order** Mail to:  
Knowledge Bureau  
187 St. Mary's Road  
Winnipeg, MB R2H 1J2

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



## Personal Tax Bootcamp

• January 20 - Winnipeg

• January 21 - Toronto

• January 22 - Calgary

• January 23 - Vancouver

It's **ALL TAX, ALL DAY**—and it's going to be fun! Shake out the cobwebs: get ready for the busy 2015 tax season in this fast paced workshop focused on changes on the 2014 tax forms, tax tips, traps, and planning required to sharpen your mind to the details you need to discuss with your clients this tax and RRSP season. Our noted experts walk you through a comprehensive update and refresher designed especially for busy professionals and their returning and seasonal staff in the tax, accounting, and financial advisory industries.

Save time and money with the latest new rules at your fingertips in the comprehensive Knowledge Journal you will receive for your reference. Learn how to conduct thorough, time-saving interviews. You'll love our famous "Line-by-Line Tax Trivia" and "Knowledge Based Marketing" tips. Provide the highest standards of accuracy and professionalism in tax preparation, tax planning, and tax-efficient investment services. Bring your team, too.

### AGENDA AND WORKSHOP DETAILS

For detailed agenda and venue locations, see [www.knowledgebureau.com/daw](http://www.knowledgebureau.com/daw)

7:30	• Registration
8:00	• What's New at Finance and CRA?
9:00	• Client Interview Perfection: Shake Out the Cobwebs
9:15	• Focus on Employees
10:30	• Break
10:45	• Optimizing Schedule 1 Tax Credits
11:15	• Practice Management: The Tax Office of the Future
12:30	• Lunch
1:00	• Investments & Income from Property
2:00	• Capital Dispositions
3:15	• Break
3:30	• Small Business Returns
4:15	• Certification, Evaluation, Close

\* agenda subject to change

### WHO WILL BENEFIT

- **Accounting firms, tax preparation firms, independent tax practitioners, and financial planners** who provide tax preparation services will benefit. Perfect for both experienced and new staff.

### ATTEND AND YOU'LL RECEIVE

- **PRE-READING: Earn 3.5 CE/CPD credits.**  
Explore fascinating tax-efficiency topics in *EverGreen Explanatory Notes*.
- **IN-CLASS SESSION: Earn 6.5 CE/CPD credits.**  
Take expert in-class instruction and receive your comprehensive Knowledge Journal to take home.
- **All inclusive workshop fees include all of the above plus** lunch, coffee, and snacks, as well as accreditation for CE/CPD purposes and certification.
- **POST-SESSION – ONLINE (Optional): Earn 20 CE/CPD credits.**  
*T1 Professional Tax Preparation – Intermediate* course. One full course credit towards the DFA-Tax Services Specialist™ Designation. Additional fee of \$297.50 + taxes applies.

**Register by December 15 to get early-bird pricing and guarantee your seat.**

Brought to you by:



**Knowledge Bureau®**  
Excellence in Financial Education



ACT BY  
**MAY 31**  
FOR MULTIPLE  
SESSION DISCOUNTS

## 2015 DISTINGUISHED ADVISOR WORKSHOPS (DAW)

See details and register online at [www.knowledgebureau.com](http://www.knowledgebureau.com) or call **1-866-953-4769**

LEARN MORE WITH YOUR PEERS;  
EARN MORE WITH YOUR TEAM.

*Commit to three, one-day workshops to boost your career and your business*

**TAKE ALL THREE WORKSHOPS – ONLY \$298 EACH. OFFER ENDS MAY 31.**

### SPRING 2015 WORKSHOP

*Final Registration: Save \$100 until May 31*

#### Transition Planning: Trusts & Estates

June 17	>	Winnipeg
June 18	>	Calgary
June 19	>	Vancouver
June 22	>	Toronto

### FALL 2015 WORKSHOP

*Final Registration: Save \$100 until October 15*

#### Family Business & Year End Planning

October 28	>	Winnipeg
October 29	>	Calgary
October 30	>	Vancouver
November 2	>	Toronto

### JANUARY 2016 WORKSHOP

*Final Registration: Save \$100 until December 15*

#### Personal Tax Refresher

January 20	>	Winnipeg
January 21	>	Calgary
January 22	>	Vancouver
January 25	>	Toronto

#### WHAT'S INCLUDED:

- Cutting Edge Instruction from Industry Experts
- Pre-reading in EverGreen Explanatory Notes
- Comprehensive Knowledge Journal
- Morning pastries, lunch, coffee and snacks
- 10 CE/CPD Credits and handsome certification
- **Bonus:** reduced tuition for online course registrations



If you're a practicing advisor in the tax, accounting or financial services industry, new regulations change the way you do your job. Learn:

- The most current issues in the tax and financial services explained in true-to-life situations
- Practical strategies for building a knowledge-based practice that generates new referrals for satisfied clients
- Peer-to-peer learning, mentorship and networking – share knowledge, experience, and ideas to enhance your skills

**PRE-REGISTER NOW – PAYMENTS WILL BE PROCESSED ON MAY 31.**



# DISTINGUISHED ADVISOR WORKSHOPS

## REGISTRATION FORM

**HOW TO REGISTER:** Online: [knowledgebureau.com](http://knowledgebureau.com) Toll-Free: 1-866-953-4762 Fax: 1-204-953-4762 Scan/Email: [reception@knowledgebureau.com](mailto:reception@knowledgebureau.com)

Each Workshop: 10 CE/CPD Credits (includes in-class and pre-reading work) Add Online Course: 20 more CE/CPD Credits

### CE STRUCTURE – SAVE UP TO 50% – REGISTER IN UP TO SIX BLENDED LEARNING OPTIONS:

SELECT 1, 2, or 3 WORKSHOPS	WORKSHOP TUITION FEES After Deadlines: <b>\$595</b>	SELECT LOCATION	ONLINE COURSE OPTION After Deadlines: <b>\$795</b>
<input type="checkbox"/> <b>JUNE 2015</b> Transition Planning: Trusts & Estates <b>Deadline: May 31</b>	<b>One Workshop: Register by Deadline</b> <input type="checkbox"/> \$495 > New Student <input type="checkbox"/> \$395 > Returning Client <input type="checkbox"/> \$395 > Groups (2 or more) <input type="checkbox"/> \$350 > VIP – Designate	<input type="checkbox"/> June 17 > Winnipeg <input type="checkbox"/> June 18 > Calgary <input type="checkbox"/> June 19 > Vancouver <input type="checkbox"/> June 22 > Toronto	<input type="checkbox"/> <i>Death of a Taxpayer Course</i> <b>Pay only \$397.50 until May 31</b>
<input type="checkbox"/> <b>OCTOBER 2015</b> Family Business & Year-End Planning <b>Deadline: October 15</b>	<b>Two Workshops: Register by May 31</b> All Categories: <input type="checkbox"/> <b>Pay only \$680 (\$340 each)</b>	<input type="checkbox"/> October 28 > Winnipeg <input type="checkbox"/> October 29 > Calgary <input type="checkbox"/> October 30 > Vancouver <input type="checkbox"/> November 2 > Toronto	<input type="checkbox"/> <i>T2 for Micro Businesses Course</i> <b>Pay only \$397.50 until October 15</b>
<input type="checkbox"/> <b>JANUARY 2016</b> Personal Tax Update <b>Deadline: December 15</b>	<b>Three Workshops: Register by May 31</b> All Categories: <input type="checkbox"/> <b>Pay only \$895 (\$298 each)</b>	<input type="checkbox"/> January 20 > Winnipeg <input type="checkbox"/> January 21 > Calgary <input type="checkbox"/> January 22 > Vancouver <input type="checkbox"/> January 25 > Toronto	<input type="checkbox"/> <i>T1 Advanced Tax Course</i> <b>Pay only \$397.50 until December 15</b>

### SIGN ME UP!

Returning Client ID / Student Number: \_\_\_\_\_

Please include your name as you want it to appear on your certificate.

Referred by: \_\_\_\_\_

Name \_\_\_\_\_

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

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Province \_\_\_\_\_

Postal Code \_\_\_\_\_

Email \_\_\_\_\_

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

Fax \_\_\_\_\_

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

Are you mainly involved in:

Financial Services

Taxation and Accounting

Dietary Restrictions: \_\_\_\_\_

Groups: # of Additional Team Members Attending \_\_\_\_\_ x Returning Client Rate (see above) \$ \_\_\_\_\_ = **Total \$** \_\_\_\_\_  
 (use separate registration form for each)

### PAYMENT METHODS (Instalment Plan is Possible – Add \$25 per Workshop)

Credit Card

Visa

MC

Amex

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

Exp. Date: \_\_\_\_\_ / \_\_\_\_\_

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

Signature: \_\_\_\_\_

Cheque/Money Order

Mail to: Knowledge Bureau  
187 St. Mary's Road  
Winnipeg, MB R2H 1J2

I provide express consent for you to store my contact information and to receive information about my transcripts and CE options.

**Total Fee** \$ \_\_\_\_\_

**Plus GST/HST** \$ \_\_\_\_\_

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

Note: \$45 fee for NSF cheques or credit card declines.

GST # 885004713RT0001



12TH ANNUAL DISTINGUISHED ADVISOR CONFERENCE  
NOVEMBER 8-11, 2015 — PUERTO VALLARTA, MEXICO

## MULTI-GENERATION PLANNING: Growing New Wealth and Relationships in a Digital World

Record increases in global household wealth since 2008 have shifted the emphasis in planning with high net worth individuals from preservation to growth. These are highly mobile people who expect digital access to transact financially from anywhere in the world — whether in their work environments or international retirement havens. Still, these same clients cherish personal advice from their trusted advisors.

**Come think strategically with hundreds of top advisors** from across Canada who strive to embrace the challenge of building on client relationships from afar. Learn how to accommodate and adapt your practice to your clients' changing lifestyles and priorities, providing "real time" wealth advisory services no matter where they are around the world. Understand the new competencies required to steward "impactful" wealth to next generations and the global community, because that's what's important to The Newly Affluent.

**Come think in Puerto Vallarta** – voted the friendliest city in the world by Condé Nast Magazine and the "top destination to retire overseas" according to AARP. Overlooking beautiful Banderas Bay, the conference site for this outstanding three-day event featuring 18 influential speakers on cutting edge topics will inspire you. You'll enjoy world-class cuisine and breathtaking open air sculptures combined with the natural magnificence of whale watching, deep sea fishing, and golf on serene vistas — all while forging important new business, educational and personal networks.

## Make a Great Decision: Reserve Your Spot Today!



See reverse for early registration discounts. For more details, visit us online ([knowledgebureau.com/dac](http://knowledgebureau.com/dac)) or contact us toll-free at **1-866-953-4768** or [registrar@knowledgebureau.com](mailto:registrar@knowledgebureau.com).

Program Director



Lead Sponsor



# THE DISTINGUISHED ADVISOR CONFERENCE 2015

November 8-11, 2015 in Puerto Vallarta, Mexico

For detailed agenda, speaker bios, CE/CPD accreditation details, registration, refund policies, and more please see [knowledgebureau.com/dac](http://knowledgebureau.com/dac)

## 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 \_\_\_\_\_ Professional Area  Financial Services  Legal  Taxation and Accounting

Dietary Restrictions \_\_\_\_\_

# in Party \_\_\_\_\_ Companion Name \_\_\_\_\_ Designations (if applicable) \_\_\_\_\_

Companion Dietary Restrictions \_\_\_\_\_

## CONFERENCE REGISTRATION Instalment plans available! Contact us for details.

Early Registration Offers	First Time Attendees	Returnees	Knowledge Bureau 2015 Designation Graduates*	Spouses & Companions
Until February 15	\$1850	\$1750	Complimentary	\$495
Until June 30	\$1950	\$1850	Complimentary	\$495
After June 30	\$2500	\$1950	\$1495	\$495

Registration includes approximately 15 hours in session, journal, accreditation, certification, conference opening reception, breakfasts, mimosa breaks and group gala dinner.

\*Must graduate by June 30, 2015: Limited spaces available for graduates.

## PAYMENT METHODS

VISA  MasterCard  American Express  Cheque\*\* Fee \$ \_\_\_\_\_

Credit Card Number \_\_\_\_\_ Plus GST/HST \$ \_\_\_\_\_

Expiry Date \_\_\_\_\_ Total \$ \_\_\_\_\_

Signature \_\_\_\_\_ GST # 885004713RT0001

## HOTEL ARRANGEMENTS

Conference Hotel and Rates see [knowledgebureau.com/dac](http://knowledgebureau.com/dac)

All rooms booked directly with Knowledge Bureau for best rates. Available on a first come, first served basis.

My credit card above will be used to pre-pay hotel rooms on September 15th (25%) and October 15th (75%). No refunds after these dates.

Hotel Arrival: \_\_\_\_\_ Hotel Departure: \_\_\_\_\_ Number of guests \_\_\_\_\_

King  Double (bed size not guaranteed)

## HOW TO REGISTER

Phone: 1-866-953-4768 (toll free)

Fax: 1-204-953-4762

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

\*\* By Mail: Knowledge Bureau  
187 St. Mary's Road  
Winnipeg, MB, R2H 1J2

I provide consent for Knowledge Bureau to store my contact information and inform me about tax updates, course transcripts, and continuing education opportunities by email, mail, and phone.

## YOUR STATUS

- Delegate  Delegate-Guest  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 of advisors in the tax and financial services. Founded in 2003, Knowledge Bureau publishes and delivers certificate courses leading to the prestigious MFA™ (Master Financial Advisor) designation, which provides core specialization opportunities in tax, retirement, business succession and estate planning for multi-disciplinary practices.

Through online courses and live learning events taught by industry leaders, thousands of professionals have earned the certifications, diplomas and professional designations they need to fill knowledge gaps, excel in their careers and position their professional practices for change and growth.

## Join Canada's Preferred Business School for Professional Tax and Financial Advisors:

- 160,000 Continuing Education Course registrations have been received
- 20,000 Subscribers have read Knowledge Bureau Report
- 15,500 Certificate Courses registrations have been received
- 6,400 Self Study Students have been learning with us on line and in-class we have hosted:
- 6,000 Distinguished Advisor Workshop and Distinguished Advisor Conference Attendees
- 1,200 Distinguished Financial Advisor™ and Master Financial Advisor™ Designation Entrants



**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





# Knowledge Bureau<sup>®</sup>

Excellence in Financial Education

187 St. Mary`s Road, Winnipeg, Manitoba R2H 1J2

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

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