

We Know Training Response

A PROPOSAL TO:

Investment Industry Regulatory Organization
of Canada (IIROC)

IN RESPONSE TO:

Request for Expression of Interest (REOI) for
Education Services

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EXECUTIVE SUMMARY

The enhancements to IIROC's proficiency regime are one of the most critical initiatives in Canada's financial service education space. This initiative will not only increase the level of competence amongst IIROC approved individuals, but will also strengthen the integrity of the capital market industry and protect the public.

We Know Training's (WKT) mission is to ***unleash confidence by improving competence*** for learners in regulated industries. We are very excited and interested in becoming a trusted education partner of IIROC, not just because of the positive impact we can have within the financial service industry, but because **it's what we do** day in and day out.

We are confident that we are one of the best-positioned organizations to make this initiative successful for IIROC and the entire financial service industry. When you partner with WKT, you are partnering with:

- A **full-service education technology partner** that can provide a complete solution for IIROC through the combination of in-house expertise and strategic partnerships.
- A partner with **decades of experience & expertise** in developing and delivering competency-based training to millions of learners within regulated industries.
- An **innovative technology-enabled organization** that owns its' own technology platform and uses our in-house technology to (i) strengthen the defensibility of online training, testing and credential management, (ii) gather insights and analytics that empower us to constantly improve, and (iii) create a learning environment that allows learners to focus on one thing: *achieving confidence through competence*.
- An industry-respected and recognized partner that has built a reputation of delivering the **highest standard of service and quality**, focused on driving impact for the communities we serve.

Given our excitement for this opportunity to work with IIROC, we decided to make our response a little more engaging. We encourage you to check out our virtual landing page to gain a deeper understanding of who we are, and why We Know Training should be a short-listed proponent for the upcoming RFP.

Visit: weknowtraining.ca/iroc.

Organizational Overview

WKT is a **full-service** online training company that offers a complete suite of training solutions, from interactive eLearning design to online course delivery and learner support. WKT has been **delivering technology-enabled training and testing solutions to learners in regulated industries since 2002**, when we were originally founded under the name Yardstick Software Inc.

We built Yardstick from the ground up, and quickly found that we had become market leaders in high-stakes testing and training. Before we knew it, we had built Canada's largest professional testing and psychometric consulting companies and had been trusted by hundreds of thousands of Canadians to administer their examinations. After the sale of Yardstick Testing to Meazure Learning, we rebranded our training division to *We Know Training*, as the name speaks for itself.



WKT specializes in building and delivering high-stakes training for regulated industries where training really matters.

We own and operate multiple brands/businesses that serve several regulated training industries, including:

- **Business Career College (Finance & Insurance)**
- Danatec Safety Solutions (Safety)
- Relo (Real Estate)
- Canadian Academy of Guard Training (Security)

Within each business, there are dedicated sector leaders who drive the strategy and growth for each line of business. Jason Watt is the Director of our Finance & Insurance division, which is represented by our Business Career College brand. Each brand team includes industry subject matter experts and account managers who are connected to industry and work to develop training products that meet the needs of our learners and clients. Further to this, each line of business is supported by several shared services teams who are experts in their field, including:

- **Learning Design/eLearning Development Team** - Comprised of instructional designers and curriculum developers, graphic designers/illustrators and program authors and developers, our multi-disciplinary team are experts in designing and delivering engaging competency and persona-based eLearning programs. Our eLearning team works with each industry team to ensure their training is of the highest quality and follows industry best practices.
- **Platform & Technology Team** – Our technology team consists of 13 developers who maintain and build upon our proprietary training platform, RapidLMS. This teams works with each sector team to ensure the platform is effectively serving the needs of their industry, and when identified, to build new product features to enhance the learner and client experience.
- **Customer Experience Team** - Our customer experience team is available 7 days per week to serve the needs of all learners and partners, with off-hours support offered via chatbots and self-service options. This multifaceted team relentlessly supports our customers in issues ranging from billing to RapidLMS platform support, account creation and management, course functionality, and more. The customer support team assumes responsibility for helping every learner or potential learner find success in their training journey. Our multicultural, bilingual support team can speak 10+ additional languages, on top of English and French.
- **Marketing Team** – Our marketing team is comprised of experts in digital advertising, marketing strategy, content creation, social media, branding, design, and beyond. They support our businesses and partners in building strong, resonant brands, building visibility among key target audiences, and creating a high-quality, consistent experience throughout the entire learner journey.

For a visual representation of our team structure, refer to our [organization structure graphic here](#).

Our Financial Services Business

Of particular relevance to IIROC is our financial services and insurance business, [Business Career College \(BCC\)](#). BCC has a long and rich history of providing training and certification program to the financial services industry for over 25 years. In 2020, WKT acquired BCC, and has worked to bring out the best of both businesses. Combining BCC's **reputation of quality in content and service** with WKT's **industry-leading learning management technology and eLearning and instructional design expertise**, we're positioning ourselves to become Canada's leading provider of quality training within the financial services and insurance industry.



Experience

WKT is highly skilled at delivering large-scale, competency-based programs in regulated spaces, including the financial services and insurance industry, to prepare learners to pass their licensing exams and excel in their work.

Programs demonstrating WKT’s experience include:

BCC’s Certified Financial Planner® (CFP) program

- Since 2006, BCC has supported students in obtaining CFP® certification¹
- During that time, we have supported over 2,000 students in obtaining certification.
- We are a Core and Advanced Curriculum provider, approved by FP Canada. We were previously an approved provider for the now-defunct Capstone Course.
- We support students throughout their lifecycle, including explaining the benefits of certification, providing robust content based on real-life case studies, providing behavioural nudges to keep students engaged, and providing exam prep tools to ensure preparation for a challenging exam.
- Following certification, we continue to support students in maintaining certification by providing a robust catalogue of continuing education offerings in a variety of media, including both synchronous and asynchronous modalities.

BCC’s Life License Qualification Program (LLQP)

- BCC was one of the original LLQP providers, dating back to 2003.
- During that time, we have supported over 20,000 students in obtaining their life insurance license.
- We have worked closely with regulators, including provincial insurance regulators and quasi-regulatory organizations in all jurisdictions. We have been an active participant in several industry committees.
- We successfully transitioned our previous LLQP program to the new Harmonized LLQP program in 2016.
- Our LLQP student support mirrors the support we offer throughout the lifecycle of a CFP® practitioner.

Real Estate Licence Training

WKT offers an ever-evolving series of programs to prepare learners to obtain their Alberta Real Estate Licence through the brand [Relo](#). These programs are based on extensive competency profiles offered in a 100% eLearning format. These programs consist of:

- 75-hour fundamental and practice programs totalling 150 hours of learning
- A common competency framework establishing fundamental competencies across all roles in one program
- Practical application courses geared to specific designations
- Management of profiles made up of over 25 competencies over 3,500 specific outcomes

Additional aspects of the program include:

- Exam prep
- In-depth webinars, and
- Ongoing learner support and resource development

To date, our program has the highest program completion and exam pass rates on the market.

Other Experiences

We also partner with organizations, associations, and regulators, where our full-service offering can help their learners. Some notable partnerships include:

- BC Liquor and Cannabis Regulatory Branch – Alcohol & Cannabis Retail Worker Training
- Alberta Justice & Solicitor General– Mandatory Parenting after Separation Course.
- Service Alberta – Digital Literacy Training Program
- St. John Ambulance – Blended First Aid Training Program

¹ “CFP®, Certified Financial Planner® and the blue flame logo are certification trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. (FPSB). FP Canada is the marks licensing authority for the CFP Marks in Canada, through agreement with FPSB.”



Proposed Approach

Our proposed approach is centred first and foremost around **a partnership methodology**. Our commitment to work hand in hand with the IIROC team will position us to deliver measurable impact, find solutions, and generate big wins together. Further to this, we have secured (and are in the process of securing) additional partnerships that will ultimately enable WKT to be able to provide an even more fulsome solution for IIROC. Below, please find the services that will be provided by WKT and/or our partners:

- Content & Curriculum Development – WKT
- eLearning Development - WKT
- Learning Management Technology & Innovation – WKT
- Learner Support & Customer Success – WKT
- Verifiable Credentials, and Credential Management – WKT and Credivera
- Exam Development & Exam Administration – WKT and/or Meazure Learning
- Program Evaluation – WKT and Y Station

Credivera: Verifiable Credentials

WKT is currently partnered with Credivera to deliver verifiable credentials in several regulated industries. Credivera connects employers, issuers, and workforces with seamless credential verification and helps protect the integrity of credential programs.

Meazure Learning: Exam Development & Exam Administration

Depending on IIROC’s preference, WKT is happy to partner with our former colleagues at Meazure Learning for exam administration. If IIROC prefers a single-vendor model, we are confident in our ability to provide exam development and administration services solely in-house.

Y Station: Program Evaluation

WKT will partner with Y Station to undertake the program evaluation and marketing delivery. Our organizations have collaborated before to launch province-wide educational programs, including the Relo real estate training school. Y Station specializes in working with government and public sector organizations, bringing decades of experience in research, evaluation, and marketing strategy, as well as IAP2 certification.

Throughout each element, regardless of if WKT will be solely providing the service, or will work in partnership with an identified provider, we will work together with IIROC every step of the way. Lastly, if IIROC should identify another provider or partner that would be complimentary to this approach, we would be open and willing to partner with that organization.

AREA 1 – EDUCATIONAL DESIGN AND SETUP

WKT proposes a program that utilizes different modalities of self-paced learning, with an emphasis on eLearning, to help learners from **all approved person categories** develop the required competencies and proficiency standards required of their roles. With respect to developing curriculum and content related to securities regulation and compliance, we would contract best-in-class subject matter experts, as our goal is to ensure that learners are exposed to best practices.

WKT will take a diligent approach to develop the curriculum based on identified competencies. This approach will:

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- break down concepts and skills, properly sequencing learning to **progressively build on knowledge and skills**
- **connect concepts** together (when appropriate in sequencing) to reinforce and bring together various concepts, skills, and values
- work backwards from desired outcomes to determine applicable assessments that will **truly test competency**
- ensure selected content and instructional strategies support learners in being **highly proficient** to pass their exam, and prepared to **apply that learning in the real world**

WKT will apply strategic thinking to ensure the scalability and effectiveness of our programming, never shying away from innovation to solve an industry or learner challenge.

We propose an approach to curriculum and course creation that includes:

SCALABLE AND ROBUST FRAMEWORKS



We will find opportunities for efficiencies, consistency, and scalability across curriculums. We have implemented common competency frameworks across roles and geographies for a variety of courses and programs to deliver common material in a consistent and reliable way, providing a foundation of knowledge. **Please [click here](#) for a visual representation on how we would approach this for IIROC.**

STRUCTURED CURRICULUMS



Working from competency profiles, we will create **clear and structured curriculums for each approved person profile** highlighting progress through the material. WKT has broken down each general outcome further into specific outcomes. We will **work collaboratively with IIROC** and identified subject matter experts to ensure alignment between competencies and outcomes to specific content by taking time to scope and sequence learning plans. The scope and sequencing document will provide guidance on how topics, content, and skills should be taught over time to support cumulative and continuous learning, progressing learners to required levels of proficiency.

OUTCOME ALIGNED ASSESSMENTS



We know the value of meaningful assessment. Our instructional designers will create **robust assessments that align with specific outcomes and go beyond the memorization of facts.** We will include a variety of assessments prior to the official exam, embedded in the course delivery using formative, summative and self-assessment strategies. Assessments can take the form of multiple-choice questions, scenario-based decisions, or graded practical application in a simulated environment.

RELEVANT AND FOCUSED CONTENT



At WKT, **our work is evidence-based and grounded in principles of adult eLearning.** While each outcome of the curriculum will be carefully considered when selecting instructional strategies, WKT instructional designers focus on creating training that is meaningful, memorable, and motivational. WKT builds training that engages the minds and emotions of learners, provides opportunities for hands-on practice and application, and presents content and skill-building using realistic scenarios.

From identified competencies and scope and sequencing documents, instructional designers will collaborate with subject matter experts to identify specific content, appropriate technologies, and instructional strategies to effectively teach to the required outcomes.



TECHNOLOGY ENABLED COURSES



As a technology-based company, we believe strongly in **technology-enabled training**, and are experts in the eLearning space. **We challenge the status quo, finding new and innovative ways to make learning stick** – whether that means the use of 3D animation to highlight what happens in the body when undergoing CPR, or simulating an environment or situation for first person immersive learning.

We will select the most effective technology to deliver the content to meet the desired outcomes, tailored to the level of learning and expected behaviour. Straightforward content could be presented in text and followed by reinforcing questions. Complex content requiring an explanation could be presented in video form, showing the interconnectivity of concepts on screen as a narrator explains them. Where an outcome requires interaction with people, learners may need to work through a scenario identifying the best approach to implement. If technical skills or a calculation was needed, a simulated environment could be recreated to mimic real life and practice.

AREA 2 – DELIVERY AND ADMINISTRATION

Over the past two decades, WKT’s technology has supported over **10 million learners** in their individual learning journeys. Learner feedback helps us to consistently improve upon our RapidLMS platform and is a vital input to our Agile Scrum development process. Given that we are a Canadian-based company, the vast majority of our learners taking training are from Canada (80%), including every province and territory.

KEY PLATFORM FEATURES INCLUDE:



EASY TO USE INTERFACE

WKT’s propriety training platform, RapidLMS, was built with the purpose of creating a seamless and enjoyable learner experience. A user-friendly navigation and an intuitive learner interface were all chosen and created with modern design principles to remove friction for users, **ease the learning burden**, and support a learning environment that maximizes competency development. WKT’s Core Purpose is to **unleash confidence by improving competence** and RapidLMS was designed to maximize learner confidence throughout the entire learning experience, from account creation to course delivery and certification.



POWERFUL STOREFRONT & ECOMMERCE TECHNOLOGY

One of RapidLMS’ most unique features is its powerful e-commerce engine that supports a scalable storefront model enabling us to dispatch courses in multiple ways: (i) through our wholly owned storefront properties (i.e. BCC); (ii) through partner white-label storefronts (i.e. Sunlife/Edward Jones), and (iii) even directly on a partner’s own LMS platform. RapidLMS supports this flexible course distribution model, while still maintaining 100% control. Ownership of all courses remains with each course author, making rolling out updates to courseware easy and scalable.



**HIGHLY
ACCESSIBLE
COURSE
HOSTING & EXAM
ENGINE**

RapidLMS offers an **unmatched technology** solution for hosting, distributing, and tracking online learning. It is **available 24/7 365 days** per year, supported on all major browsers, and can be used on laptop and desktop computers, tablets, and mobile devices. Learners can sign up to take the training, browse the course catalogue, manage their account, and access their courses all from the partner's branded storefront.

RapidLMS is SCORM-compliant, which means learners can log out and return to their course later, without losing progress. This makes the learning experience as seamless as possible, from first visit to course completion and beyond, minimizing barriers to accessing and completing training. RapidLMS is also fitted with our own **expert-built exam engine** with item banking that allows us to administer various forms of assessments with all our courses.



**LEARNER
VERIFICATION &
FRAUD
PREVENTION**

To support IIROC in **bolstering investor and industry confidence** in the proficiency system and qualifications of IIROC Approved Persons, WKT recommends pairing rigorous curriculum and content development with additional levels of insurance against learner fraud through the use of LearnerVerified. LearnerVerified uses facial recognition software and biometrics to verify the identity of learners and monitor attendance to combat learner fraud throughout regulated or credentialed training



**HIGHLY
SCALABLE**

Maximizing the accessibility of our platform is crucial to us being able to **deliver training online to millions**, who are in different locations, industries and with very diverse backgrounds and skills. Enabled within our Cloud provider Amazon Web Services (AWS), RapidLMS has **enterprise-level traffic scalability with autoscaling and failover technologies**. Autoscaling allows for RapidLMS to automatically increase available server resources to handle the influx of demand, with the minimum resources well over the requirement to serve IIROC learners.



**INNOVATIVE
CREDENTIAL
MANAGEMENT**

RapidLMS is built with the future of credentialing in mind. We have implemented the W3C standard for **Verifiable Credentials (VCs)**. We not only issue VCs on our platform, but are also partnered with Credivera to share those VCs with their credential wallet system. We have the ability to easily issue VCs to IIROC learners with RapidLMS.



**SECURE AND
COMPLIANT**

WKT places high value on data security and learner privacy. WKT is a System and Organization Controls (SOC) 2 Type 2-compliant company, with security and privacy features designed to meet the rigorous standards of training partners in highly regulated industries. RapidLMS is run on an AWS cloud environment, which is also SOC 2 Type 2 compliant. We undergo a yearly 3rd party SOC audit to ensure that we maintain our compliance. Our SOC 2 Type 2 independent audit and SOC 2 Type 2 artifacts are available upon request.



ROBUST REPORTING

RapidLMS has a robust in-app reporting capability that allows for reports to be pulled ad-hoc, 24/7 365 days per year. Automated out-of-the-box reports are available for all training site and platform administrators to provide ongoing oversight over their group of learners. These reports include:

- Learner Progress Report - *which learners are enrolled in 'x' course? What is their course progress?*
- Sales Report – *which courses have been purchased? When and by who were they purchased by?*
- Item Analysis – *what are the pass rates for each question? Which options are learners selecting/not selecting?*
- Certification Expiry – *which learners have certifications that are expired or expiring soon?*
- Training Manager Report – *report and track training of a group of learners for an organization*



MULTI-LINGUAL

RapidLMS supports both English and French delivery and can support other languages as required. Further to this, all channels of support are provided in both French & English.

AREA 3 – MEASUREMENT

WKT is a dual-purpose organization that values GROWTH and IMPACT equally. Measuring results and impact is critical to the success of our organization and the industries and communities we serve.

Service Level Standards

WKT Service Level Agreements are configured for automated live error and performance monitoring, ticketing systems (tracking, prioritization, notification, and escalation rules), and code review processes to quickly react to problems at the learner and platform level. Our customer experience driven processes and escalation systems enable our support team to deliver resolutions within the guaranteed timelines. WKT offers a full team of technical support specialists who manage our learner support channels. The support team manages all day-to-day Tier 1 and Tier 2 customer support, including course inquiries, technical platform issues, payment processing, account management, and more. Working with our Tier 3 platform specialists, the support team is also one of our first lines of defense in identifying and escalating larger-scale platform uptime and maintenance issues and identifying opportunities for continuous process improvements. All issues at severity level 1 or 2 are escalated to our Tier 3 specialists, who work with the product team to resolve the immediate issue and identify a solution to prevent similar issues in the future. [The table found here](#) outlines Support Severity Timelines, including continued average response times until the issue has been fully resolved, as well as emergency support provision for our partner-level training customers (i.e. IIROC).

Ongoing Program Evaluation & Audit

Program evaluation is a powerful tool to ensure the achievement of intended program outcomes and to obtain valuable insight into the quality of the education program over time. In partnership with Y Station, the WKT team will perform ongoing measurement and evaluation of all IIROC approved person categories. We will follow a best-practice evaluation framework process. Y Station will initiate the project with a detailed evaluation framework that is built in partnership with the WKT and IIROC teams, incorporating any goals, objectives, and other pertinent information from the project kick-off, then shared with IIROC for approval. Program evaluation would be a regularly performed process to ensure we maintain the highest of standards. As opportunities for improvement are identified, we will be agile with addressing and rolling out updates.



Insights & Custom Reporting

Further to our widely used in-app reports described above, our reporting infrastructure also allows for custom reports and queries to be built within hours. Once a custom report is built, it can be saved and made available to any training site administrator. Standard learner account details include learner name, email, phone, and learning progress. To meet the specific data needs of IIROC, WKT can enable custom fields to allow for additional learner details to be acquired during signup. Details like age, location, education level, company, or any other desired details, can be acquired using custom fields on signup. Any report can also be scheduled to be automatically run and delivered via email based on the frequency and preference of IIROC.

Understanding the importance of data and the insights that can be drawn from it, WKT is committed to not just provide you with relevant data/reports, but also relevant insights and recommendations that our team is able to draw on. WKT would provide the IIROC team with bi-weekly **Performance & Insight Reports** throughout the entire term of the contract. The figure found [here](#) [outlines a sample bi-weekly report](#).

Implementation Timeline

The below timeline is a high-level summary of our approach to effectively transition into becoming an IIROC education provider, assuming a program launch date of January 1, 2026. To view a visual of this, [click here](#).

- **Securities Course/Program Curriculum Development** (*January – October 2023*)
 - BCC's 2023 course development roadmap includes the development and investment of a new suite of courses aligned at serving the securities and capital market sector. BCC and WKT are committed to serving the needs of the financial service industry and our clients, regardless of if we are a selected proponent.
 - These training programs will align with the published enhanced competency profiles outlined by IIROC.
- **Securities Course/Program eLearning Development** – (*April 2023 - April 2024*)
 - As curriculum for each course is developed, we will follow a phased approach, and begin working on developing each self-paced eLearning course.
- **Program Setup & Onboarding** – (*Summer 2024 - December 2025*)
 - If selected as a successful proponent, WKT would work closely with IIROC to ensure the smoothest of transitions. This Program setup & Onboarding timeline is spread over 18 months as it allows for flexibility as well as opportunity for a Pilot project and User Acceptance Testing. This timeline can be adjusted to accommodate IIROC's timeline requirements.
 - Phase 1 - Course Completion & Refinement (*July 2024 – October 2025*)
 - **Course Evaluation and Feedback** (July 2024 – December 2024). IIROC team will have an opportunity to evaluate BCC's course alignment against enhanced competency profiles, as well as provide any feedback necessary so that together we can provide best of breed training for industry.
 - **Course Refinement** (*September 2024 – March 2025*). Similarly, we will follow a phased approach for each individual course, and update each course as we receive feedback from IIROC.
 - **Course Quality Assurance & User Acceptance Testing** (April 2025 – September 2025). We will pilot a select group of stakeholders to test out the 'final' version of each course and assessment.
 - Phase 2 - Item & Item Bank Development (*July 2024 – October 2025*)
 - In consultation with industry leading psychometricians, our team of subject matter experts will work together to develop questions/items for each course. We will develop multiple item banks for both formative and summative assessments.
 - During and after the Quality Assurance & User Acceptance Testing phase, we will perform psychometrically sound item analysis for each item/item bank, and update and refine as needed.
 - Phase 3 – Technology Setup & Onboarding (*September 2024 – December 2025*)



- **Connect & Collect** (September 2024-October 2024). WKT will work with the IIROC team to discuss any technical requirements needed for us to effectively support IIROC administrators, and future learners (i.e. integrations, reporting requirements, credential templates).
 - **Build & Develop** (November 2024 – April 2025). Based on identified technical requirements, WKT team will build any features, integrations or reports that are required.
 - **User Acceptance Testing & Quality Assurance** (April 2025 – September 2025). As we run our pilot phase for course and assessment feedback, we will simultaneously perform QA and UAT on all other technical aspects (i.e. reporting, integrations, support tools, etc).
 - **Final Refinement** (October 2025 – December 2025). Based upon any feedback, issues identified in pilot phase, we will make any necessary updates (if required).
- **Full Program Rollout & Launch** – (January 2026)
 - **Measurement & Program Evaluation** – (Ongoing)

Pricing Models

WKT can offer multiple pricing models that work for IIROC and will be happy to provide a detailed framework during the RFP phase. Understanding IIROC’s expectations for number of providers, minimum proceeds to IIROC, and expectations around level and breadth of services required, we’d be able to provide more defined pricing options. For the purposes of this REOI, we’ve summarized a few examples of pricing models that could be used:

Model A – Open Market Framework:

- **Model Example:** CFP® & QAFP® Programs administered by FP Canada.
- **Description:** This model involves a multiple training provider framework, where education providers self-monitor and have full autonomy on content, quality, service, and pricing. A nominal annual fee is provided to FP Canada for administration purposes. All Exam Assessments are controlled and managed by FP Canada, which ensures consistency across Designation holders ensuring that they are all taking the same assessment.

Model B – Open Market with Royalty Framework, with Approved Providers

- **Model Example:** LLQP (Life License Qualification Program)
- **Description:** This model involves multiple training provider framework, where education providers provide training aligned with curriculum and content built and maintained by the regulator (CISRO/AMF). Each provider pays a royalty/license fee to the regulator. Each provider builds and delivers their own pre-license exams. Licensing exams are administered by each provincial insurance council.

Model C – Closed Market, Royalty Framework, One Provider

- **Model Example:** N/A
- **Description:** This model would likely be similar to how the current securities education model exists today with one provider. WKT does recognize some efficiencies and benefits to this model, but would suggest a revenue share or royalty framework that provides a share of funds allocated to IIROC for oversight, on-going program evaluation, and industry engagement, etc.

All options would come with corporate level pricing that would include discounts available based on an organization’s volume, as well as white-label storefront options for organizations interested in that part of WKT’s training platform.

Thank you for your time and consideration – If you have not had a chance to check out our virtual landing page, we encourage you to visit: www.weknowtraining.ca/iroc