



PROSPECTUS
2012

Simplifying Education



MESSAGE

ACADEMIC HEAD: PSG KONSULT ACADEMY

INTRODUCTION

Many insurers, financial advisors and brokers in the financial services industry are facing the challenge of obtaining the required credits and qualifications as determined by the FAIS Act.

PSG KONSULT ACADEMY obtained its registration with the Department of Education to operate as a Private Higher Education Institution on 06/07/2011, (No 2011/HE07/005).

For this reason, PSG KONSULT ACADEMY engages their most distinguished faculty members and technical expertise to provide high quality and user-friendly training for learners towards the Higher Certificate in Wealth Management at NQF Level 5 and the Advanced Certificate in Financial Planning at NQF Level 6. We are offering you the full qualification in study schools on a modular basis which will be easy to complete over a one to two year period.

With these focused study schools, we offer you a unique learning opportunity to build your confidence and capabilities. The facilitation is interactive and presented by subject-matter experts. We are confident that you will not just obtain the necessary credits but that you will leave the programmes a better entrepreneur, financial advisor/ planner and administrator.

Very few organisations in this fast-moving global environment can accommodate extended tutoring and mentoring, with the need to engage candidates who are immediately independent and free thinking within an evolving occupation. Greater pressure is placed on the standard of tertiary education, which is geared to prepare graduates for a business career. This requires practical knowledge, skills and the unique ability to be instantly productive in any function.

PSG KONSULT ACADEMY has a rare insight into, and understanding of the challenges facing the modern financial planner and advisor and what it takes to both achieve and more importantly, sustain success. It is this unique quality that makes PSG KONSULT ACADEMY one of the country's leading providers in preparing financial planners to engage successfully in the marketplace.

WE GUARANTEE SUCCESS

We are aware of the fact that many financial advisors, brokers and administrators have not studied for many years, but have a vast amount of experience. Our study schools are structured in such a way that you will be at ease with the learning as well as the assessments. If you have the will and determination, we are prepared to "stand by you" until you are competent.

DISTANCE LEARNING

If you are too far to attend the facilitation, we have another option for you: You are more than welcome to do it via Distance Learning. No facilitation is provided and you study on your own time. You have ±8 weeks per study school (from the day you receive your study material) to complete the workbook and prepare for the assessment. The assessment date will be communicated to you after registration and together with receiving your material. As soon as the first study school has been successfully completed, you may begin with the next study school.

Johann Cloete

HIGHER EDUCATION: TRAINING SOLUTIONS 2012

- Advanced Certificate: Financial Planning (NQF6)
- Higher Certificate: Wealth Management (NQF5)
(Focus: Category B&C, CIS, Retail Pensions: RE7-10)
- Higher Certificate: Wealth Management (NQF5)
(Focus: Health Care Benefits: RE12)
- Higher Certificate: Wealth Management (NQF5)
(Focus: Pension Fund Benefits: RE13)

INSETA TEACH-OUT SOLUTIONS 2012

- National Certificate: Financial Planning (NQF6)
- National Certificate: Wealth Management (NQF5)

FURTHER EDUCATION AND TRAINING CERTIFICATE SOLUTION 2012

- FETC: Wealth Management (NQF4)

SHORT-TERM INSURANCE SOLUTIONS 2012

- FETC: Short-Term Insurance: Personal Lines
(NQF4)
- FETC: Short-Term Insurance: Commercial Lines
(NQF4)

FSB REGULATORY EXAM SOLUTION 2012

- RE5: First Level Regulatory Examination:
Representatives



TRAINING SUPPORT SOLUTIONS

- Academic Support;
- Study Guide;
- Study Schools (Modular basis);
- Accessibility;
- Library and Electronic Support;
- Workshops;
- Group Work;
- Presentations.

Two-way communication and interpersonal teaching skills complement the use of a variety of teaching methods. These include formal lectures; case studies; group work and self-study exercises.

ACADEMIC SUPPORT

STUDY GUIDE

Every single educational module on the curriculum has an accompanying study guide/ workbook, which includes prescribed reading, practical assignments, assessment activities and tutorial letters. In addition, textbooks are also prescribed to supplement the readings. PSG KONSULT ACADEMY personnel are experienced in the delivery and management of education programmes. As leading educationalists we have a well-balanced bank of experience of industry and academic expertise, which ensures that students receive continuous support and guidance. Staff are appointed in the various tuition hubs to provide telephonic and email support to students.

ACCESSIBILITY

Stringent and inflexible study structures severely prejudice a balanced education, which makes the PSG KONSULT ACADEMY supported distance learning mode of delivery the ideal alternative for undergraduate studies. We offer you facilitated work sessions to support you in your studies.

Distance learning also means that there is little disruption to personal life and a full-time work schedule. Based on completing modules and assignments in your own time, the PSG KONSULT ACADEMY programme requires no daily or weekly commitments and accommodates a career of extensive travel, extended working hours, or simply a balanced social and working life.

LIBRARY and ELECTRONIC SUPPORT

Other than fully-fledged libraries in certain cities, PSG KONSULT ACADEMY has formal agreements with other educational institutions, which grants students access to their library facilities. Added to this, all PSG KONSULT ACADEMY students have access to online journal articles via www.psgkonsult.co.za. This means that students can access the latest research from anywhere in the world via the internet.

WORKSHOPS

Workshops are held in the various venues to support students in their studies. During workshops, students have the opportunity to discuss key themes and perspectives in their modules.

Guidelines are also given to produce good quality assignments. Workshops also foster interaction between academics and students in a supportive learning environment. The interactive natures of the workshops allow students to discuss relevant issues on a one-to-one basis, and to seek clarity on important foundational concepts of the programme.

Workshop 1

This includes orientation, academic support & requirements, group work, tutor presentations and assignment focus.

Workshop 2

This includes group work, tutor presentations and assignment focus.

Enrichment Workshops

This focuses on numerous subjects and also includes examination focus and exam guidelines.

We will get you competent



BENEFITS OF ENROLLING WITH PSG KONSULT ACADEMY

- From the industry for the industry;
- We have hands-on experience;
- We can source real life scenarios with practical application to enhance your success;
- Did you know, we are the only insurance industry-related Higher Education Academy?

Empowerment is a concept of freedom, learning and enlightenment. Young people have greater access to advanced education, better technology at their disposal, more exposure to global information and a meaningful voice in decision-making. This results in rapid growth and the development and recognition of true potential.

HOW TO GET STARTED WITH PSG KONSULT ACADEMY: UNDERGRADUATE QUALIFICATIONS

REQUIREMENTS

Applicants are required to submit the following when applying for the PSG KONSULT ACADEMY undergraduate programme:

APPLICATION AND ENROLEMENT

- Application Form and Enrolment Contract (available on the website)
- Curriculum Vitae
- Certified copies of all Educational Qualifications and Academic Transcripts
- Certified copy of Identity Document
- Two passport sized photographs

Application Forms together with supporting documentation can be faxed, posted emailed or hand-delivered to any PSG KONSULT ACADEMY office. Please see attached contact details at the back of the prospectus or visit the website: www.psgkonsult.co.za

AFFORDABILITY

The affordable programmes and fee structures support PSG KONSULT ACADEMY's philosophy and commitment of providing access to Higher Education through the provision of quality, flexible and cost-effective study programmes. Prices will be available on the website.

OVERALL EXPERIENCE

The undergraduate programmes are designed and structured to stimulate the individual intellectually, emotionally and physically. The flexibility of the programmes and the unique skills nurtured to allow successful completion of any course would ensure that every graduate possesses the knowledge, skills and ability to tackle the challenges of the modern business world. PSG KONSULT ACADEMY is a preferred training provider with the Financial Planning Institute (FPI) and qualifications will lead to the coveted RFP™, AFP™ and CFP® designations after complying with the requirements set by the FPI.

BENEFITS OF STUDYING AT PSG KONSULT ACADEMY

- One of the leading organisations in insurance and Financial Management-training in the financial services industry;
- From the Life and Short-Term Industry, for the industry;
- Well-structured model of 4 study schools with individual support which takes you from theory to practice;
- Study guides are developed and quality assured by industry specialists;
- Lectures are presented by distinguished faculty and subject-matter experts;
- Material is aligned with the FSB Regulatory exam requirements;
- Renowned administration and support.

We will get you competent



ADMISSION REQUIREMENTS FOR HIGHER EDUCATION UNDERGRADUATE PROGRAMS

Even though you may meet the minimum admission requirements of a programme below, PSG KONSULT ACADEMY, reserves the right of admission to the programme. Admission may be subject to successful completion of an entry exam.

ADMISSION REQUIREMENTS FOR HIGHER EDUCATION: UNDERGRADUATE QUALIFICATIONS REQUIREMENTS

Knowledge, comprehension and application of the English language at NQF Level 4 (Grade 12 or equivalent level) are required as the medium of instruction is English. In order to determine the curriculum for which a student may register, the PSG KONSULT ACADEMY point system applies.

MINIMUM REQUIREMENTS

- The table below explains the minimum entry requirements for each type of qualification;
- It is important to note that the table refers to minimum entry requirements;
- PSG KONSULT ACADEMY may add additional requirements for specific programmes.

Qualification	Minimum Statutory Entry Requirement
Higher Certificate	Pass NSC with: An achievement rating of 3 (40 - 49%) or better in four subjects, together with any other PSG KONSULT ACADEMY requirements.
Advanced Certificate	Pass NSC with: An achievement rating of 3 (40 - 49%) or better in four subjects, plus a relevant qualification on NQF Level 5, together with any other PSG KONSULT ACADEMY requirements.

HOW TO CALCULATE YOUR ADMISSION POINT SCORE

- The APS system allocates point values to the levels of achievement obtained for matric subjects;
- Write down your relevant NSC (National Senior Certificate) subjects and the symbols obtained;
- Allocate points according to the table below;
- Add up the number of points you have to calculate the APS.

Symbol	NSC %	APS Points	APS Percentage
A	90-100%	8	90 -100 %
B	80 -89 %	7	80 -89 %
C	70 -79 %	6	70 -79 %
D	60 -69 %	5	60 -69 %
E	50 -59 %	4	50 -59 %
F	40 -49 %	3	40 -49 %
	30 -39 %	2	30 -39 %
	0 -29 %	0	0 -29 %

NSC Subject	Symbol	NSC%	APS Points
English	D	65 %	5
Xhosa	D	60 %	5
Mathematics	E	50 %	4
Geography	E	55 %	4
History	D	60 %	5
Life Orientation	C	74 %	6
Accounting	E	51 %	4

NSC Subject	Symbol	NSC%	APS Points
English	C	70 %	6
Afrikaans	D	65 %	5
Mathematics	E	59 %	4
Accounting	D	65 %	5
Life Orientation	D	60 %	5
Physical Science	C	74 %	6
Life Sciences	B	81 %	7



ADVANCED CERTIFICATE IN FINANCIAL PLANNING (NQF 6)

- Legislation for Financial Planners;
- Behavioural Finance & Economics;
- Taxation for Financial Planners;
- Financial Statements;
- Investments;
- Corporate Financial Planning.

Total credits: 120

The aim of this qualification is to provide learners with a practical understanding of Financial Planning within a broad context. It offers extensive insight into Financial Planning, and allows for specialization in different areas. This qualification intends to create access to post-graduate learning. Successful students will receive an Advanced Certificate in Financial Planning (NQF Level 6) after the successful completion of all the study schools.

ADVANCED CERTIFICATE IN FINANCIAL PLANNING

120 CREDITS AT NQF LEVEL 6 (SAQA ID NR. 83347/66612)

Facilitated by: PSG KONSULT ACADEMY

PROGRAM DESCRIPTION

PSG KONSULT ACADEMY is proud to provide a friendly training environment for learners towards the Advanced Certificate in Financial Planning at NQF Level 6. We are offering you the full qualification with a minimum of 120 credits, in 4 study schools, on a modular basis which will be easy to complete over a 12-18 month period.

With these 4 intense study schools, we offer a unique learning opportunity to build your confidence and capabilities to work in the field of specialized financial planning; legislation; estate planning; retirement planning and investment transactions. The facilitation is interactive and presented by subject matter experts. We are confident that you will not just obtain the necessary credits, but that you will leave the program with a demonstration of competence, in a wide range of aspects related to financial planning, which encompass the understanding and execution of Financial Planning practices.

STUDY SCHOOL 1 Legislation and Economics			
SUBJECT	CODE	CREDITS	T/DAYS
Legislation in Financial Planning	LEGI	15	1
Behavioural Finance & Economics	ECN	10	1
	Credits	25	2
STUDY SCHOOL 2 Tax and Business Insurance Solutions			
SUBJECT	CODE	CREDITS	T/DAYS
Taxation for Financial Planners	TAX	15	1
Estate Planning to Propose a Financial Solution	EPHN	10	1
Business Insurance as a Long-Term Financial Solution	BINS	10	1
	Credits	35	3
STUDY SCHOOL 3 Financial Statements and Investments			
SUBJECT	CODE	CREDITS	T/DAYS
Financial Statements in a Business Environment	FINS	15	2
Advanced Investment Advice	INVEST	20	2
	Credits	35	4
STUDY SCHOOL 4 Corporate Benefits			
SUBJECT	CODE	CREDITS	T/DAYS
Group Retirement Benefits	GRB	12	1
Retirement Wealth Preservation	RWP	12	1
Health Care in a Financial Environment	HCFE	6	1
	Credits	30	3

LEARNING OUTCOMES

- Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector;
- Explain South African money-laundering legislation and the implications for accountable institutions in transacting with clients;
- Investigate issues of governance that impact on the different role players in a selected sub-sector;
- Research theories of behavioural economics and behavioural finance to explain the influence of emotion on financial decisions;
- Tax principles, by determining the normal tax liability of natural persons, partnerships, trusts and how to calculate tax payable;
- Dealing with the various kinds of estates, e.g. deceased estates, insolvent estates, etc.;
- Advising clients regarding the impact of tax on lump sums at retirement;
- Apply knowledge of estate planning to propose a financial solution for a **high net worth client**.
- Apply knowledge of business insurance to propose a long-term financial solution for a business entity;
- Analyse financial statements in a business environment;
- Apply knowledge and insight of investments to advise on the composition of an investment portfolio;
- Apply technical knowledge and skill to advise business entities on insurance and group retirement benefits;
- Develop a potential wealth preservation solution for an entity;
- Apply knowledge of health economics to make an informed decision.

We will get you competent



HIGHER CERTIFICATE IN WEALTH MANAGEMENT (NQF 5) (Focus: Category B&C, Retail Pensions: RE7-10)

- Legislation, Ethics and Risk Assessment;
- Communication;
- Financial Statements;
- Planning Principles & Product Solutions;
- Planning Tools;
- Economic Principles;
- Basic Investment Principles;
- Changing Nature of the Financial Services Industry.

Total credits: 130

The aim of this qualification is to provide learners with wide range of specialized and technical skills, as well as a broad based knowledge of the applicable legislation, economic principles and the financial services industry in general. The learners will be exposed to the important terms, rules, concepts, principles and theories of Wealth Management.

The Higher Certificate in Wealth Management will be sufficient for all requirements determined by the FAIS Act needed by financial advisors, brokers and administrators.

HIGHER CERTIFICATE IN WEALTH MANAGEMENT

130 CREDITS AT NQF LEVEL 5 (SAQA ID NR. 83346/66611)

Facilitated by: PSG KONSULT ACADEMY & USB-ED

PROGRAM DESCRIPTION

Many insurers, financial advisors and brokers in the financial services industry are facing the challenge of obtaining the required credits and qualifications as determined by the FAIS Act.

We are offering you the full qualification in study schools on a modular basis which will be easy to complete over a one or two year period.

With these focused study schools, we offer a unique learning opportunity to build your confidence and capabilities. The facilitation is interactive and presented by subject-matter experts. We are confident that you will not just obtain the necessary credits, but that you will leave the programme as a better entrepreneur, financial advisor and administrator.

STUDY SCHOOL 1 Legislation, Ethics and Planning Principles			
SUBJECT	CODE	CREDITS	T/DAYS
Legislative Impact on Financial Advisors/ Planners	LEGI	6	½
Principles of Ethics in a Business Environment	PEBE	8	½
Financial Planning Principles (Building the relationship)	PFPP	8	1
Financial Statements (Gathering the critical information)	FS	10	1
Long-Term Product Solutions	LTPS	8	1
	Credits	40	4

STUDY SCHOOL 2 Tax Aspects and Planning Tools			
SUBJECT	CODE	CREDITS	T/DAYS
Tax Aspects: Wealth Management	TAWM	10	1
Estate Planning to Propose a Financial Solution	EP	10	1
Retirement Planning to Propose a Financial Solution	RP	10	1
Business Assurance to Propose a Financial Solution	BA	10	1
	Credits	40	4

STUDY SCHOOL 3 Economics and Basic Investment Solutions			
SUBJECT	CODE	CREDITS	T/DAYS
Basic Economic Principles	BEP	5	1
Asset Classes & Basic Investment Principles	ACBIP	10	1
Collective Investment Scheme Product Solutions	CISP	15	1
	Credits	30	3

STUDY SCHOOL 4 Financial Services Sector and its Consumers			
SUBJECT	CODE	CREDITS	T/DAYS
Business Management & Financial Risk Assessment	BMFRA	8	1
Changing Nature of the Financial Services Industry	CNFS	7	1
Medical Schemes	MS	5	1
	Credits	20	3

LEARNING OUTCOMES

- Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector;
- Explain South African money-laundering legislation and the implications for accountable institutions in transacting with clients;
- Apply the principles of ethics to a business environment;
- Evaluate the current and future financial position by determining the needs and wants of an entity;
- Examine the assets and liabilities from an individual/ organisation's financial statements in order to identify risk financing opportunities;
- Present a proposal to optimise the tax aspects of the wealth management of an entity;
- Apply knowledge of estate planning to propose a financial solution for a **specific client**;
- Apply technical knowledge and skill to advise an individual on planning for retirement;
- Apply knowledge of business insurance to propose a Long-Term financial solution for a business entity;
- Apply basic economic principles to the financial services sector;
- Apply knowledge and skill of the different asset classes to explain the application of structured long-term insurance portfolios;
- Apply technical knowledge and insight into the management of collective investment portfolios;
- Demonstrate knowledge and understanding of the establishment and on-going maintenance of a domestic collective investment portfolio;
- Discuss current trends in investment portfolio management;
- Demonstrate knowledge and understanding of risk assessment in a Financial Services environment;
- Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers;
- Analyse the product design/structure of different medical schemes to evaluate the benefits of each scheme.

We will get you competent



HIGHER CERTIFICATE IN WEALTH MANAGEMENT (NQF 5) (Focus: Health Care Benefits – RE12)

- Legislation, Ethics and Risk Assessment;
- Planning Principles;
- Health Care Product Solutions;
- Planning Tools;
- Health Economics;
- Financial Statements;
- Changing Nature of the Financial Services Industry.

Total credits: 120

The aim of this qualification is to provide learners with wide range of specialized and technical skills, as well as a broad based knowledge of the applicable legislation, economic principles and the financial services industry in general and focusing on Health Care Benefits in particular. The learners will be exposed to the important terms, rules, concepts, principles and theories of Wealth Management.

The Higher Certificate in Wealth Management will be sufficient for all requirements determined by the FAIS Act needed by financial advisors, brokers and administrators.

HIGHER CERTIFICATE IN WEALTH MANAGEMENT

120 CREDITS AT NQF LEVEL 5 (SAQA ID NR. 83346/66611)

Facilitated by: PSG KONSULT ACADEMY & USB-ED

PROGRAM DESCRIPTION

Many insurers, financial advisors and brokers in the financial services industry are facing the challenge of obtaining the required credits and qualifications as determined by the FAIS Act.

We are offering you the full qualification in study schools on a modular basis which will be easy to complete over a one or two year period.

With these focused study schools, we offer a unique learning opportunity to build your confidence and capabilities. The facilitation is interactive and presented by subject-matter experts. We are confident that you will not just obtain the necessary credits, but that you will leave the programme as a better entrepreneur, financial advisor and administrator.

STUDY SCHOOL 1			
Health Care Benefit: Legislative & Financial Environment			
SUBJECT	CODE	CREDITS	T/DAYS
Legislative Impact on Financial Advisors/ Planners	LEGI	6	½
Principles of Ethics in a Business Environment	PEBE	8	½
Financial Statements of a Health Care Organisation	FSHC	10	1
Health Economics	HE	8	1
	Credits	32	3
STUDY SCHOOL 2			
Planning Principles and Health Assessment in South Africa			
SUBJECT	CODE	CREDITS	T/DAYS
Changing Nature of the Health Care Benefit Industry	CNHC	7	½
Health Care Planning Principles	HCP	8	½
Broker Agreement & Administrative Requirements	BAAR	8	1
Investigate the Health Care Sector in South Africa	IHCS	10	1
	Credits	33	3
STUDY SCHOOL 3			
National Health Policy & Medical Risk Assessment			
SUBJECT	CODE	CREDITS	T/DAYS
Analyse the SA Government's National Health Policy	NHP	12	1
Medical Scheme Environment Risk Assessment	MSER	10	1
Analyse the Impact of a Wellness Program	AIWP	7	1
	Credits	29	3
STUDY SCHOOL 4			
Quality Control, Broker Agreements and Tax Assessment			
SUBJECT	CODE	CREDITS	T/DAYS
Quality Control of Medical Providers	QCMP	8	1
Negotiate a Broker/ Intermediary Agreement	NBIA	8	1
Tax Aspects: Wealth Management of an Entity	TAWM	10	1
	Credits	26	3

LEARNING OUTCOMES

- Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector;
- Explain South African money-laundering legislation and the implications for accountable institutions in transacting with clients.
- Apply the principles of ethics to a health care environment;
- Examine the assets and liabilities from an organisation's financial statements in order to identify risk financing opportunities;
- Apply health economic principles to the health care sector;
- Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.
- Analyse broker agreements and administrative requirements;
- Analyse the implications of current and/ or proposed reform for the Medical Scheme sub-sector in order to formulate a possible response;
- Conduct an in depth investigation into the current healthcare sector in South Africa using published data;
- Analyse the implications of the South African Government's National Health Policy and the potential impact on medical schemes;
- Apply knowledge and insight of the medical scheme environment to evaluate risk in a selected medical scheme;
- Analyse the product design/ structure of different medical schemes to evaluate the benefits of each scheme;
- Apply knowledge and insight of the medical scheme environment to evaluate risk in a selected medical scheme;
- Investigate industry initiatives to quality control medical providers;
- Objectively evaluate the criteria that materially affect the performance of a medical scheme and its administration;
- Present a proposal to optimise the tax aspects of the wealth management of an entity.

We will get you competent



HIGHER CERTIFICATE IN WEALTH MANAGEMENT (NQF 5)

(Focus: Pension Fund Benefits – RE13)

- Legislation, Ethics and Risk Assessment;
- Planning Principles;
- Financial Statements;
- Changing Nature of the Financial Services Industry.

Total credits: 120

The aim of this qualification is to provide learners with wide range of specialized and technical skills, as well as a broad based knowledge of the applicable legislation, economic principles and the financial services industry in general and focusing on Pension Fund Benefits in particular. The learners will be exposed to the important terms, rules, concepts, principles and theories of Wealth Management.

The Higher Certificate in Wealth Management will be sufficient for all requirements determined by the FAIS Act needed by financial advisors, brokers and administrators.

HIGHER CERTIFICATE IN WEALTH MANAGEMENT

120 CREDITS AT NQF LEVEL 5 (SAQA ID NR. 83346/66611)

Facilitated by: PSG KONSULT ACADEMY & USB-ED

PROGRAM DESCRIPTION

Many insurers, financial advisors and brokers in the financial services industry are facing the challenge of obtaining the required credits and qualifications as determined by the FAIS Act.

We are offering you the full qualification in study schools on a modular basis which will be easy to complete over a one or two year period.

With these focused study schools, we offer a unique learning opportunity to build your confidence and capabilities. The facilitation is interactive and presented by subject-matter experts. We are confident that you will not just obtain the necessary credits, but that you will leave the programme as a better entrepreneur, financial advisor and administrator.

STUDY SCHOOL 1 Pension Fund Benefit Legislative Environment			
SUBJECT	CODE	CREDITS	T/DAYS
Legislative and Regulatory Environment	LRE	6	½
Principles of Ethics in a Pension Fund Environment	PEBE	8	½
Financial Statements of a Retirement Fund Organisation	FSHC	10	1
Governance and Risk Management	GRM	10	1
	Credits	34	3

STUDY SCHOOL 2 Planning Principles and Pension Fund reform in South Africa			
SUBJECT	CODE	CREDITS	T/DAYS
Reform in the Retirement Fund Environment	RRFE	8	1
Retirement Fund Rules and Administration	PFRA	10	1
Retirement Fund Investment Products	RFI	10	1
	Credits	28	3

STUDY SCHOOL 3 Retirement Fund Implementation			
SUBJECT	CODE	CREDITS	T/DAYS
Planning Principles in the Retirement Fund Environment	PPRF	10	1
Implementation of a Retirement Fund	IRF	10	1
Maintain, Monitor and Review of Retirement Fund	MMRR	8	1
	Credits	28	3

STUDY SCHOOL 4 Financial Statements, Tax Assessment and Changing Environment			
SUBJECT	CODE	CREDITS	T/DAYS
Risks Inherent in a Group Scheme	RIGS	10	1
Tax Aspects: Retirement Fund Structures	TARF	10	1
Changing Nature of the Pension Fund Benefit Industry	CNPF	10	1
	Credits	30	3

LEARNING OUTCOMES

- Apply technical knowledge and insight into how the legislative and regulatory environment impacts on retirement fund benefits for employees;
- Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector;
- Explain South African money-laundering legislation and the implications for accountable institutions in transacting with clients;
- Apply the principles of ethics to a pension fund environment;
- Examine the assets and liabilities from an organisation's financial statements in order to identify risk financing opportunities;
- Analyse reports and documents of a retirement fund to ensure governance and manage risk;
- Analyse the implications of current and/ or proposed reform for the Retirement Fund sub-sector in order to formulate a possible response;
- Develop a set of rules that meets the needs of a retirement fund client and are compliant;
- Advise Retirement Fund Trustees and Corporates on the structure of a Fund's investments;
- Apply technical knowledge and skill to advise business entities on insurance and group retirement benefits;
- Apply knowledge and insight to structure and implement a retirement fund for an organisation;
- Maintain, monitor and review of retirement fund provisions;
- Apply technical knowledge and insight to manage the risks inherent in a group scheme;
- Present a proposal to optimise the tax aspects of the wealth management of an entity;
- Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.

We will get you competent



NATIONAL CERTIFICATE IN FINANCIAL PLANNING (NQF 6)

(Teach-out option for 2011 students)

- Legislation for Financial Planners;
- Behavioural Economics;
- Taxation for Financial Planners;
- Financial Statements;
- Investments;
- Corporate Financial Planning.

Total credits: 120

The aim of this qualification is to provide learners with a practical understanding of Financial Planning within a broad context. It offers extensive insight into Financial Planning, and allows for specialization in different areas. This qualification intends to create access to post-graduate learning. Successful students will receive an Advanced Certificate in Financial Planning (NQF Level 6) after the successful completion of all the study schools.

NATIONAL CERTIFICATE IN FINANCIAL PLANNING

(Only for 2011 students)

120 CREDITS AT NQF LEVEL 6 (SAQA ID NR. 57695/66612)

Facilitated by: PSG KONSULT ACADEMY

PROGRAM DESCRIPTION

PSG KONSULT ACADEMY is proud to provide a friendly training environment for learners towards the Advanced Certificate in Financial Planning at NQF Level 6. We are offering you the full qualification with a minimum of 120 credits, in 4 study schools, on a modular basis which will be easy to complete over a 12-18 month period.

With these 4 intense study schools, we offer a unique learning opportunity to build your confidence and capabilities to work in the field of specialized financial planning; legislation; estate planning; retirement planning and investment transactions. The facilitation is interactive and presented by subject-matter experts. We are confident that you will not just obtain the necessary credits but that you will leave the programme with a demonstration of competence in a wide range of aspects related to financial planning, which encompass the understanding and execution of Financial Planning practices.

STUDY SCHOOL 1 Legislation and Economics			
SUBJECT	CODE	CREDITS	T/DAYS
Legislation in Financial Planning	LEG	15	1
Behavioural Economics & Finance	ECN	5	1
Total	Credits	20	2
STUDY SCHOOL 2 Tax and Business Insurance Solutions			
SUBJECT	CODE	CREDITS	T/DAYS
Taxation for Financial Planners	TAX	20	1
Business Insurance as a Long-Term Financial Solution	BINS	15	2
Total	Credits	35	3
STUDY SCHOOL 3 Financial Statements and Investments			
SUBJECT	CODE	CREDITS	T/DAYS
Financial Statements in a Business Environment	FINS	15	2
Advanced Investment Advice	INVEST	20	2
Total	Credits	35	4
STUDY SCHOOL 4 Corporate Benefits			
SUBJECT	CODE	CREDITS	T/DAYS
Group Retirement Benefits	GRB	12	1
Retirement Wealth Preservation	RWP	12	1
Health Care in a Financial Environment	HCPE	6	1
Total	Credits	30	3

LEARNING OUTCOMES

- Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector;
- Explain South African money-laundering legislation and the implications for accountable institutions in transacting with clients;
- Investigate issues of governance that impact on the different role players in a selected sub-sector;
- Research theories of behavioural economics and behavioural finance to explain the influence of emotion on financial decisions;
- Tax principles, by determining the normal tax liability of natural persons, partnerships, trust and how to calculate tax payable;
- Dealing with the various kinds of estates, e.g. deceased estates, insolvent estates, etc.;
- Advising clients regarding the impact of tax on lump sums at retirement;
- Apply knowledge of business insurance to propose a long-term financial solution for a business entity;
- Analyse financial statements in a business environment;
- Apply knowledge and insight of investments to advise on the composition of an investment portfolio;
- Apply technical knowledge and skill to advise business entities on insurance and group retirement benefits;
- Develop a potential wealth preservation solution for an entity;
- Apply knowledge of health economics to make an informed decision.

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NATIONAL CERTIFICATE IN WEALTH MANAGEMENT (NQF 5) (Teach-out option for 2011 students)

- Legislation, Ethics and Risk Assessment;
- Communication;
- Planning Principles & Product Solutions;
- Planning Tools;
- Economic Principles;
- Financial Statements;
- Changing Nature of the Financial Services Industry.

Total credits: 120

The aim of this qualification is to provide learners with wide range of specialized and technical skills, as well as a broad based knowledge of the applicable legislation, economic principles and the financial services industry in general. The learners will be exposed to the important terms, rules, concepts, principles and theories of Wealth Management.

The Higher Certificate in Wealth Management will be sufficient for all requirements determined by the FAIS Act needed by financial advisors, brokers and administrators.

NATIONAL CERTIFICATE IN WEALTH MANAGEMENT

(Only for 2011 students)

120 CREDITS AT NQF LEVEL 5 (SAQA ID NR. 57608/66611)

Facilitated by: PSG KONSULT ACADEMY & USB-ED

PROGRAM DESCRIPTION

Many insurers, financial advisors and brokers in the financial services industry are facing the challenge of obtaining the required credits and qualifications as determined by the FAIS Act.

We are offering you the full qualification in study schools on a modular basis which will be easy to complete over a one or two year period.

With these focused study schools, we offer a unique learning opportunity to build your confidence and capabilities. The facilitation is interactive and presented by subject-matter experts. We are confident that you will not just obtain the necessary credits, but that you will leave the programme as a better entrepreneur, financial advisor and administrator.

STUDY SCHOOL 1				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
242584	Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector.	2	4	E
242593	Explain South African money laundering legislation and the implications for accountable institutions in transacting with clients.	3	4	E
242574	Present a proposal to optimise the tax aspects of the wealth management of an entity.	4	5	C
242573	Determine the needs and wants of an entity in order to propose an appropriate financial solution.	4	5	C
230077	Describe the financial life cycle of an individual and how this influences financial decisions.	8	5	F
242554	Research information in order to assist in conducting a financial risk assessment.	7	5	C
117129	Apply the regulations for disclosure that are required as part of the financial sales process.	2	5	E
		30		

STUDY SCHOOL 2				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
230071	Apply basic economic principles to the financial services sector.	5	5	F
230075	Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.	6	5	F
242603	Apply knowledge of estate planning to propose a financial solution for a <i>specific client</i> .	8	5	E
119997	Demonstrate knowledge and understanding of risk in a Financial Services environment.	5	5	F
242555	Develop a potential wealth preservation solution for an entity.	8	5	E
		32		

STUDY SCHOOL 3				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
230078	Apply the principles of ethics to a business environment.	10	6	C
242613	Apply technical knowledge and skill to advise an individual on planning for retirement.	5	5	E
242589	Apply knowledge of business insurance to propose a Long-Term financial solution for a business entity.	10	6	E
230070	Present an informed argument on a current issue in a business sector.	5	5	F
		30		

STUDY SCHOOL 4				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
243601	Apply a researched trend to individual financial risk.	5	5	C
242567	Analyse the product design/ structure of different medical schemes to evaluate the benefits of each scheme.	5	5	E
242594	Apply knowledge of the different asset classes in order to give financial advice.	4	5	C
120075	Demonstrate insight into current affairs in the Financial Services sector.	10	5	F
242580	Apply scenario planning to explain potential risk in a specified financial services context.	6	5	C
		30		

Workshop program per study school	
Session 1	Tutoring in the first half of the Unit Standards (including distribution of the material in the classroom).
Session 2	Tutoring in the last half of the Unit Standards. ±4-6 weeks break to complete workbook and prepare for summative assessment.
Session 3	One full day for revision purposes. This will take place within the week before the assessment.
Session 4	Write closed book summative assessment and hand in formative assessment (workbook) Your completed workbook is your access to the summative assessment.

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FURTHER EDUCATION AND TRAINING CERTIFICATE (FETC) IN WEALTH MANAGEMENT (NQF 4)

- Legislation, Ethics and Risk Assessment;
- Basic Planning Principles;
- Basic Financial Statements;
- Basic Investment Principles;
- Basic Product Solutions;
- Fundamentals of Mathematics;
- Communication & Additional South African Languages.

Total credits: 150

The FETC: Wealth Management is a generic qualification in the management and creation of wealth that builds the introductory knowledge, skills attitudes and values required for learners to operate ethically and responsibly as Intermediaries and Administrators, and to respond to the challenges of the economic environment and the changing nature of the highly regulated Financial Services Industry. It is designed to meet the needs of learners in a variety of positions including Trustees and Principal Officers of retirement funds and medical schemes and Trainee Financial Planners.

FETC: WEALTH MANAGEMENT

150 CREDITS AT NQF LEVEL 4 (SAQA ID NR. 57917/66613)

Facilitated by: PSG KONSULT ACADEMY

PROGRAM DESCRIPTION

Many insurers, financial advisors and brokers in the financial services industry are facing the challenge of obtaining the required credits and qualifications as determined by the FAIS Act.

We are offering you the full qualification in study schools on a modular basis which will be easy to complete over a one or two year period.

With these focused study schools, we offer a unique learning opportunity to build your confidence and capabilities. The facilitation is interactive and presented by subject-matter experts. We are confident that you will not just obtain the necessary credits, but that you will leave the programme as a better entrepreneur, financial advisor and administrator.

STUDY SCHOOL 1				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
117126	Demonstrate knowledge and insight into the Long Term Insurance Act (1998);	2	4	E
242584	Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Service Act 2002 (FAIS) (Act 37 of 2002) as it impacts on a specific financial services sub-sector;	2	4	E
242593	Explain South African money laundering legislation and the implication for accountable institutions in transacting with clients;	3	4	C
117129	Apply the regulations for disclosure that are required as part of the financial sales process;	2	4	E
114956	Describe funeral insurance;	2	3	E
243153	Explain basic investment principles;	4	4	C
243137	Demonstrate skills and techniques to build a relationship with a client in a financial services environment;	3	4	E
9303	Communicate verbally with clients in a financial environment;	3	3	E
242655	Demonstrate knowledge application of ethical conduct in a business environment;	4	4	C
119478	Analyse the different products available in the Long-Term Insurance industry and the benefits of each.	5	4	E
		30		
STUDY SCHOOL 2				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
117132	Explain basic economics;	3	3	C
243144	Explain the structure of the financial services industry in South Africa;	4	3	C
114960	Investigate the need to provide financially for own retirement;	3	3	C
114970	Manage risk in own life;	3	3	C
243134	Investigate the range of options available for wealth management.	5	4	C

STUDY SCHOOL 2 (Continued)				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
119676	Apply the skills of customer care in a specific work environment;	4	4	E
120128	Apply the law of contract to insurance;	3	4	E
242654	Determine risk exposure in order to manage the risk in a specific situation;	2	4	E
119261	Describe the control of fraud in Long-term Insurance;	3	4	E
119262	Demonstrate knowledge and application of the relationship between Life Style Measurement (LSM) and Long-term insurance.	6	4	E
		36		
STUDY SCHOOL 3				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
243142	Explain Capital Markets and Capital Market Instruments;	2	4	C
243154	Explain money markets and money market instruments;	2	4	C
243148	Explain Equity Markets and equity market instruments;	2	4	C
243133	Analyse current events reported in the media that could impact on wealth management;	10	4	C
117158	Investigate ways of managing financial risk in own lives;	5	4	F
117127	Describe and apply the basic principles of personal income tax;	3	4	F
117156	Interpret basic financial statements.	4	4	F
		28		

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FURTHER EDUCATION AND TRAINING CERTIFICATE (FETC) IN SHORT-TERM INSURANCE (NQF 4)

- Carrying out basic research, information gathering and analysis;
- Interpreting current affairs;
- Communication and Mathematical Literacy;
- Behaviour and ethics in a work environment;
- Managing aspects of personal finances;
- Knowledge of Short-Term personal and/or commercial lines products;
- Customer care;
- Knowledge of insurable risk.

The FETC: Short-Term Insurance allows the individual to work towards a nationally recognised qualification. It is flexible enough to accommodate both learners in formal education and learners already employed in the Short-Term Insurance sector. The focus is on basic information gathering, analysis, presentation and the ability to apply knowledge of the field to solve routine problems within given frameworks.

FETC: SHORT-TERM INSURANCE

150 CREDITS AT NQF LEVEL 4 (SAQA ID NR. 49929/66610)

Facilitated by: PSG KONSULT ACADEMY

PROGRAM DESCRIPTION

The purpose of the qualification is to build knowledge and skill required by employees in Short-Term Insurance who have had schooling at or below NQF level 4. It is an entry qualification into Short-Term Insurance as learners will not have acquired the necessary knowledge and skills as part of the school curriculum. It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate confidently as individuals in the South African community and to respond to the challenges of the economic environment and changing world of work in the financial services industry. It should add value to the qualifying learner in terms of enrichment of the person, status and recognition.

As a qualification that covers Short-Term Insurance related learning, it provides a framework for learners to develop competencies that will give them insight into the Short-Term Insurance sub-sector. It introduces a basic understanding of the key terms, rules, concepts and principles of the field that will enable learners to be informed workers in the industry.

STUDY SCHOOL 1 Commercial Lines (C/L)				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
120135	Apply technical knowledge and understanding of business motor insurance;	5	4	E
120122	Apply knowledge of Short-Term Insurance to the All Risks section of a commercial policy;	2	4	E
120115	Apply technical knowledge and understanding of business insurance;	10	4	E
120120	Apply knowledge of business interruption insurance;	3	4	E
120110	Underwrite a standard risk in short term commercial insurance.	10	4	E
		30		
STUDY SCHOOL 1 Personal Lines (P/L)				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
120118	Underwrite a standard risk in short term personal insurance;	6	4	E
120011	Apply knowledge of personal all risks insurance;	2	4	E
120015	Demonstrate knowledge and understanding of house owners insurance;	3	4	E
120016	Apply knowledge insurance of household contents;	4	4	E
120008	Demonstrate knowledge and understanding of the insurance of pleasure craft;	3	4	E
12154	Apply comprehension skills to engage oral texts in a business environment;	5	4	E
120132	Apply knowledge of personal liability insurance;	3	4	E
9302	Access information in order to respond to client enquiries in a financial services environment;	2	3	E
9303	Communicate verbally with clients in a financial environment.	3	3	E
		31		

8 Electives Optional				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
120125	Apply knowledge of public liability insurance;	3	4	E
114966	Explain the types of compulsory statutory insurance in South Africa;	2	3	E
9303	Communicate verbally with clients in a financial environment.	3	3	E
		8		
STUDY SCHOOL 2 Core and Financial Literacy				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
120124	Demonstrate knowledge of insurable risk;	3	4	C
120128	Apply the law of contract to insurance;	3	4	C
120121	Apply technical knowledge and understanding of the cover provided under a Short-Term Multi-Peril Insurance policy;	5	4	C
119265	Manage risk in own work environment;	2	4	C
114985	Indicate how different needs lead to the development of different Financial Service products;	4	4	C
117117	Describe standard insurance cover in terms of SASRIA;	4	4	C
117156*	Interpret basic financial statements;	4	4	F Lit
117158*	Investigate ways of managing financial risk in own lives;	5	4	F Lit
117127*	Describe and apply the basic principles of personal income tax.	3	4	F Lit
		33		
STUDY SCHOOLS 3-5				
See next page for study schools 3-5 in the section that deals with FETC: Short-Term Insurance Personal Lines and FETC: Short-Term Commercial Lines.				

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FURTHER EDUCATION AND TRAINING CERTIFICATE (FETC) IN SHORT-TERM INSURANCE (NQF 4)

- Carrying out basic research, information gathering and analysis;
- Interpreting current affairs;
- Communication and Mathematical Literacy;
- Behaviour and ethics in a work environment;
- Managing aspects of personal finances;
- Knowledge of Short-Term personal and/or commercial lines products;
- Customer care;
- Knowledge of insurable risk.

The FETC: Short-Term Insurance allows the individual to work towards a nationally recognised qualification. It is flexible enough to accommodate both learners in formal education and learners already employed in the Short-Term Insurance sector. The focus is on basic information gathering, analysis, presentation and the ability to apply knowledge of the field to solve routine problems within given frameworks.

FETC: SHORT-TERM INSURANCE

150 CREDITS AT NQF LEVEL 4 (SAQA ID NR. 49929/66610)

Facilitated by: PSG KONSULT ACADEMY

VERY IMPORTANT

Please note: Both our study school 1's (commercial lines and personal lines) are aligned with SANTAM's Commercial (SMK) and Personal Lines (SMP) training. If you have completed either one of the two courses with SANTAM, you will be exempted from our study schools 1's as our unit standards are aligned with SANTAM's programmes.

ALTERNATIVELY: If you have completed one of the SMP skills programmes through SANTAM and obtained 25 credits, PSG KONSULT ACADEMY offers a short skills program to complete the outstanding credits towards the full qualification. This skills program of 8 credits will be offered by means of self-study, thus no facilitation. You will write a closed book assessment and on the same day hand in the portfolio of evidence for this program.

STUDY SCHOOL 3 Core and Electives				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
13940	Demonstrate knowledge and application of ethical conduct in a business environment;	4	4	C
120019	Analyse new developments reported in the media that could impact on Short Term insurance;	10	4	C
120005	Demonstrate knowledge and understanding of personal motor insurance;	4	4	C
119676	Apply the skills of customer care in a specific work environment;	4	4	C
117133	Manage own work performance in relation to an organisation's performance management system;	2	3	C
114943	Describe how to manage workplace relationships;	2	3	C
113911	Use an electronic system as a tool in a financial services context;	2	3	C
120127	Demonstrate knowledge and understanding of issues of compliance or non-activity that could result in civil or criminal liability in terms of business law;	2	4	C
12164	Demonstrate knowledge and insight of the Financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002).	2	4	E
		32		

*Note on SS2: Learners who passed Business Economics or Bookkeeping or Accounting as a subject in Grade 12 with symbols A-E may be granted 12 credits through concession against the Financial Literacy Unit Standards at Level 4.

*Note on SS4: Learners who passed Mathematics as a subject in Grade 12 with symbols A-E may be granted 16 credits through concession against the Mathematics Fundamental Unit Standards at Level 4.

*Note on SS5: Learners who passed English as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit Standards at Level 3&4. Learners who have passed an additional South African language other than the language of business (English) as a first, second or third language in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit Standards required as a second language at Level 3.

STUDY SCHOOL 4 Fundamentals Mathematics				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
7468*	Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues;	6	4	F
9015*	Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems;	6	4	F
9016*	Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts.	4	4	F
		16		

STUDY SCHOOL 5 Communication & Additional South African Language				
CODE	U/S TITLE	CREDITS	LEVEL	TYPE
119462* (8974)	Engage in sustained oral/signed communication and evaluate spoken/signed texts;	5	4	F
119469* (8975)	Read/view, analyse and respond to a variety of texts;	5	4	F
119459* (8976)	Write/present/sign for a wide range of contexts;	5	4	F
119471* (8979)	Use language and communication in occupational learning programmes;	5	4	F
119472* (8968)	Accommodate audience and context needs in oral/signed communication;	5	3	F
119457* (8969)	Interpret and use information from texts;	5	3	F
119465* (8970)	Write/present/sign texts for a range of communicative contexts;	5	3	F
119467* (8973)	Use language and communication in occupational learning programmes.	5	3	F
		40		

VERY IMPORTANT!: Exemptions will only be granted if you have the necessary qualification and proof, in other words a certified copy of Matric Certificate. Furthermore you will only be granted exemption after you have completed all the other unit standards of this qualification.

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FSB REGULATORY EXAMINATION

- The FSB is charged by the Government to administer, inter alia, the FAIS Act. The two main goals of the Act are the protection of consumers of defined financial services and the professionalisation of the intermediary/advisor.
- At PSG KONSULT ACADEMY we are ready to support these goals and to enable you to successfully complete your regulatory examination.

The amended fit and proper requirements announced in 2008 have introduced the financial services industry to a new concept – “REGULATORY EXAMINATIONS”. These examinations were introduced together with stricter minimal formal qualifications in order to better serve clients’ needs across the financial services industry in South Africa. The regulatory exams are being developed and delivered under the direction and management of the FSB. Four examination bodies have been appointed to assist with the development of the regulatory exam questions and the delivery on a national basis.

FSB REGULATORY EXAMINATION

Facilitated by: PSG KONSULT ACADEMY

PROGRAM DESCRIPTION

New requirements have a significant impact on the financial services industry in that it requires all Key Individuals and Representatives to successfully complete regulatory examinations based on their roles and their approved licence categories. These regulatory examinations form part of the competency requirements, and consist of two levels:

Regulatory Examination Level 1:

- This examination is the same for everybody and must be completed within 2 years of appointment or approval. People currently in the industry appointed or approved between 2004 and 2009 must complete this regulatory examination RE5 (representatives of Categories I, II, IIA, III and IV excluding representatives for subcategories 1.1 and 1.19) successfully by 30/06/2012 and rewrite by 30/09/2012.
- The content of this examination is based on the regulatory framework and the regulatory role of the Representative and Key Individual, for example the FAIS Act, Code of Conduct, FICA etc.
- The examination is compulsory and all Representatives and Key Individuals are required to complete these regulatory examinations (Representatives - Section 4 and Key Individuals - Section 1).

Regulatory Examination Level 2:

- These regulatory examinations are product-specific, and will focus on testing the applied knowledge of individuals in relation to the specific products that they provide financial services for. These examinations must be completed by December 2013.

Training for Regulatory Exams

The following 3 options will be made available:

Option 1: **1 day Facilitation in Centurion, Tygervalley, Durban and Bloemfontein** by a subject-matter expert including:

- Learning material;
- Mock exam.

Option 2: **Web Based Training** - includes:

- A discussion by subject matter experts on RE1 Outcomes;
- Notes on the discussion;
- Formal learning material;
- Mock exam (Written and scored online).

Option 3: **DVD** - includes:

- A discussion by subject-matter experts;
- Notes on the discussion;
- Formal learning material;
- Mock exam.

REGISTERING AND PAYING FOR THE EXAMINATION WILL BE EACH PERSON’S OWN RESPONSIBILITY.

PLEASE CONTACT: academy@psgkonsult.co.za for more information and registration procedure.

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Simplifying Education

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