

# Course outcomes: CPD and COB

## SHORT-TERM INSURANCE: PERSONAL LINES (STIPL1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the basic principles of insurance and the legislation applicable to the Short-Term Insurance Industry.
2. Discuss the range of financial products within the Personal Lines insurance class of business.
3. Explain the general characteristics, terms and features of financial products in the Personal Lines insurance class of business and any specialist characteristics, terms and features.
4. Explain the typical fee structures, charges and other costs associated with products in the Personal Lines insurance class of business.
5. Explain the general risks associated with investing, purchasing or transacting in the products in the Personal Lines insurance class of business.
6. Discuss the investment and risk principles, options and strategies in respect of products in the Personal Lines insurance class of business.
7. Select an appropriate product or product features in the Personal Lines insurance class of business for different types of clients.
8. Name the typical role-players or market participants in respect of products in the Personal Lines insurance class of business, including their legal structure.
9. Explain the impact of applicable legislation, including taxation laws, on products in the Personal Lines insurance class of business.
10. Explain the impact of applicable economic and environmental factors, such as the economic and business environment and cycles; inflation; government monetary and fiscal policies; and interest rates and exchange rates on the products in the Personal Lines insurance class of business and the performance of those products.
11. Identify any inter-relationship within and between particular classes of business.
12. Name industry standards and codes of conduct relevant to the Personal Lines insurance class of business.

## SHORT-TERM INSURANCE: COMMERCIAL LINES (STICL1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the Commercial Lines insurance class of business.
2. Explain the general characteristics, terms and features of financial products in the Commercial Lines insurance class of business and any specialist characteristics, terms and features.
3. Explain the typical fee structures, charges and other costs associated with products in the Commercial Lines insurance class of business.
4. Select an appropriate product or product features in the Commercial Lines insurance class of business for different types of clients or groups of clients.
5. Name the typical role-players or market participants in respect of products in the Commercial Lines insurance class of business, including their legal structure.
6. Explain the impact of applicable legislation, including taxation laws, on products in the Commercial Lines insurance class of business.
7. Explain the general risks associated with investing, purchasing or transacting in the products in the Commercial Lines insurance class of business.
8. Explain the impact of applicable economic and environmental factors, such as the economic and business environment and cycles; inflation; government monetary and fiscal policies; and interest rates and exchange rates on the products in the Commercial Lines insurance class of business and the performance of those products.
9. Identify any inter-relationship within and between classes of business.

## LONG-TERM INSURANCE (LTINS1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
  2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the class of business.
  3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
  4. Explain the general risks associated with investing, purchasing or transacting in the products in the class of business.
  5. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
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6. Select an appropriate product or product features in the class of business for different types of clients or groups of clients.
7. Name the typical role-players or market participants in respect of products in the class of business, including their legal structure.
8. Explain the impact of applicable legislation, including taxation laws, on products in the class of business.
9. Explain the impact of applicable economic and environmental factors such as: the economic and business environment and cycles; inflation; government monetary and fiscal policies and interest rates and exchange rates on the products in the class of business and the performance of those products.
10. Identify any inter-relationship within and between particular classes of business.
11. Name industry standards and codes of conduct relevant to the class of business.

## PENSION FUND BENEFITS (PFBEN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
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  3. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the class of business.
  4. Explain the typical fee structures, charges and other costs associated with products in the class of business.
  5. Explain the general risks associated with investing, purchasing or transacting in the products in the class of business.
  6. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
  7. Select an appropriate product or product features in the class of business for different types of clients or groups of clients.
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  11. Identify any inter-relationship within and between particular classes of business.
  12. Name industry standards and codes of conduct relevant to the class of business.
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## SHORT-TERM AND LONG-TERM DEPOSITS (STLTD1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the class of business.
3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
4. Explain the general risks associated with investing, purchasing or transacting in the products in the class of business.
5. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
6. Select an appropriate product or product features in the class of business for different types of clients or groups of clients.
7. Name the typical role-players or market participants in respect of products in the class of business, including their legal structure.
8. Explain the impact of applicable legislation, including taxation laws, on products in the class of business.
9. Explain the impact of applicable economic and environmental factors such as the economic and business environment and cycles; inflation; government monetary and fiscal policies; and interest rates and exchange rates on the products in the class of business and the performance of those products.
10. Identify any inter-relationship within and between particular classes of business.
11. Explain industry standards and codes of conduct relevant to the class of business.

## STRUCTURED DEPOSITS (STDEP1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
  2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the class of business.
  3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
  4. Explain the general risks associated with investing, purchasing or transacting in the products in the class of business.
  5. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
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6. Select an appropriate product or product features in the class of business for different types of clients or groups of clients.
7. Name the typical role-players or market participants in respect of products in the class of business, including their legal structure.
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10. Identify any inter-relationship within and between particular classes of business.
11. Explain industry standards and codes of conduct relevant to the class of business.

## INVESTMENTS (INVES1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
  2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the class of business.
  3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
  4. Explain the general risks associated with investing, purchasing or transacting in the products in the class of business.
  5. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
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  11. Identify any inter-relationship within and between particular classes of business.
  12. Name industry standards and codes of conduct relevant to the class of business.
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## FOREX INVESTMENTS (FORIN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the class of business.
3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
4. Explain the general risks associated with investing, purchasing or transacting in the products in the class of business.
5. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
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7. Select an appropriate product or product features in the class of business for different types of clients or groups of clients.
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11. Identify any inter-relationship within and between particular classes of business.
12. Name industry standards and codes of conduct relevant to the class of business.

## HEALTH SERVICES BENEFITS (HSBEN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
2. Explain the general characteristics, terms and features of financial products in the class of business, and any specialist characteristics, terms and features in respect of financial products in the class of business.
3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
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5. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
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9. Explain the effect of applicable economic and environmental factors, such as: a) the economic and business environment and cycles b) inflation c) government monetary and fiscal policies d) interest rates and exchange rates on the products in the class of business, and the performance of those products.
10. Identify any inter-relationship within and between particular classes of business.
11. Name industry standards and codes of conduct relevant to the class of business

## ADMINISTRATION OF DECEASED ESTATES (ADMDE1-OS)

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Once you have successfully completed this course, you will be able to:

1. Identify the key legislation relevant to the deceased estate administration process.
2. Identify the role-players in the administration of deceased estates and describe their respective functions.
3. Explain the deceased estate administration process.
4. Discuss the role of the financial planner in the estate administration process.

## CONSEQUENCES OF NON-DISCLOSURE (CPD) (CONND1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain what the disclosure requirements are for the different role-players as set by the FAIS Act.
2. Explain the consequences of non-disclosure.
3. Draft a disclosure document to use in a Financial Services Practice.

## CONSTRUCTING A CLIENT PORTFOLIO (CPD) (CCPOR1-OS)

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Once you have successfully completed this course, you will be able to:

1. Construct an individual investment portfolio for investors according to each client's individual investment needs and goals.

## CULTURAL DIVERSITY IN FINANCIAL PLANNING (CPD) (CDFPL1-OS)

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Once you have successfully completed this course, you will be able to:

1. Define culture, diversity and cultural diffusion.
2. Discuss the impact that culture, social classes and the generational gap have on the financial services industry.
3. Explain how an inclusive business environment can be established.
4. Explain the different dimensions of diversity to enhance the financial planner's cultural intelligence.

## DISABILITY COVER (CPD) (DISCO1-OS)

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Once you have successfully completed this course, you will be able to:

1. Identify clients' financial needs in the event of disability.
2. Recommend suitable disability products to make provision for these needs.



## EMPLOYEE BENEFITS AND CLIENT ENGAGEMENTS (CPD) (EBCEN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the basic employee benefits available.
2. Apply basic principles relevant to the client engagement process and follow the steps in the proposed client engagement process.

## EMPLOYEE BENEFITS: RISK AND STRUCTURING OF RISK BENEFITS (CPD) (EMBEN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the group risk employee benefits that employers participate in, the types of risk policies commonly provided by employer schemes, as well as the structure of the different risk benefits.

## ETHICAL INVESTMENTS (CPD) (EINVE1-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate understanding of the concept of ethical investments
2. Demonstrate understanding of the different codes guiding ethical investments available to the South African institutional investor
3. Critically evaluate available investment options to explain how the fund choices align with the client's need for ethical investments.

## ETHICS CASES FOR FINANCIAL PLANNERS (CPD) (ECAFP1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the terms 'ethics' and 'codes of good conduct', and their relevance to the financial planning industry.
2. Discuss the legislation that has been put in place to support ethical behaviour in the financial planning industry.
3. Explain the importance of ethical conduct in the financial planning industry, by using examples from previous determinations of the FAIS Ombud and its representatives.

## FICA ANNUAL UPDATE (CPD) FICAU1-OS

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Once you have successfully completed this course, you will be able to:

1. Discuss recent amendments to the FIC Act
2. Explain the importance of the FIC Act and other relevant legislation in combating money laundering
3. Explain the control measures the FIC put in place to mitigate risk in accountable institutions
4. Explain the consequences of non-adherence to the FIC Act
5. Create a Risk Management and Compliance Programme and a risk-rating questionnaire.

## FOREX INVESTMENTS (CPD) (FINV2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the Continual professional development.
2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the Continual professional development.
3. Explain the typical fee structures, charges and other costs associated with products in the Continual professional development.
4. Explain the general risks associated with investing, purchasing or transacting in the products in the Continual professional development.
5. Discuss the investment and risk principles, options and strategies in respect of products in the Continual professional development.
6. Select an appropriate product or product features in the Continual professional development for different types of clients or groups of clients.
7. Name the typical role-players or market participants in respect of products in the Continual professional development, including their legal structure.
8. Explain the impact of applicable legislation, including taxation laws, on products in the Continual professional development.
9. Explain the impact of applicable economic and environmental factors such as: the economic and business environment and cycles; inflation; government monetary and fiscal policies; and interest rates and exchange rates on the products in the Continual professional development and the performance of those products.
10. Identify any inter-relationship within and between particular Continual professional development.

11. Name industry standards and codes of conduct relevant to the Continual professional development.

## FRAUD DETECTION AND PREVENTION (CPD) (FDPREV-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate an understanding of the nature of fraud.
2. Detect fraudulent activities in given scenarios using specific indicators.
3. Determine principles to prevent fraud, based on best-practice approaches across financial institutions.

## GLOBAL INVESTMENT STRATEGIES (CPD) (GISTR1-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate knowledge of the risks and benefits of the inclusion of offshore assets in an investment portfolio.
2. Differentiate between offshore investments in South African domiciled unit trusts and direct offshore investment.
3. Demonstrate an understanding of foreign exchange control regulation and the process to invest money directly offshore.
4. Demonstrate knowledge of the characteristics of developed markets, emerging markets and frontier markets.

## HEALTH SERVICES BENEFITS (CPD) (HBEN2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
  2. Explain the general characteristics, terms and features of financial products in the class of business, and any specialist characteristics, terms and features in respect of financial products in the class of business.
  3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
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  5. Discuss the investment and risk principles, options and strategies in respect of products in the class of business.
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6. Select an appropriate product or product features in the class of business for different types of clients or groups of clients.
7. Name the typical roleplayers or market participants in respect of products in the class of business, including their legal structure.
8. Explain the effect of applicable legislation, including taxation laws, on products in the class of business.
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10. Identify any inter-relationship within and between particular classes of business.
11. Name industry standards and codes of conduct relevant to the class of business

## INVESTMENT PLANNING (CPD) (INPLA1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the value of advice to a financial planning client
2. Explain the various quantifiable and non-quantifiable measures that client's value in a financial planner
3. Discuss the evolution of risk profiling from the traditional risk-profile questionnaire to the new, alternative approach to risk profiling
4. Identify and explain the risk in using the traditional risk-profile questionnaire method as the sole measure of risk for a client
5. Identify and explain the benefits of using the alternative approach to risk profiling in measuring the risk for a client
6. Discuss the various potential roles of a discretionary fund manager
7. Explain the benefits of using a discretionary fund manager, both to the financial planner and to the client.

## INVESTMENTS (CPD) (IVES2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the class of business.
  2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the class of business.
  3. Explain the typical fee structures, charges and other costs associated with products in the class of business.
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4. Explain the general risks associated with investing, purchasing or transacting in the products in the class of business.
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11. Identify any inter-relationship within and between particular classes of business.
12. Name industry standards and codes of conduct relevant to the class of business.

## LONG-TERM INSURANCE (CPD) (LINS2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the continual professional development.
  2. Explain the general characteristics, terms and features of financial products in the continual professional development and any specialist characteristics, terms and features in respect of financial products in the continual professional development.
  3. Explain the typical fee structures, charges and other costs associated with products in the continual professional development.
  4. Explain the general risks associated with investing, purchasing or transacting in the products in the continual professional development.
  5. Discuss the investment and risk principles, options and strategies in respect of products in the continual professional development.
  6. Select an appropriate product or product features in the continual professional development for different types of clients or groups of clients.
  7. Name the typical role-players or market participants in respect of products in the continual professional development, including their legal structure.
  8. Explain the impact of applicable legislation, including taxation laws, on products in the continual professional development.
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9. Explain the impact of applicable economic and environmental factors such as: the economic and business environment and cycles; inflation; government monetary and fiscal policies and interest rates and exchange rates on the products in the continual professional development and the performance of those products.
10. Identify any inter-relationship within and between particular continual professional development.
11. Name industry standards and codes of conduct relevant to the continual professional development.

## PENSION FUND BENEFITS (CPD) (PBEN2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the continual professional development.
2. Explain the general characteristics, terms and features of financial products in the continual professional development and any specialist characteristics, terms and features in respect of financial products in the continual professional development.
3. Explain the typical fee structures, charges and other costs associated with products in the continual professional development.
4. Explain the general risks associated with investing, purchasing or transacting in the products in the continual professional development.
5. Discuss the investment and risk principles, options and strategies in respect of products in the continual professional development.
6. Select an appropriate product or product features in the continual professional development for different types of clients or groups of clients.
7. Name the typical role-players or market participants in respect of products in the continual professional development, including their legal structure.
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9. Explain the impact of applicable economic and environmental factors such as: the economic and business environment and cycles; inflation; government monetary and fiscal policies; and interest rates and exchange rates on the products in the continual professional development and the performance of those products.
10. Identify any inter-relationship within and between particular continual professional development.
11. Name industry standards and codes of conduct relevant to the continual professional development.

## PRACTICE MANAGEMENT (CPD) (PMANA1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the four things a service business must get right.
2. State the value proposition of your financial planning practice.
3. Explain different structures for the pricing of services rendered by a financial planning practice.
4. Explain elements which add pressure to the costing structure of a financial planning practice.
5. Explain the elements to consider as part of employee management.
6. Explain elements of customer management.

## RISK AND BUSINESS ASSURANCE (CPD) (RBIN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Identify and understand different business entities.
2. Identify the main risks that threaten the continuity of businesses.
3. Identify and analyse the financial planning needs of a business and recommend appropriate solutions to address these needs.

## SHORT-TERM AND LONG-TERM DEPOSITS (CPD) (STLD2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the continual professional development.
  2. Explain the general characteristics, terms and features of financial products in the continual professional development and any specialist characteristics, terms and features in respect of financial products in the continual professional development.
  3. Explain the typical fee structures, charges and other costs associated with products in the continual professional development.
  4. Explain the general risks associated with investing in, purchasing or transacting with the products in the continual professional development.
  5. Discuss the investment and risk principles, options and strategies in respect of products in the continual professional development.
  6. Select an appropriate product or product features in the continual professional development for different types of clients or groups of clients.
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7. Name the typical roleplayers or market participants in respect of products in the continual professional development, including their legal structure.
8. Explain the impact of applicable legislation, including taxation laws, on products in the continual professional development.
9. Explain the impact of applicable economic and environmental factors, such as the economic and business environment and cycles; inflation; government monetary and fiscal policies; and interest rates and exchange rates on the products in the continual professional development and the performance of those products.
10. Identify any inter-relationship within and between particular continual professional development.
11. Explain the industry standards and codes of conduct relevant to the continual professional development.

### SHORT-TERM COMMERCIAL LINES (CPD) (STCO2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the basic principles of insurance, legislation, economic principles and role players applicable to the Short-Term Insurance Industry.
2. Discuss the range of financial products within the Commercial Lines insurance continual professional development.
3. Explain the general characteristics, terms and features of financial products in the Commercial Lines insurance class of business and any specialists characteristics, terms and features.
4. Select an appropriate product or product features in the Commercial Lines insurance class of business for different types of clients.
5. Identify any inter-relationship within and between particular continual professional development.

### SHORT-TERM PERSONAL LINES (CPD) (STPE2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the basic principles of insurance and the legislation applicable to the Short-Term Insurance Industry.
2. Discuss the range of financial products within the Personal Lines insurance continual professional development.
3. Explain the general characteristics, terms and features of financial products in the Personal Lines insurance continual professional development and any specialist characteristics, terms and features.



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11. Identify any inter-relationship within and between particular continual professional development.
12. Name industry standards and codes of conduct relevant to the Personal Lines insurance continual professional development.

## SOCIAL MEDIA USE (CPD) (SMEDU1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the use of social media in the marketing of financial services
2. Provide an overview of legislation one should be aware of when using social media
3. Use social media more effectively in the marketing of financial services
4. Identify if your financial services practice need to develop a social media use policy and to explain what to include in such a policy.

## SOCIAL MEDIA USE FOR FINANCIAL PLANNERS (CPD) (SMUFP1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the use of social media in the marketing of financial services.
2. Provide an overview of legislation one should be aware of when using social media.
3. Use social media more effectively in the marketing of financial services.

## SOCIAL MEDIA USE FOR KEY INDIVIDUALS (CPD) (SMUKI1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the use of social media in the marketing of financial services.
2. Provide an overview of legislation one should be aware of when using social media.
3. Use social media more effectively in the marketing of financial services.
4. Review social media policies of a financial services practice to identify areas for improvement.

## STRUCTURED DEPOSITS (CLASS OF BUSINESS) (SDEP2C-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the range of financial products within the continual professional development.
2. Explain the general characteristics, terms and features of financial products in the class of business and any specialist characteristics, terms and features in respect of financial products in the continual professional development.
3. Explain the typical fee structures, charges and other costs associated with products in the continual professional development.
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6. Select an appropriate product or product features in the continual professional development for different types of clients or groups of clients.
7. Name the typical role-players or market participants in respect of products in the continual professional development, including their legal structure.

8. Explain the impact of applicable legislation, including taxation laws, on products in the continual professional development.
9. Explain the impact of applicable economic and environmental factors such as: the economic and business environment and cycles; inflation; government monetary and fiscal policies; and interest rates and exchange rates on the products in the continual professional development and the performance of those products.
10. Identify any inter-relationship within and between particular continual professional development.
11. Explain industry standards and codes of conduct relevant to the continual professional developments.

## TAX AND RETIREMENT FUNDS (CPD) (TACRF1-OS)

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Once you have successfully completed this course, you will be able to:

1. Calculate the tax applicable to retirement planning at three important points: contributions to retirement funds, the tax on returns within the retirement fund itself while the client is a member, and the tax incurred on exit from the fund (whether on account of retirement, withdrawal or death).

## TAX-FREE SAVINGS ACCOUNTS IN FINANCIAL PLANNING (CPD) (TSAFP1-OS)

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Once you have successfully completed this course, you will be able to:

1. Explain the theoretical background of tax-free savings accounts.
2. Understand advice considerations for maximising tax benefits and transferability.
3. Understand advice considerations regarding the choice of investment vehicle.
4. Understand the advice considerations when opening tax-free savings accounts in the name of children.

## THE POPI ACT (CPD) (PAPAC1-OS)

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Once you have successfully completed this course, you will be able to:

1. Define and explain what the POPI Act is.
2. Apply and implement fundamental principles of the POPI Act.
3. Demonstrate knowledge to start a POPIA Compliance project.

## COST OF CUSTOMER CARE IN SHORT-TERM INSURANCE (CPD) (CCCSTI-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate understanding of the concept of great/bad customer care
2. Demonstrate understanding of the benefits of adopting an ethos of great customer care within a company
3. Critically evaluate the skills of staff when dealing with clients and their queries.

## SHORT-TERM INSURANCE (CPD) (STINS1-OS)

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Once you have successfully completed this course, you will be able to:

1. Distinguish between different cover available as part of personal lines insurance.
2. Demonstrate understanding of the rules relating to SASRIA.
3. Discuss trends impacting on personal lines insurance.

## FUNDAMENTALS OF BUSINESS INTERRUPTION INSURANCE (CPD) (FBIINS-OS)

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Once you have successfully completed this course, you will be able to:

1. Comprehend an understanding of which definitions are important for determining the correct sum to be insured and the correct time period for which interruption will affect the business respectively.
2. Explain the important factors to consider on setting the Indemnity Period.
3. Understand and explain the difference between Increase in Cost of Working and Additional Increase in Cost of Working.
4. Understand the difference between Annual Turnover and Standard Turnover.
5. Understand the determinants that make up the components of the Gross Profit calculation.

## PROTECTION OF PERSONAL INFORMATION ACT (PAPAC1-OS)

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Once you have successfully completed this course, you will be able to:

1. Define and explain what the POPI Act is.
  2. Apply and implement fundamental principles of the POPI Act.
  3. Demonstrate knowledge to start a POPIA Compliance project.
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## INTRODUCTION TO FIRE INSURANCE CLASSES (IFICL1-OS)

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Once you have successfully completed this course, you will be able to:

1. Distinguish between different cover available under the Fire Insurance Classes.
2. Demonstrate understanding of concepts and need for Fire Insurance.
3. Advise a client on where assets need to be insured.

## INTRODUCTION TO TRANSPORT INSURANCE (ITRAI1-OS)

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Once you have successfully completed this course, you will be able to:

1. Advise a client on the need for a Transportation insurance policy.
2. Distinguish between the different basis and types of cover provided by the Transportation Insurance policies.
3. Demonstrate knowledge and understanding of underwriting, conditions, requirements, and exclusions of the Transportation Insurance policies.

## INTRODUCTION TO ENGINEERING INSURANCE (IENGI1-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate understanding of the need and context for Engineering Insurance.
2. Analyse the different types of Engineering Insurance in order to advise a client on the appropriate product.

## INTRODUCTION TO LIABILITY INSURANCE (ILIAI1-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate knowledge and understanding of the need for Liability insurance cover, including underwriting and claims practices.
2. Distinguish between different basis and types of cover available under the Liability Insurance policy.
3. Advise a client on the appropriate Liability Insurance cover to be taken.

## INTRODUCTION TO MOTOR INSURANCE (IMINS1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the scope of cover provided by a commercial motor insurance policy.
2. Demonstrate understanding of the exceptions, conditions and extensions applicable to a commercial motor insurance policy.
3. Advise a client on the need for Motor insurance including fleet and motor trader's insurance.

## LEGAL EXPENSES (LEGEX1-OS)

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Once you have successfully completed this course, you will be able to:

1. Advise a client on why there is a need for Legal Expenses insurance cover.
2. Demonstrate knowledge and understanding of the cover and claims process of the Legal Expenses policy.

## INTRODUCTION TO AVIATION INSURANCE (IAVII1-OS)

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Once you have successfully completed this course, you will be able to:

1. Apply knowledge of applicable regulations governing commercial aircraft operations.
2. Analyse different types of cover and classes available under the Aviation Insurance policy.
3. Discuss the underwriting and claims practices relevant to aviation insurance.
4. Explain how the aviation market is structured and how it operates to ensure compliance within this sector.
5. Advise a client on the appropriate Aviation Insurance cover to be taken.

## INTRODUCTION TO MARINE INSURANCE (IMARI1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the principles that govern Marine Insurance.
  2. Demonstrate knowledge and understanding of the types of marine and marine transport risks, coverage and the parties involved.
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3. Advise a client on an appropriate Marine product to suit the needs of a specific business.

## ACCIDENT & HEALTH INSURANCE (ACCHI1-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss the need and various products that fall in Accident and Health Insurance continual professional development.
2. Explain the cover under the Accident and Health Insurance products.

## INTRODUCTION TO AGRICULTURE INSURANCE (IAGRI1-OS)

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Once you have successfully completed this course, you will be able to:

1. Distinguish between different types of cover/sections available under the Agriculture Insurance policy.
2. Demonstrate knowledge and understanding of the need for Agriculture insurance cover, including underwriting and claims practices.
3. Advise a client on the appropriate Agriculture cover/sections to be taken.

## DRONE INSURANCE (DROIN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Distinguish between different types of cover available under the Drone Insurance policy.
2. Demonstrate understanding of concepts and need for Drone Insurance.
3. Advise a client on the cover to be considered for his/her specific needs.

## PERSONAL MOTOR INSURANCE (PEMIN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate understanding of concepts and need for Personal Motor Insurance.
2. Distinguish between different types of cover available under the Personal Motor Insurance policy.
3. Advise a client on the cover to be considered for his/her specific needs.

## CALL CENTRE TRAINING (CACET1-OS)

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Once you have successfully completed this course, you will be able to:

1. Apply effective sales skills during interactions with external clients.

## PERSONAL ALL RISKS (PARIN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Demonstrate understanding of concepts and need for Personal All Risks Insurance.
2. Distinguish between different types of cover available under the Personal All Risks Insurance policy.
3. Advise a client on the cover to be considered for his/her specific needs.

## THE FUTURE OF BANKING (CPD) (FUTBAN-OS)

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Once you have successfully completed this course, you will be able to:

1. Discuss opportunities and challenges for the future of banking
2. Evaluate how the role of a typical banker will change
3. Explain possible steps that a banker can take to prepare for the future of banking.

## HOW BANKS GENERATE INCOME (CPD) (BGENIN-OS)

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Once you have successfully completed this course, you will be able to:

1. Communicate and calculate different pricing and fee structures on accounts for clients.
2. Calculate the interest and investment income generated by a bank.



## REGULATION IN BANKING (CPD) (REGUBA-OS)

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Once you have successfully completed this course, you will be able to:

1. Outline risk management and regulatory compliance requirements for a particular banking context.
2. Navigate the regulatory environment in the banking industry.

## ADVANCED BUSINESS INTERRUPTION (ABUIN1-OS)

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Once you have successfully completed this course, you will be able to:

1. Interpret the various terms and the extent of cover that would be found in a business interruption insurance policy.
2. Explain the extensions that would be found in a business interruption insurance policy
3. Analyse the various types of risks that would be covered by business interruption insurance.
4. Collect the information required to advise a client on the business interruption insurance that would be the most appropriate to meet their needs.
5. Calculate the correct sum insured in various situations.