

CPD FAQ's and Answers

1. What is CPD?

Continuous Professional Development (CPD) is a lifelong learning process, where financial services professionals systematically engage in activities that maintain abilities, skills and knowledge required for professional practice.

2. Why should I do CPD?

In terms of the new Fit & Proper requirements (BN194), CPD for regulatory (FSCA) purposes is now officially implemented as a requirement. This means advisors are obliged to perform CPD activities towards **regulatory (FSCA) CPD** requirements during a CPD cycle, which is a period of 12 months commencing on 1 June of every year and ending 31 May of the following year, starting on 1 June 2018. Provision is also made for proportionate CPD requirements for those who become liable during this cycle.

3. Is CPD a once-off requirement or is it ongoing?

Continuous professional development is required to maintain abilities, skills and knowledge required for professional practice. This requires 'lifelong' or ongoing learning, meaning that CPD activities need to be undertaken every year, during the CPD cycle and is **not** a once-off requirement.

4. What is a 'CPD activity'?

A "CPD activity" is a verifiable activity that is accredited by a professional body who also allocates an hour value or a part thereof to the activity. Activities performed towards a qualification and "product specific training" does not qualify for CPD points, but "class of business" training does, in most instances.

5. What type of CPD activities should I complete?

In terms of Board Notice 194 of 2017, regulatory (FSCA) CPD activities should be relevant to the functions and roles you perform, and should:

- contribute to your skill, knowledge, expertise and professional and ethical standards required,
- address any identified needs or gaps in:
 - your technical knowledge,
 - generic knowledge and understanding of the environment in which you render financial services, or manage or oversee these
 - your knowledge and understanding of applicable laws; and should
- adequately take into account changing internal and external conditions relevant to the financial products for which you are authorized.



Accordingly, CPD activities should be categorised to ensure you are meeting all of the above requirements.

CPD activities offered by Moonstone are categorised as follows:

- **Regulatory Environment**- changes in the financial services environment, and knowledge and understanding of applicable laws in the financial services sector
- **Ethics**- ethical standards required in the financial services sector
- **Technical**- professional best practice in terms of provision of financial services, and generic knowledge and understanding of the environment and financial products for which you are authorised.
- **Business Skills & Abilities**- best practice in terms of managing your practice.

6. What is the difference between FSCA Regulatory CPD and Professional Body CPD?

	FSCA Regulatory CPD	Professional Bodies CPD
Fulfils requirements or....	Fit and Proper Determination in terms of Board Notice 194	maintaining professional designation and membership of a specific Professional Body e.g. IISA, FPI, etc.
Consists of...	<i>verifiable activities</i> that are accredited by <i>any</i> SAQA registered professional body, and that are suitable to maintain competence in terms of Fit and Proper requirements	<i>a combination of verifiable and unverifiable activities</i> as approved by <i>that specific</i> professional body for purposes of <i>their specific requirements</i> to maintain professional membership
Excludes...	activities performed towards a qualification and “product specific training”	-excluded activities are dependent on <i>each specific</i> Professional Body’s requirements and differ from Professional Body to Professional Body
Includes...	activities that are <i>verifiable</i> and <i>completed</i> , for example seminars, workshops, classes (with full attendance), online courses with assessments.	<i>a variety of activities</i> that usually include verifiable activities and unverifiable activities such as reading materials, presentations on a relevant topic, pro bono services rendered, etc.
NOTE: Regulatory (FSCA) CPD requirements should therefore be seen as being separate from professional membership CPD requirements (although in certain cases the same activity may meet the needs for both sets of requirements).		

7. Where can I register for CPD courses?

Please navigate to: <http://mbse.moonstone.co.za> and select the course/s you want to register for. Follow the instructions and use the convenient navigation guide available on the site, to assist you.

8. Where can I register for Fit and Proper Manager?

Please navigate to: <https://www.moonstonecompliance.co.za/services/fit-proper-tracker/> and complete the enquiry form. Alternatively, please contact Chrissie Petzer at Tel. 021 880 7175, or email her at cpetzer@moonstonecompliance.co.za.

9. When can I start?

Online CPD activities are available on an ongoing basis and you will be able to access them as soon as payment has been received, and you have been enrolled. This process may take up to three business days. (Please also see schedule for Online courses and Workshops below).

10. How do I pay, what are the costs and why are fees charged for CPD activities?

Payments can be made via EFT or Credit Card. The cost will vary and will depend on the activity you want to register for. See prices in schedule below, or online. Any person that undertakes CPD should note that amongst other factors, a substantial amount of time is spent on research, development and accreditation of these CPD activities, hence, fees are charged for each CPD activity undertaken.

11. How many hours of CPD must I complete?

This will depend on your role and the development needs identified for you by your FSP. In terms of BN194 of 2017, the minimum CPD hours required are:

If you are authorised to render financial services for...	Then you must complete a minimum of...
a single subclass of business within a single class of business	6 hours of CPD activities per CPD cycle
more than one subclass of business within a single class of business	12 hours of CPD activities per CPD cycle
more than one class of business	18 hours of CPD activities per CPD cycle.

12. What if I only need to meet CPD requirements for part of a CPD cycle?

If the date on which you need to start complying with CPD does not fall on the date when a CPD cycle starts (1 June), then the CPD hours must be calculated as follows:

$$[X \div 12] \times Y = Z$$

Where:

X = number of annual required CPD hours;

Y = number of months from the date in the box above, until the end of the CPD cycle;

Z = required pro rata CPD training.

For example, Jane was on maternity leave and comes back to work on 1 February, meaning that she will work 4 months during the current CPD cycle (1 February to 31 May). Jane needs to obtain 18 CPD hours per cycle as she provides financial services in Investments and Long-term insurance. She will have to complete a pro-rata amount of the total 18 CPD hours of $[18 \div 12] \times 4$ CPD hours, so she will have to complete 6 hours for that CPD cycle.

13. What do I get after I have completed the CPD training?

Proof of Attendance and/or a Certificate of Completion will be issued after the completion of each CPD activity indicating your verifiable CPD hours for regulatory (FSCA) purposes.

14. Any admission requirements?

In order to verify your identity for any CPD approved event that requires physical attendance, proof in the form of a valid ID document, passport or driver's license will be required. A physical attendance register will be kept at all events and you will be required to sign in, attend for the full duration of the event, and sign out at the end of the event.

For online CPD approved activities, users are identified on registration, requested to upload a copy of their ID document onto the learner managements system, and issued with unique login and password details. Please allow three business days on initial registration for administration to be completed and access to be granted for an online activity/course.

15. Who can I contact for assistance with registration?

Please contact help@mbse.ac.za.

16. Is CPD a requirement to be appointed as representative?

You will have to consult with your compliance officer in this regard.

17. How many hours will be allocated to the CPD training?

Each CPD activity is approved by an accredited professional body and will be allocated a CPD hour value based on duration of the activity and any assessment requirements. We will offer activities at MBSE that will provide the required CPD hours as per BN 194 of 2017.

18. Will Moonstone upload my CPD Hours to my Professional Body?

To keep costs to a minimum, Moonstone will not forward records of CPD activities to each of the relevant professional bodies for purposes of professional membership CPD requirements. It thus remains your responsibility to upload your own CPD hours to your profile with the relevant professional body. Moonstone will provide the information on the relevant CPD hours for regulatory (FSCA) purposes, and on the specific category-linked CPD hours as per the relevant accrediting professional body on each course's 'CPD Information' section, to enable you to upload these CPD hours on your profile with the professional body.

19. How do I check if a CPD activity will be able to earn CPD hours, if it is not done through Moonstone?

CPD activities to be used for Regulatory (FSCA) purposes, must have been accredited by a Professional Body. 'Professional Body' is defined in BN194 as being a 'body recognised by SAQA as a professional body for purposes of the NQF Act'. Therefore, always check with the provider of the CPD activity to ensure that the activity has been accredited by a Professional Body (this can be any Professional Body as recognized by SAQA and is not limited to FPI or to IISA) and for how many CPD hours the activity has been approved. Note that in a recent explanatory note, members of foreign professional bodies may also use the CPD activities completed if they were approved by a foreign professional body, provided that the activities meet the definition of an 'extended CPD activity' which means an activity, other than product specific training and an activity performed towards a qualification, that is –

- 1 Recognised by a foreign professional body
- 2 Allocated an hour value or part thereof by the foreign professional body; and
- 3 Verifiable.

20. How do I keep track of my CPD hours for regulatory (FSCA) purposes for Moonstone events, online courses and CPD approved publications?

Moonstone will issue a certificate of attendance for **full attendance** of a physical event and will issue a certificate of completion for **successful completion** (including an assessment) of any approved CPD activity (online course or CPD approved publication). The certificate will state the date of completion, as well as the number of Regulatory (FSCA) CPD hours for the activity, as per notification from the relevant professional body. You will be able to access your details on our e-learning platform and print out your certificate once you have enrolled for and completed a CPD activity.

Note: You are responsible to keep your own records of certificates relating to CPD activities, so that you can provide these records to your FSP as required.

21. Can I use Class of Business training to gain CPD hours for regulatory (FSCA) purposes?

The short answer is yes, but...

According to the new Fit & Proper requirements (BN194), only (1) activities performed towards a qualification and (2) "product specific training" do **not** qualify for CPD points.

Class of business training as a refresher, however, is regarded as an appropriate activity to maintain the abilities, skills and knowledge required for professionals in the various classes of business they advise in. This means that in most cases, the answer is **yes**, class of business can be used to gain CPD hours for regulatory (FSCA) purposes.

However, there are instances where a 'doubling-up', in other words completing class of business as part of your educational requirements to be fit and proper, while at the same time gaining CPD hours for that same activity, is not appropriate. An example would be an advisor who is already fit and proper, but who has decided to add a new sub-category of product to his license, and who therefore needs to complete the relevant class of business training. In this case it would **not** be appropriate to also claim CPD hours for that training.

Moonstone will ask you, in future, to decide before you purchase a class of business course, whether you are completing this as a CPD activity, or to meet the new class of business requirements in terms of BN194. Certificates will in future also be issued accordingly, i.e. they will only show the Regulatory (FSCA) CPD hours if you have chosen to do the course as a CPD activity.

We have renamed all of the Class of Business courses to reflect the word 'CPD' in the respective class. Pricing will also be differentiated.

22. What is meant by Classes of Business?

There are currently nine (9) classes of business.

1. Short-term Insurance: Personal Lines
2. Short-term Insurance: Commercial Lines
3. Long-term Insurance
4. Pension Fund Benefits
5. Short-term and Long-term Deposits
6. Structured Deposits
7. Investments
8. Forex Investments
9. Health Services Benefits

23. What is meant by subclasses of Business?

The subclasses are secondary to each class of business. For example, the subclasses under short-term insurance: personal lines are as follows:

- 1.1. Personal lines: Accident and health policy
- 1.2. Personal lines: Liability policy
- 1.3. Personal lines: Miscellaneous policy
- 1.4. Personal lines: Motor policy
- 1.5. Personal lines: Property policy
- 1.6. Personal lines: Transportation policy
- 1.7. Personal lines: Short-term reinsurance policy

As can be seen, short-term insurance: personal lines have seven (7) subclasses.

Note: Class of Business courses are therefore also listed below as options for CPD activities, and are offered online, or as classroom training if requested.

Moonstone CPD activities

Online Courses (e-learning)

Moonstone offers a wide variety of online learning courses in all our four CPD categories: Regulatory Environment, Ethics, Technical and Business Skills.

Features of our online offering include:

- flexible online learning (e-learning) which can be completed anywhere you are, either on your computer, tablet or cell phone,
- access to user-friendly, printable training material broken up into smaller units,
- supplemented with relevant multimedia content,
- access to Q & A service (all queries answered within 24 business hours),
- regular self-assessment to monitor your progress, and
- a final assessment.

Delegates can access and print their certificate once they have completed all of the course activities and passed the final assessment with 60%.

Approved CPD Publications

Moonstone also offers our well-known Moonstone Monitor and Moonstone Investment Indicators weekly newsletter as online CPD activities, each approved by the Financial Planning Institute (FPI) for 0.5 CPD Hours per week.

Delegates subscribe for 12 weeks at a time and log into their course page every week to read the weekly edition and complete a short assessment as proof of having completed the reading activity.

Delegates can access and print their weekly certificate once the assessment has been completed and can earn up to 6 CPD Hours per 12-week subscription if all assessments are completed.

Workshops (face-to-face training)

Moonstone offers selected courses in the form of classroom training where there is a perceived industry need.

Classroom training can also be arranged for corporate groups of 20 or more learners upon request.

Delegates attend the training and, depending on the specific course, may have to complete an additional online assessment after attendance.

Certificates are issued on complete attendance of the event and completion of the online assessment (if required).

Class of Business Refresher CPD training

Class of Business as refresher training for CPD is also available as online learning and classroom training and offers an extremely cost-effective method of earning CPD points.

Please take note that the Moonstone Class of Business consists of a modular approach with either one or two overview modules on regulatory aspects and the economy (if applicable), in addition to the actual generic product modules in order to ensure that the requirements of Board Notice 194 are comprehensively addressed. These overview modules (***Financial Services Overview and Economic and Investment Overview***) are only completed once, and not repeated for subsequent Class of Business registrations therefore CPD points for the overview module/s can only be claimed on first registration.

See ***Annexure A*** for a complete list of courses, pricing and FSCA CPD Hours.

See ***Annexure B*** for more detailed information on each of the currently available courses.

ANNEXURE A

Online Courses (e-learning)

Regulatory CPD Category – available currently

No	Title	CPD Hours	Price (Incl VAT)
1	Basic Compliance for Your Practice	6.0	628.00
2	Compliance Advice	4.0	420.00
3	Compliance Introducing Enterprise Risk Management	2.0	209.00
4	Compliance Monitoring	5.5	575.00
5	Compliance Practice and Legislation	6.0	628.00
6	Compliance Principles of Materiality	3.5	366.00
7	Compliance Programme	3.5	366.00
8	Compliance Record Keeping	2.5	262.00
9	Compliance Regulatory Environment Developing a CRMP	7.5	786.00
10	Compliance Regulatory Requirements	2.5	262.00
11	Compliance Reporting	3.5	366.00
12	Compliance Risk Assessment	2.5	263.00
13	Compliance Risk Identification and Analysis	3.0	314.00
14	Compliance Risk Management Process	3.5	366.00
15	Compliance Sampling	1.5	157.00
16	Compliance Training Methodologies	3.5	366.00
17	Economic and Investment Overview	3.0	314.00
18	Financial Services Overview	3.5	368.00
19	Fit and Proper for Key Individuals – Become Fighting Fit!	7.0	732.00
20	Introduction to South African Legal Systems	3.0	315.00
21	Introduction to South African Legislation	3.0	366.00
22	Investigations and Enforcement under the FSR Act	2.5	263.00
23	Legislation and Codes of Conduct	3.0	314.00
24	Supervision Requirements: FAIS Notice 86 of 2018	6.0	628.00

Ethics CPD category – available currently

No.	Title	CPD Hours	Price (Incl VAT)
1	Anti-Bribery: How to be Corruption Free	3.25	330.00
2	Ethics – How to Impress Your Clients	1.5	157.00
3	Introduction to Ethics	3.0	314.00
4	Getting to Know POPIA	1.0	129.00
5	Managing Conflicts of Interest	1.5	157.00
6	Managing POPIA	6.5	1087.00
7	Treating Customers Fairly - Overview	1.0	105.00
8	Treating Customers Fairly – Practical Measures Needed to Comply	5.0	525.00
9	Treating Customers Fairly- Unpacking What it Means	3.5	368.00
10	Understanding POPIA	4.0	420.00

Business Skills CPD category – available currently

No.	Title	CPD Hours	Price (Incl VAT)
1	A Guide to Corporate Social Responsibility	3.5	366.00
2	A Guide to Effective Social Media Management	1.0	105.00
3	A Guide to Effective Stress Management	1.5	157.00
4	A Guide to Effective Time Management	1.0	105.00
5	A Guide to Mindfulness t Workplace	1.0	105.00
6	Advice on Banking Products Subject to FAIS	2.5	262.00
7	Annuity Calculations Made Easy	2.0	209.00
8	Automotive Finance and Insurance Customer Service	2.0	209.00
9	Basic Business Budgeting Skills	2.5	262.00
10	Building Assertiveness and Self-Confidence	4.0	418.00
11	Business Continuity Planning	2.0	209.00
12	Business Writing Skills	2.0	209.00
13	Coaching And Mentoring Skills for FAIS Supervisors	6.5	681.00
14	Communication Skills	1.0	105.00
15	Critical Thinking Skills	2.0	209.00
16	Customer Service and Building Client Relationships	4.5	471.00
17	Cyber Security GDPR and its Applicability to the Financial Sector	1.5	924.00
18	Cyber Security POPIA Act	1.5	924.00
19	Educational Marketing	2.0	209.00
20	Effective Interpersonal Skills in an Advice-Giving Context	3.0	314.00
21	Effective Presentation Skills for Advisors	3.5	366.00
22	Effective Writing Skills for Financial Advisors	5.0	523.00
23	Essential Meeting Skills	2.5	262.00
24	How to Service and Retain Customers	1.0	105.00
25	How to use FAIS to Build Client Relationships	0.5	53.00
26	Learning from the Short-term Insurance Ombudsman Cases and Reports	1.5	157.00
27	Leveraging on Emotional Intelligence	1.5	154.00
28	Maintaining Workplace Motivation	3	314.00
29	Personal Financial Management and Budgeting	2.5	262.00
30	Policy and Procedure Writing	2.5	262.00
31	Principles of Financial Management	2.5	262.00
32	Protecting your Information	3.5	366.00
33	Sales Within a Contact Centre	2.0	209.00
34	Sales Within the Financial Services Industry	1.0	105.00
35	Self-Mastery	5.5	578.00
36	Short Course on Insurance Act 18 Of 2017	2.5	262.00
37	Time Management and Personal Productivity Skills	4.0	420.00
38	What Every Short-term Policyholder Should Know	2.0	209.00

Technical CPD category – available currently

(see also Refresher Class of Business and CPD approved Publications)

No.	Title	CPD Hours	Price (Incl VAT)
1	A Guide to Recent Changes in Competition Law	3.0	314.00
2	F&I Vehicle Warranties	1.5	157.00
3	Fundamentals of Business Assurance	6.5	696.00
4	Fundamentals of Estate Planning	6.0	627.00
5	Fundamentals of Income Tax and Capital Gains Tax	6.0	627.00
6	Fundamentals of Investment Planning	3.5	366.00
7	Fundamentals of Retirement Planning	6.5	680.00
8	Impact of Technology on Long-term Insurance	1.0	105.00
9	Introduction to Fintech	2.5	262.00
10	Introduction to Goal-based Financial Planning	4.5	471.00
11	Introduction to Short-term Insurance	5.5	578.00
12	Retirement Funds: Section 37C	3.5	366.00
13	Short-term Insurance Assessment and Validation of Claims	6.0	627.00
14	Understanding Financial Crisis	9.0	941.00
15	Understanding, Reading and Interpreting Financial Statements	5.0	525.00
16	Vehicle Financing	2.5	262.00

Moonstone CPD Publications available currently

Title	CPD Hours	Price (Incl VAT)
Moonstone Investment Indicators. 0.5 FSCA CPD hours per weekly edition, each 12-week subscription yields up to 6 CPD hours. R924, incl. VAT for clients & public per 12-week registration	6	924.00
Moonstone Monitor. 0.5 FSCA CPD hours per weekly edition, each 12-week subscription yields up to 6 CPD hours. R924, incl. VAT for clients & public per 12-week registration	6	924.00

Class of Business as refresher training for CPD currently available
(note that we also offer corporate packages for these courses)

No.	Title	CPD Hours	Price (Incl VAT)
1	Economic and Investment Overview (Available free-of charge with first registration on Long-term Insurance, Investments, Pension Fund Benefits).	3.0	314.00
2	Financial Services Overview (Available free-of charge with first registration on <i>any</i> Class of Business).	3.5	368.00
3	Refresher Forex Investments	4.5	473.00
4	Refresher Health Services Benefits	6.5	683.00
5	Refresher Investments	8.0	840.00
6	Refresher Long-term Insurance	5.0	525.00
7	Refresher Pension Fund Benefits	6.0	628.00
8	Refresher Short-term & Long-term Deposits	6.0	627.00
9	Refresher Short-term Insurance Commercial Lines	6.5	683.00
10	Refresher Short-term Insurance Personal Lines	6.0	627.00
11	Refresher Structured Deposits	3.5	368.00

Class of Business as refresher training for CPD currently available
(note that we also offer corporate packages for these courses)

No.	Title	CPD Hours	Price (Incl VAT)
1	Refresher Forex Investments + Financial Services Overview	7.0	616.00
2	Refresher Health Services Benefits + Financial Services Overview	8.5	616.00
3	Refresher Investments + Financial Services Overview + Economic and Investment Overview	14.0	616.00
4	Refresher Long & Short-term Deposits + Financial Services Overview	9.0	616.00
5	Refresher Long Term Insurance + Financial Services Overview + Economic and Investment Overview	11.5	616.00
6	Refresher Pension fund Benefits + Financial Services Overview + Economic and Investment Overview	12.0	616.00
7	Refresher Short-term Commercial Lines + Financial Services Overview	9.0	616.00
8	Refresher Short-term Personal Lines + Financial Services Overview	9.0	616.00
9	Refresher Structured Deposits + Financial Services Overview	6.0	616.00

ANNEXURE B

Online Courses (e-learning):

Regulatory CPD category – available currently:

Course Information	Target Market	CPD information
<p>Basic Compliance for your practice This course enables the learner to draft a simple compliance policy, identify the relevant regulators and the legislation that applies to the business, create a regulatory universe, and apply risk rating in order to focus on monitoring the most important compliance risks.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate the ability to draft a simple compliance policy statement. 2. Explain which regulators supervise the business and why 3. Demonstrate compliance risk identification by listing the compliance obligations that apply to the business. 4. Demonstrate how to compile a basic compliance risk register. 5. Demonstrate how to risk rate, by way of a compliance risk assessment of the compliance risks identified in Outcome 3. This will be based on seriousness/ impact and probability/ likelihood. 	Financial Advisors / Business Owners	<p>6 CPD hours on pass of assessment</p> <p>Compliance Institute Reference: MoE2022010002</p>
<p>Compliance Advice This course discusses compliance advice and the provision of compliance related advice on existing and new business lines, products and services.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Define and explain aspects on which compliance related advice will be provided. 2. Prepare a document to provide compliance related advice to compliance stakeholders. 3. Identify and explain the appropriateness and applicability of the advice given and the method to communicate the advice. Identify and discuss good practices in providing advice, including recording and documenting all communications and evaluating beliefs, perceptions and assumptions. 	Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals	<p>4.0 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090140</p>
<p>Compliance Introducing Enterprise Risk Management This module is an introduction to how Enterprise Risk Management relates to the compliance function. It gives a broad overview of risk and what risk is.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Know what drives compliance exposure; 2. Understand the risk consequences of non-compliance; 3. Understand what ERM means in the compliance space. 	Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals	<p>2.0 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090141</p>
<p>Compliance Monitoring The outcome for this learning unit is to understand how to perform compliance monitoring in a practical manner</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Discuss the planning process related to monitoring and the influence of a risk-based approach on the planning process 2. Discuss the compilation of a monitoring programme/plan. The discussion should include the content of a monitoring programme/plan, e.g. objectives, scope, etc. 3. Discuss the purpose of monitoring 4. Discuss the different types of monitoring and the most appropriate monitoring methodologies applicable to the various types 5. Discuss the various factors which influence the sample sizes selected 	Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals	<p>5.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070152</p>

<p>6. Discuss what information compliance monitoring work papers and documentation should include</p> <p>7. Discuss the importance of tracking of the results of compliance monitoring</p> <p>8. Discuss the differences between monitoring done by various stakeholders</p> <p>9. Discuss the frequency of monitoring, e.g. daily, continuous</p> <p>10. Explain the use of Key Risk Indicators (KRI's) and factors to bear in mind during the design and set-up of KRI's</p>		
<p>Compliance Practice and Legislation This course covers the evolution of legislation and how this results in the development of compliance processes. Key course content includes the Legal System in South Africa, the need for compliance and the stakeholders within the regulatory environment.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain the background to, and the need for, compliance Explain the philosophy and objectives of regulation 2. Define what is meant by regulatory requirements 3. Explain the importance of staying abreast of international trends in the regulatory environment 4. Identify the stakeholders within the regulatory environment 5. Explain the role of each stakeholder in the regulatory environment 6. Explain the role of a regulator 7. Discuss how regulators impact on business 8. Discuss the basic principles, terminology and approaches common to the interpretation of statute and how to apply them correctly 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>6 CPD hours on pass of assessment</p> <p>Compliance Institute Reference: MoE2022010001</p>
<p>Compliance Principles of Materiality Explaining the principles of materiality in the compliance function.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain the principles of materiality 2. Discuss the purpose and benefits of determining materiality levels for an organisation 3. Based on an example using relevant factors and probability and seriousness assessments, determine the appropriate level of materiality for an organization 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070153</p>
<p>Compliance Programme This module defines and explains the compliance programme</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Define and explain what is meant by a compliance programme 2. Define and explain what is meant by a risk-based compliance programme 3. Identify and explain what should be included in a compliance programme 4. Explain the coordination and agreement of the compliance programme with the internal audit and risk management function and the benefits to be derived 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070154</p>
<p>Compliance Record Keeping Every compliance program must address well-defined objectives, which will add value, toward the achievement of the organization's goals and objectives. Compliance records management programs must manage organizational information so that it is timely, accurate, complete, cost-effective, accessible and useable. Better information, at the right time, makes better compliance. The outcome for this learning unit is to understand how to keep records relating to compliance reporting in a practical manner.</p>	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080085</p>

<p>After completing this course, you will be able to:</p> <p>Knowledge:</p> <ol style="list-style-type: none"> 1. Explain the importance of compliance record keeping 2. Discuss the reasons for keeping records. 3. Discuss the need for a record keeping policy and which aspects of record keeping it should address. 4. Discuss the mechanisms that may be designed and implemented to enable various aspects such as security, safety and retrievability of records 5. Identify and evaluate which aspects should be addressed to ensure that record keeping facilities are adequate. 6. Discuss the need to assess the legal, regulatory and other requirements relating to retention periods of records. <p>Practical:</p> <ol style="list-style-type: none"> 1. Be able to develop a record management plan that addresses period, manner, and security and retrievability issues 		
<p>Compliance Regulatory Environment Developing a CRMP</p> <p>Applying the compliance risk identification, compliance risk assessment and compliance risk management phases of the compliance risk management process to identify, assess and manage the relevant regulatory provisions and specific compliance risks contained within a specific regulatory item i.e. the development of compliance risk management plans (CRMPs).</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain the methodologies that are used in the interpretation of regulatory requirements 2. Discuss the difference between inherent and residual risk and how to determine each 3. Explain the control framework that should be in place (nature of controls, i.e. directive, preventive, detective and contingent, and the types of control, i.e. people, process, systems and information) 4. Discuss the relevance of the control framework to the compilation of compliance risk management plans 5. Compile a compliance risk management plan according to Generally Accepted Compliance Practice 6. You should be able to: 7. Use the organisation's compliance risk profile to prioritise the development of compliance risk management plans 8. Explain the implications of applicable regulatory requirements in plain language to management and other compliance stakeholders 9. Interpret and describe regulatory requirements (at section /provision level) in plain language 10. Determine inherent risk per section and/or provision of the relevant regulatory requirement 11. Analyse business processes and identify control measures in accordance with the organisation's control framework (i.e. nature of control – directive, preventive, detective, contingent and types of control – people, process, systems and information) 12. Evaluate the adequacy and effectiveness (consistency) of the control(s) 13. Determine residual risk per section and/or provision of the relevant regulatory requirement 14. Explain need for and implementation of appropriate controls to provide reasonable assurance that business activities will be conducted in compliance with applicable regulatory requirements 15. Identify and agree with management on additional controls that may be required to reduce the residual risk to levels acceptable to management 16. Agree with management on target date for implementation of additional controls and the responsible person 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>7.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070155</p>

<p>17. Compile a report analysing the level of risk, findings pertaining to controls that were found to be inadequate or ineffective and document action plans agreed with management</p> <p>18. Present and communicate the contents of risk management plans to management in a manner that cultivates buy-in for compliance with the respective regulatory requirements</p> <p>19. Develop a distribution plan in accordance with the organisation’s reporting and escalation policy and procedures</p> <p>20. Agree with management on the frequency of review of compliance risk management plans</p> <p>21. Agree with management on when ad hoc reviews of compliance risk management plans would be required, e.g. when the regulatory requirement changes</p>		
<p>Compliance Regulatory Requirements This module defines and explains regulatory requirements</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Define and explain what is meant by ‘regulatory requirements’ 2. Identify and discuss how to identify the regulatory requirements relevant to the organisation and its products and services 3. Identify and explain the sources of information that are used to identify the compliance (regulatory) universe of an organisation 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080086</p>
<p>Compliance Reporting This module will discuss the main aims of compliance reporting and the related processes which support the aims of reporting</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Discuss the main aims of compliance-related reporting 2. Identify and explain compliance and regulatory reporting requirements relevant to the organisation 3. Discuss compliance reporting methodologies and approaches 4. Discuss how reporting standard, guidelines and templates may be harmonised in an organisation 5. Identify and discuss how an organisation’s governance structures relate to compliance reporting 6. Discuss the need for a reporting escalation policy that aligns with the organisation’s governance structures and its materiality levels 7. Discuss the influence of the various target audiences’ requirements on compliance reports, e.g. how would a report to top management differ from a report that is intended for line management 8. Discuss the different types, purpose, format and content of compliance reports (e.g. dashboards) 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090142</p>
<p>Compliance Risk Assessment This Module will cover applying the compliance risk assessment phase of the compliance risk management process to assess the relevant regulatory items that are identified and included in an institution’s compliance universe during Phase 1: Compliance risk identification.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain and discuss compliance risk assessment 2. Explain how an organisation will categorise their compliance universe as ‘core, topical or secondary’ 3. compile a compliance risk profile of an organisation 4. Explain how to obtain business involvement during the process of compiling an organisation’s compliance risk profile 5. Discuss the different compliance techniques that may be used during compliance risk assessment 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080087</p>

<p>Compliance Risk Identification and Analysis Understand compliance risk identification and analysis.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Discuss how to identify compliance risk in an organisation 2. Define and discuss an organisation’s compliance universe 3. Discuss the importance of analysis and interpretation of compliance risks relevant to an organisation 4. Discuss the importance of business involvement in identifying regulatory requirements applicable to the organisation 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.0 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070156</p>
<p>Compliance Risk Management Process As government regulations spread around the globe, geopolitical, regulatory, legal, and compliance risks continue to present challenges in the organisation. This module defines compliance related risk identification. It will equip the student with the components of the compliance risk management process and the methodology for the implementation of the compliance risk management process.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify and explain the components of the compliance risk management process 2. Discuss the relationship between the components of the compliance risk management process 3. Discuss the phases of the compliance risk management process and the generally accepted sequence of events 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070157</p>
<p>Compliance Sampling Understand the compliance obligation on how to do sampling in a monitoring environment.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Discuss the various factors which influence the sample sizes selected 2. Evaluate sample monitoring working papers and identify good practices, short comings and inconsistencies 3. Use appropriate monitoring sampling methods and sizes 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080088</p>
<p>Compliance Training Methodologies Compliance Training Methodologies are used to ensure employees understand all the relevant laws, regulations, and internal policies and know how to adhere to them in their daily work. Correct training methodologies can have a positive impact on the organisation, reducing risk and employee stress.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Discuss the objectives and importance of compliance-related training 2. Identify and discuss the various methods to identify training needs 3. Discuss the development and implementation of a compliance training strategy and programme 4. Discuss various methods of training and how to decide on the most appropriate method 5. Explain who is responsible for the design, development and delivery of training interventions 6. List the relevant learning outcomes 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080089</p>

<p>Economic and Investment Overview</p> <p>The purpose of this module is to equip the financial advisor with core knowledge and understanding of economic and environmental factors and risks that impact investments, as well as providing a basic understanding of the typical underlying asset classes (investment instruments) that are used in investment portfolio-building for products such as long-term investment policies, retail pension benefits, pension fund benefits, collective investment schemes and hedge funds.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Describe the range of asset classes typically used in the construction of investment portfolios, as well as their typical characteristics, terms and features, and tax implications. 2. Describe the impact of applicable economic and environmental factors, such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the asset classes that underlie investment products. 3. Describe the general risks associated with investing, purchasing or transacting in the different asset classes. 4. Describe the principles, options and strategies applicable to provide effective combinations of asset classes to suit the needs of different investors. 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21060076</p>
<p>Financial Services Sector Overview</p> <p>The purpose of this module is to provide learners with an overview of the main role-players and market participants in the financial services sector, an overview of the regulatory landscape that governs the financial services sector, and to provide an understanding of personal financial planning and typical client financial needs.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the main role-players and market participants in the financial services industry, including their legal structure. 2. Demonstrate understanding of general legislation and codes of conduct applicable to the financial services industry. 3. Identify the general (risk and investment) financial needs of clients or groups of clients. 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21050366</p>
<p>Fit and Proper for Key Individuals – become fighting fit!</p> <p>This course covers the fit-and-proper requirements and responsibilities for Key Individuals with reference to Board Notice 194/2017.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Know the fit-and-proper requirements for key individuals in terms of honesty, integrity and good standing, competence, CPD, operational ability and financial soundness. 2. Know and be able to apply the fit-and-proper requirements when appointing natural or juristic representatives, know what the remuneration requirements are, and be able to deal with the termination of the services of a representative. 3. Be able to establish policies, systems and mechanisms to ensure the competence of people who render financial services in your FSP, evaluate and review their competence, establish policies and procedures on CPD, and implement and maintain a competence register for your FSP. 4. Be able to implement processes to enable your FSP to meet the governance requirements stipulated in Board Notice 194 of 2017. 5. Apply the requirements regarding outsourcing of functions to persons other than representatives of the FSP and be able to review and manage outsourcing contracts. 6. Know the financial soundness requirements for different categories and sub-categories of FSP and be able to calculate whether your FSP complies with the financial soundness requirements set out in Board Notice 194 of 2017. 	<p>Key Individuals, Business Owners</p>	<p>7 CPD hours on pass of assessment</p> <p>Compliance Institute Reference: MoE2021110006</p>

<p>Introduction to South African Legal Systems</p> <p>This course is aimed at providing a broad overview of the South African legal regime. A broad understanding of the structure and hierarchy of the South African legal system will enable financial advisors to understand which sources of law they should be familiar with. An understanding of the legal regime will also enable industry leaders to remain relevant in a fast-changing landscape. This course therefore focuses on assisting financial advisors in understanding the role and application of sources of law, with the focus on the South African financial services industry.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. An understanding of the key elements comprising the South African legal system 2. An understanding of the supremacy of the South African Constitution 3. An understanding of how South African legislation fits within the hierarchy of the South African legal regime 4. An understanding of common law and customary law 5. An awareness of the South African court structure and the authority of court decisions 6. An awareness of foreign law and international law 7. An awareness of the authority and application of legal provisions pertaining to financial services 	<p>Financial Advisors / Employees In Financial Services Sector / Business Owners</p>	<p>3.0 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090144</p>
<p>Introduction on South African Legislation</p> <p>Legislation affects every aspect of our lives and is created by one of the three pillars of our government, the legislature, the executive and the judiciary. This course seeks to assist financial advisors in understanding the process of introducing new laws, the different types of written laws and the impact these laws have on a financial advisor.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understanding of the South African legal system and how legislation fits into it. 2. Recognise and understand the different sources of South African written law. 3. Understand the order of precedence of the different types of written law in South Africa. 4. Understand how an Act is structured. 5. Describe how recent legislation specifically applicable to financial advisors will affect their business. 	<p>Compliance Personnel / Risk Management Personnel / Business Owners / Key Individuals</p>	<p>3 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21050169</p>
<p>Investigations and Enforcement under the FSR Act</p> <p>The financial sector is currently undergoing significant transformation under the umbrella of the 'Twin Peaks project'. The twin peaks project establishes two regulatory authorities, the Prudential Authority ("PA") and the Financial Services Conduct Authority ("FSCA"), formerly known as the Financial Services Board ("FSB"). The legislation implementing the Twin Peaks regulatory architecture, the Financial Sector Regulation Act 9 of 2017 (the "FSR Act"), took effect on 1 April 2018. While altering the regulatory framework of the financial sector, the FSR Act, also contains a number of transformative objectives. Examples of these objectives include ensuring financial stability, the fair treatment for customers and enhancing financial inclusion. This course seeks to provide an overview of the important objectives underlying the FSR Act as well as the key changes introduced by the Act.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. A basic understanding of the FSR Act and how it fits into the current legislative framework. 2. An understanding of the legislative process that resulted in the FSR Act (the rationale for the Act). 3. The capacity to understand and apply the objectives underlying the FSR Act. 4. The ability to understand the important changes brought about by the FSR Act. 	<p>Financial Advisors / Employees In Financial Services Sector / Business Owners</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090145</p>

<p>5. An understanding of the implications of the FSR Act for financial advisors.</p>		
<p>Legislation and Codes of Conduct This course enables you to understand how to apply financial services industry legislation and codes of conduct in your role as financial advisor.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Describe legislation and codes of conduct that apply to the Financial Services Industry. 2. Understand how to apply financial services legislation and codes of conduct to your role as advisor. 	<p>Financial Advisors, Employees In Financial Services Sector</p>	<p>3 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090146</p>
<p>Supervision Requirements: FAIS Notice 86 of 2018 This course equips delegates with the knowledge required to ensure a smooth transition from the previous to the new supervision regime.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Compare the provisions of the new Exemption to those of the previous Exemption. 2. Understand and explain when a representative may be appointed under supervision. 3. Know what the entry-level requirements for a representative working under supervision are. 4. Understand, explain and apply the seven conditions of the Exemption; i.e. entry-level requirements, specific compliance periods, supervision agreement, duties of the FSP, duties of the supervisor, duties of the representative and intensity of supervision. 5. Know and apply the steps for appointing a representative under supervision. 6. Incorporate supervision according to the new Exemption in your FSP. 	<p>Financial Advisors / Key Individuals who act as a Supervisor in Terms of FAIS</p>	<p>6 CPD hours on pass of assessment</p> <p>Compliance Institute Reference: MoE2022010003</p>

Ethics CPD category – available currently:

Course Information	Target Market	CPD information
<p>Anti-Bribery- how to be corruption free This course is designed to provide the learner with a better understanding of the importance of combatting bribery and corruption. It will provide the learner with the tools and skills to assist in fostering a culture of ethics and compliance through anti bribery policies, gift registers, whistle-blowing facilities, etc.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Recognise bribes or facilitation fees as well as other forms of corruption 2. Draft an anti-bribery policy 3. Understand local anti-bribery and corruption legislation 4. Work with international anti bribery and corruption legislation 5. Understand the importance of whistleblowing and a whistleblowing policy 	Financial advisors / business owners	<p>3.25 CPD hours on pass of assessment</p> <p>IISA Reference: EVT-20220203-0008</p>
<p>Ethics – how to impress your clients This course is designed to provide learners with a better understanding of the importance of ethical conduct and an ethical business culture. It provides the tools and skills to assist in fostering a culture of ethics and integrity in the organisation through codes of ethics and standards of conduct, training and awareness as well as the significance of leading by example. This course builds on the Anti-bribery module that deals with the different forms of corruption, the anti-bribery and corruption policy as well as the importance of whistleblowing and a whistleblowing policy.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Apply the principles that underpin ethics and professionalism to a code of conduct in the financial services sector. 2. Develop a plan to improve your personal commitment and compliance in the implementation of ethics in a personal and organisational context. 	Financial Advisors	<p>1.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021815</p>
<p>Introduction to Ethics Having a sound reputation for being ethical is important to your success as a financial advisor as this reputation is vital in gaining the trust of your clients. This course provides core knowledge and understanding of ethics and the importance of corporate governance in a business environment, as well as providing you with the opportunity to analyse your own ethical awareness and decision-making process.</p> <p>After completing this course, you will have an understanding of:</p> <ol style="list-style-type: none"> 1. Apply the principles that underpin ethics and professionalism to a code of conduct in the financial services sector. 2. Develop a plan to improve your personal commitment and compliance in the implementation of ethics in a personal and organisational context. 	Financial planners, financial advisors, para-planners, business owners	<p>3.0 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21120260</p>
<p>Getting to know POPIA This is an interactive video training course for organisations to raise awareness of POPIA amongst all their employees. The course provides an overview of the purpose and application of the Protection of Personal Information Act (POPIA) as well as the eight data protection principles of POPIA. The main objective of this course is to provide an awareness for how and when POPIA should be applied to protect personal information.</p> <p>After completing this course, you will have an understanding of:</p> <ol style="list-style-type: none"> 1. the purpose of POPIA; 2. to whom POPIA applies and how it is enforced; 3. the data protection principles of POPIA; and 4. the consequences of not complying with POPIA 	Any Employee of an Organisation	<p>1.0 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021816</p>

<p>Managing Conflicts of Interest</p> <p>This short course provides an overview of the regulatory framework pertaining to conflicts of interest, focusing on the applicable legislation and the underlying principles. After providing an overview of the regulatory framework, this course provides common scenarios depicting conflicts of interest. This is followed by a short assessment to enable learners to measure their progress. This course therefore seeks to assist employees in developing their capacity to ethically manage conflicts of interest.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate understanding of the regulatory framework governing conflicts of interest within South African business. 2. Demonstrate understanding of the principles underlying the legislative framework. 3. Demonstrate understanding of the common scenarios where a conflict of interest arises. 4. Demonstrate understanding of how to apply the legislation and to situations where a conflict of interest has arisen. 	<p>Financial Advisors / Business Owners</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090147</p>
<p>Managing POPIA</p> <p>The course provides an overview of the purpose of POPIA, to whom it applies and how it is enforced. It explains the concept of personal and special personal information as well as how organisations should process information relating to children. The course will provide an understanding of the eight data protection principles for processing information underlying POPIA and how these principles can practically be applied in an organisation.</p> <p>Furthermore, the course provides knowledge on the duties and responsibilities of the information officer and what must be considered when determining the appointment of the information officer. It also includes a discussion about the powers and duties of the Information Regulator.</p> <p>The course further provides awareness on relevant foreign laws (such as the GDPR) and how to recognise when foreign law data protection principles are applicable to South African organisations. The course concludes with POPIA's requirements for cross-border transfers and direct marketing.</p> <p>After completing this course, you will have an understanding of:</p> <ol style="list-style-type: none"> 1. the purpose of POPIA; 2. to whom POPIA applies and how it is enforced; 3. personal and special information and how organisations should process information relating to children; 4. rights of data subjects; 5. who is accountable under POPIA; 6. the data protection principles and the organisation's responsibilities to ensure compliance with POPIA; and 7. the consequences of not complying with POPIA; 8. the duties and responsibilities of the information officer and what must be considered when determining the appointment of the information officer; 9. the powers and duties of the Information Regulator; 10. the relevant foreign laws (such as the GDPR) and how to recognise the incidents when foreign law data protection principles are applicable to South African organisations; and 11. POPIA's requirements for cross-border transfers and direct marketing. 	<p>Executives And Managers of organisations who must ensure the organisation is compliant with POPIA and/or who needs to appoint an Information Officer for the organisation</p>	<p>6.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021819</p>
<p>Treating Customers Fairly - Overview</p> <p>This course provides an understanding of the importance of treating customers fairly, and examples of practical application of TCF required in order to implement the outcomes within your role and customer interactions. Key topics include what TCF does and does not mean, the six TCF outcomes and examples of what must be done to implement TCF in the role of financial advisor.</p>	<p>Financial Advisors</p>	<p>1 CPD hours on pass of assessment</p> <p>IISA reference: EVT-20220314-0043</p>

<p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain what TCF means in context of your role and financial institution. 2. List and describe the six TCF outcomes 3. Apply the six TCF outcomes to practical real-life scenarios. 4. Identify a culture of fair treatment of customers within your organisation 		
<p>Treating Customers Fairly – Practical measures needed to comply While the specific outcomes listed under the Treating Customers Fairly (TCF) requirements seem self-explanatory, consideration needs to be given to understanding the practical application required to successfully meet these outcomes. This course explores the practical measures required to comply with the TCF outcomes and criteria</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the need and purpose of TCF. 2. Explain the compliance measures that apply under TCF Outcome 1 on culture and governance. 3. Understand the compliance measures to meet product suitability requirements under TCF Outcome 2. 4. Comply with the disclosure requirements as per TCF Outcome 3. 5. Understand the practical measures to comply with TCF Outcome 4 in relation to furnishing suitable advice to customers. 6. Explain what is required to comply with customer performance and service expectations as outlined in TCF Outcome 5. 7. Comply with service and process requirements in relation to customer claims, complaints and when making product changes as described in TCF Outcome 6. 8. Use results from the self-assessment tool to identify weak areas and gaps and compile an overall compliance plan to meet the TCF requirements. 	Financial Advisors / Business Owners	<p>5.0 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21110023</p>
<p>Treating Customers Fairly – Unpacking what it means TCF principles must be "embedded and central to an organisation's culture". This involves implementing and working towards outcomes defined within the TCF framework to ensure that customers' financial services needs are appropriately met through a sustainable industry. This course unpacks each outcome to explore the meaning and intention behind it and provide an understanding of the practical application required to successfully meet these outcomes.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the need and purpose of TCF. 2. Explain TCF Outcome 1 on culture and governance. 3. Understand the measures to meet product suitability requirements under TCF Outcome 2. 4. Apply the disclosure requirements as per TCF Outcome 3. 5. Understand TCF Outcome 4 in relation to furnishing suitable advice to customers. 6. Explain what is required to meet customer performance and service expectations as outlined in TCF Outcome 5. 7. Understand service and process requirements in relation to customer claims, complaints and when making product changes as described in TCF Outcome 6. 8. Use the TCF self-assessment tool results to determine the organisation's TCF readiness. 	Financial Advisors / Business Owners	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090149</p>
<p>Understanding POPIA The course provides an overview of the purpose of POPIA, to whom it applies and how it is enforced. It explains the concept of personal and special personal information as well as how organisations should process information relating to children.</p>	Employees of organisations who keep and process any type of records relating to the personal information of anyone	<p>4 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22011370</p>

<p>It covers the processing requirements that organisations will have to comply with and how they should purposefully process information, including requiring the client’s consent.</p> <p>It further explains the organisation’s responsibilities to follow the guiding data protection principles when processing personal information and how they can apply each data protection principle to ensure compliance with POPIA.</p> <p>After completing this online course, you will:</p> <ol style="list-style-type: none"> 1. Demonstrate an understanding of the aims and principles underlying the Protection of Personal Information Act, 4 of 2013. 2. Demonstrate an understanding of what is meant by “Personal information” and “Data protection principles”, and the capacity to practically apply these principles. 		
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Business Skills CPD category – available currently:

Course Information	Target Market	CPD information
<p>A guide to corporate social responsibility In terms of the current focus on corporate social responsibility, financial service providers and business managers are required to consider their social obligations when managing their business.</p> <p>This course provides key information on the broad umbrella term of “corporate social responsibility”, used to refer to ethical codes, corporate social responsibility, King IV, treating customers fairly and human rights.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate an understanding of the concepts of business ethics, corporate governance, corporate social responsibility and sustainable development 2. Explain why business ethics, corporate governance and corporate social responsibility are important organisational goals within any financial services industry business 3. Explain how business ethics, corporate governance and corporate social responsibility relates to legislative requirements and regulatory initiatives in the financial services industry (such as Treating Customers Fairly) 4. Describe the compliance requirements and risks related to these concepts 5. Explain how financial services businesses can manage their compliance risks relating to these concepts. 	<p>Managers, Key Individuals, Business Owners, Financial Advisors</p>	<p>3.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22011391</p>
<p>A guide to effective social media management This course provides an overview of the different forms of social media that can be utilised, as well as their potential benefits and risks. The course also includes key tools and strategies to utilising different forms of social media to improve productivity and effective networking. This will assist consultants in developing capacity to manage social media in a manner that increases productivity and marketability.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. An understanding of the different social media platforms available 2. An understanding of the risks associated with social media usage. 3. An understanding of the key social media tools and strategies available. 4. An understanding of how to utilise social media tools and strategies to improve productivity and effective networking. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21110002</p>

<p>A guide to effective stress management</p> <p>This short course provides an overview of the key tools, strategies and practices that can be used to improve stress management thereby assisting in developing one's capacity to manage one's personal well-being while increasing productivity.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. An understanding of the history and importance of stress management and its role in ensuring a successful advisory business. 2. An understanding of the different sources of stress 3. An understanding of different stress management practices and tools and how these can be applied to everyday business management 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21110003</p>
<p>A guide to effective time management</p> <p>Effective time management is one of the most important drivers for a successful advisory business. It is also an integral component for ensuring a personal sense of control and well-being concerning one's business. While time management may appear to be straightforward, it isn't necessarily easy. Many leaders spend years crafting good time management skills. This short course provides an overview of the key tools, strategies and practices that improve time management and productivity. and seeks to assist financial advisors in developing their capacity to manage their time effectively while increasing their productivity.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. The importance of time management and its role in ensuring a successful advisory business 2. The different time management tools, strategies and practices how to apply time management tools and strategies to everyday business management. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080093</p>
<p>A guide to mindfulness in the workplace</p> <p>Studies have shown that implementing mindfulness practices within the workplace provides a significant return on investment. Given that mindfulness and the manner in which you manage stress, has an impact on your health and wellbeing and your success in life, this short course provides an overview of the key mindfulness tools, strategies and practices that improve employee wellness and productivity.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. An understanding of the nature, history and importance of mindfulness 2. An understanding of the benefits of mindfulness within the workplace 3. An understanding of different mindfulness practices and tools and how these can be applied to everyday business management. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021698</p>
<p>Advice on Banking Products Subject to FAIS</p> <p>Banking products play an important role in financial planning. In particular, banking products cater for short term investments or savings and where a client wishes to invest a lump sum in order to draw interest earned as an income.</p> <p>This course is useful either as a refresher or to build core knowledge on the nature of banking products available, suitability for a client's specific needs and the associated tax implications and what they mean for different clients.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand which banking products are subject to FAIS. 2. Explain how interest is calculated on different interest-bearing products. 3. Understand the income tax implications in relation to the different banking products. 4. Conduct a needs analysis for a banking client and comply with provisions of the relevant FAIS codes of conduct. 	<p>Financial Planners, Financial Advisors, Representatives, Para-Planners Business Owners, Financial Services Employees</p>	<p>2.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021812</p>

<p>Annuity Calculations Made Easy</p> <p>The purpose of this course is to provide an introduction to different types and applications of annuities by addressing the basic structure and definitions of annuities and using formulae to perform annuity calculations.</p> <p>This course will enable students to perform calculations in order to determine the present and future values of various types of annuities, which form an integral part of personal financial planning.</p> <p>After completing this course you will be able to:</p> <ol style="list-style-type: none"> 1. Define an annuity 2. Explain the basic terminology used when dealing with annuities 3. Calculate the future and present values of an ordinary annuity certain 4. Calculate the future and present values of an annuity due 5. Calculate the present value of a deferred annuity 6. Calculate the present value of a perpetuity 7. Calculate the future and present value of a general annuity 8. Calculate the future and present value of an increasing annuity 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21110074</p>
<p>Automotive Finance and Insurance Customer Service</p> <p>The course is designed to provide those who are new employees at an Automotive Dealership the required insights to the various customer service opportunities at a Dealership, as well as to help the Dealership derive an increased income as a result of happy customers who purchase vehicles and take appropriate products offered by the Dealership Finance and Insurance department.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the need to build meaningful relationships with all customers, and the importance of each relationship in the profitability and sustainability of the dealership. 2. Understand the “why” and “how” of compliance within the financial world in which the Finance and Insurance manager (or office) operates and the importance of maintaining professional and ethical principles when offering customer service. 3. Understand the purpose of meeting customer expectations by creating interactions that will ensure difficult situations are resolved to everyone’s satisfaction and why it is important to fully understand the product/s are promoted 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090138</p>
<p>Basic Business Budgeting Skills</p> <p>This course has been designed for Small-, Medium- and Micro-Enterprises (SMMEs). Large organisations are in the fortunate position of having a dedicated finance department and a finance team readily available. The same, however, cannot be said for SMMEs. Focus within SMMEs is on creating and collecting income and, ideally, controlling expenditure. Administration functions and financial management often do not receive the necessary attention, hence the need for this course.</p> <p>Financial management can sometimes be both complex and challenging therefore the aim of this module – the first of three – is to introduce you to business budgeting and cashflow budgeting.</p> <p>We intend to keep this module as simple as possible with step-by-step guidance so that you are not operating on “a wing and a prayer”, and that you understand that budgeting is the basis for all business success</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate an understanding of the importance of budgeting for business and why the business should have a budget. 2. Demonstrate a comprehensive understanding of the principles of budgeting, and the basic building blocks in order to apply them 3. Demonstrate the required skills needed to compile a working budget for the business 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070150</p>

<p>4. Determine and measure actual performance of budgets against actual cashflow, and how to understand and manage variances within a budget.</p>		
<p>Building Assertiveness and Self-Confidence Assertive communication and self-confidence are vital building blocks to increased optimism and life satisfaction, and to achieving success in life.</p> <p>This course explores the key elements of assertiveness skills and ways to build self-confidence. The course is suitable for anyone who would like to build these valuable skills.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the meaning of assertiveness and self-confidence. 2. Identify different types of negative thinking. 3. Communicate effectively. 4. Apply skills into becoming more assertive and self-confident. 5. Apply coping techniques to different situations. 6. Set goals using the SMART method. 	<p>Financial Planners, Financial Advisors, Representatives, Para-Planners Business Owners, Financial Services Employees</p>	<p>4 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021820</p>
<p>Business Continuity Planning This course is designed to provide the learner with a better understanding of the importance of business resilience, business continuity, disaster recovery as well as succession planning, the difference thereof and the need to be proactive. It will provide the learner with the tools and skills to assist in mitigating business resilience risk.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the process of business continuity management and the importance thereof 2. Recognise potential business disruptions and the impact they could have on the organisation 3. Perform a Business Impact Analysis 4. Compile a Business Continuity Plan 5. Understand the importance of succession planning and what to consider when drafting a succession plan 	<p>Business Owners, Key Individuals</p>	<p>2 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21030233</p>
<p>Business Writing Skills One of the greatest causes of misunderstanding, broken relationships, misunderstanding and conflict usually stems from poor communication. In a business it is vitally important for communication to be effective and efficient. The consequence can lead to a loss of business or more detrimentally, the closing of the business. Spending some time considering your ability at business communication is always going to be a worthy exercise, especially if you are required to communicate more often now than ever before</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand business communication in its various forms. 2. Understand different types of business communication. 3. Understand the principles of business communication. 4. Demonstrate improved business communication skills. 5. Understand the advantages of good business writing skills. 6. Ability to apply the basic skills required to write effective communications. 7. Understand what can be done to improve drafting effective communication. 8. Understand the complexities and rules of written electronic communications. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090139</p>
<p>Coaching and Mentoring Skills for FAIS Supervisors This module explores coaching and mentoring skills as it applies to supervision of representatives under the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS). The module is particularly recommended for individuals who act as a supervisor in terms of FAIS but is also useful for any managers who are responsible for developing employees.</p> <p>After completion of this course you will be able to:</p>	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>6.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070151</p>

<ol style="list-style-type: none"> 1. Understand the supervision requirements that apply as per Board Notice 86 of 2018 including Understand the fundamentals of buy-and-sell agreements and their income tax and estate duty implications 2. Explain why coaching and mentoring of representatives is required 3. Coach using specific techniques and approaches 4. Provide feedback and overcome challenges relating to coaching and mentoring 5. Conclude a coaching goal and transition the representative 6. Understand the role of mentoring in developing a person 		
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<p>Communication Skills</p> <p>This module focuses on communication in the workplace. The purpose of any organisation is to make a profit. In order to do this, the organisation needs to focus on various techniques in order to communicate effectively with both its customers and employees. This module focuses on communication within the organisation which will assist both managers and employees to communicate effectively</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain the communication process 2. Show the difference between verbal and written communication 3. Identify ways on how to improve communication within an organisation 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021697</p>
<p>Critical Thinking Skills</p> <p>Critical thinking does not come to us naturally, rather it is a learnt skill. Critical thinking skills are developed and improved by learning and practice. This course provides understanding of what critical thinking is and where it originates from. It also provides practice opportunities to practice applying critical thinking skills in a variety of scenarios</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate an understanding of what critical thinking actually is and where it originated 2. Begin the process of critical thinking 3. Demonstrate understanding of the importance of critical thinking in both professional and private life 4. Demonstrate understanding of how to improve your critical thinking skills 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070158</p>
<p>Customer Service and Building Client Relationships</p> <p>Each and every one of us serves customers in our work, whether we realise it or not. Maybe you're on the front line of a company, serving the people who buy your products. Perhaps you're in the salaries department, serving the employees of a company by producing the payroll and keeping the company running or maybe you're a company owner, serving your staff and your customers.</p> <p>This course looks at all types of customers, how we can serve them better and improve ourselves in the process. The course is aimed at financial advisors and representatives and is also suitable to anyone requiring a refresher on customer service or to build better knowledge and skills on good customer service.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand who customers are and what customer service means; 2. Recognise how your attitude affects customer service; 3. Identify your customers' needs and social style; 4. Use outstanding customer service to generate return business; 5. Build good will through in-person customer service, over the phone or through online resources such as e-mail; 6. Deal with difficult customers; 7. Wow customers every time. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>4.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021814</p>
<p>Cyber Security, GDPR and its applicability to the Financial Sector</p> <p>The General Data Privacy Regulation (GDPR) from the EU, applies to any organization that conducts business in the EU as well as to businesses outside the EU that collect, process, or store information on EU citizens as well as on non-citizens while they reside in the EU. This includes several South African businesses, advisors, and organisations.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the GDPR and its applicability on South African entities. 2. Understand appropriate technical and organisational measures for implementing data protection principles. 3. Implement a basic security plan to address GDPR requirements. 	<p>Everyone whose job involve processing, capturing, accessing, and storing of personal data. Including Financial Managers, Financial Advisors, Business Owners, Consumers, Insurance Specialists.</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080090</p>

<p>Cyber Security POPI Act</p> <p>The purpose of this course is to provide the delegate with an overview of and the necessary practical knowledge to ensure compliance with the Protection of Personal Information Act (POPIA).</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the lawful conditions of processing personal information. 2. Understand the current threat environment to manage cyber security risks to data. 3. Implement a basic security plan to ensure compliance to POPIA 	<p>All persons or employees whose job involves processing, capturing, accessing, and storing of personal data. including, but not limited to Financial Managers, Financial Advisors, Business Owners, Consumers, Insurance Specialists.</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080091</p>
<p>Educational Marketing</p> <p>This course provides knowledge of the concept and importance of educational marketing, what channels to use and what content to include in order to ensure that your educational marketing is effective. The course also provides practical steps on how to create a simple educational blog.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the difference between traditional marketing and educational marketing and why educational marketing is the new norm. 2. Understand the importance of educating customers on the company and its products and services. 3. Understand, design and implement an educational marketing programme. 4. Understand the practical steps to approaching a blog, or similar informative marketing article, and view an example of a simple blog. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080092</p>
<p>Effective interpersonal skills in an advice-giving context</p> <p>This course provides an understanding of the different methods of communication and how to make the most of each of them, to enhance interpersonal skills. The course is suitable for everyone as we can all benefit from improving communication and interpersonal skills. However, the focus on these skills in the context of giving advice to clients, makes the course particularly suitable to advisors.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the big picture of communication. 2. Describe communication and interpersonal skills. 3. Use good communication and interpersonal skills when greeting and meeting clients. 4. Explain the requirements that apply to advice-giving as per FAIS and the General Code of Conduct. 5. Apply communication and interpersonal skills in the context of advice-giving. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>3 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070159</p>
<p>Effective presentation skills for Advisors</p> <p>Presentation skills are the skills you need in delivering effective and engaging presentations to a variety of audiences. Whether you are presenting to an individual client, presenting to a group such as the Trustees of a retirement fund or presenting to members of the public, your business success depends on the strength of your presentation skills. In advice-giving, benefits of having good presentation skills includes increased confidence and professional image, enhanced sales and building stronger client relationships. The module is particularly recommended for advisors but is also useful for anyone who would like to improve their presentation skills.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Provide an overview of presentations and the benefits of presentation skills as well as understanding the practical preparation needed. 2. Prepare a visual presentation to supplement a verbal speech. 3. Prepare an effective speech for a presentation. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070160</p>

<p>4. Deliver an effective, professional presentation.</p> <p>Effective writing skills for Financial Advisors Good writing skills translate into clearer communication, quicker and more accurate processing, and greater levels of sales. This course is recommended for all advisors, either as a refresher or an introduction to basic writing concepts such as spelling and grammar. The course also provides guidance on writing the most common business documents including emails, reports, proposals, agendas and minutes.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the role and benefit of good business writing skills. 2. Apply the basic elements of writing. 3. Consider the audience when writing and know how to choose and appropriate format and font. 4. Write professional emails, letters and use text messages appropriately. 5. Formulate meeting agendas and minutes. 6. Write reports and prepare a record of advice. 7. Write a business proposal. 	<p>Financial advisors, business owners, admin staff</p>	<p>5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080094</p>
<p>Essential Meeting Skills This module has been designed for the individual or small groups but can be used as a guideline by anyone wishing to learn more about essential meeting skills. People in small businesses do not have the luxury of free time to attend a meeting that has not been properly planned; is badly facilitated with the wrong people in attendance.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understanding that, while meetings are a fundamental part of business life, there are a number of advantages and disadvantages to business meetings. 2. Ability to select the correct mode in which to conduct the meeting to be cost effective and efficient. 3. Able to properly prepare for meetings and facilitate productive meetings. 4. Understand how to produce minutes that are of value to all interested parties which accurately reflect the discussions and decisions arising from the meeting. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070161</p>
<p>How to service and retain customers Given that excellent customer service is essential for any organisation to remain sustainable in the future, this course aims to provide students with best practices for servicing and retaining customers. Key topics include different types of customers in an organisation, difficult customers and how to deal with them, what customers expect from an organisation, how to satisfy customers, customer retention strategies and retention of online customers</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Distinguish between different types of customers 2. Identify and meet customer expectations including online customers 3. Understand how to retain customers, especially on digital platforms 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021699</p>
<p>How FAIS can be used to build client relationships The Financial Advisory and Intermediary Services Act (FAIS) and associated General Code of Conduct outline requirements to be met when dealing with clients including disclosures, following a suitable advice-giving process and producing a record of advice. While many advisors see this as an additional compliance chore, this course shows how following the requirements can help to build and enhance relationships with clients.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain the role of disclosures when first making contact with a client and how these may be used to build a client relationship 2. Understand the process to apply under suitable advice 3. Formulate a record of advice to reinforce solutions and professionalism 	<p>Individuals</p>	<p>0.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21060060</p>

<p>Learning from the Short-Term Insurance Ombudsman cases and reports</p> <p>This course is suitable for people dealing with short-term insurance: personal lines. Selected Ombudsman cases are explored to gain insight on the legal application of policy clauses and areas that give rise to complaints in order to strengthen business practices when dealing with short-term insurance.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Explain the role and duties of the short-term insurance Ombudsman. 2. Identify key findings from various Ombudsman cases in order to strengthen business practices. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21060121</p>
<p>Leveraging on Emotional Intelligence</p> <p>This module is predominantly focused on assisting the learner with leveraging personal intelligence in business relationships, but the principles apply to all aspects of life and living.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand what constitutes Personal Intelligence. 2. Background to the development of IQ and IQ assessments and its uses. The course covers the measurements used, the different types of intelligences and sample IQ questions. 3. Understand the requirements of EQ, how it is measured, and the competencies required for each component. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070162</p>
<p>Maintaining Workplace Motivation</p> <p>We are employed to perform a specific job. Often there are those who are performing very well and have high productivity. At the same place of employment there may be someone who displays a lack of motivation and delivers work of poor quality. This course is designed to provide the learner with an understanding of motivation and what causes a lack of motivation. It will also provide the learner with an overview of the importance of a healthy, holistic work environment, from culture to rewards, and the effect that it has on motivation.</p> <p>The learner will also gain a basic understanding of motivation theories related to the “what” motivates people and the “how” to motivate them.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate the ability to recognise and understand the causes of a lack of motivation. 2. Understand the importance of the work environment on staff motivation 3. Demonstrate the knowledge of the tools used to motivate staff. 4. Understand the tools, tips and techniques for self-motivation as well as those for motivation of your workforce, where applicable 	<p>Financial Advisors, Para Planners</p>	<p>3 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021861</p>
<p>Personal Financial Management and Budgeting</p> <p>Ensuring that you start your clients off on an early path to success in achieving their financial goals is crucial in building lasting relationships with them. This course provides information and tools for financial management and compiling a budget that can be used effectively with clients, or to improve your own personal financial management skills.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate a basic understanding of the financial planning and financial management process. 2. Demonstrate a basic understanding of the budgeting process for an individual client. 	<p>Financial Planners, Financial Advisors, Para-Planners, Business Owners</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21120261</p>
<p>Policy and Procedure Writing</p> <p>This course is designed to teach the learner about the importance of having well written policies and procedures in place within the business. It demonstrates the advantages and benefits that are derived from such policies and procedures but, more importantly, it assists the learner on how to write effective policies and procedures.</p>	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070163</p>

<p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the need for policies and the importance thereof. 2. Learn how to write effective policies. Understand what a policy and the difference between a policy and a procedure. 3. Understand the need for procedures and the importance thereof. Know the difference between a policy and a procedure. 4. Learn how to write effective and easily understood procedures. Know the difference between a procedure and a process as well as the difference between a process and a work instruction. 		
<p>Principles of Financial Management</p> <p>This course is designed to assist the learner in navigating the complex subject of managing the finances of the business starting with finance strategies, financial business plans and budgets. You will gain a basic understanding of managing the finances of the business from planning, controlling, organising to decision making. You will also gain understanding of the correct documents, policies and procedures to be developed, applied, complied with and monitored as well as periodically revised and reviewed.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate a basic understanding in navigating the finances of the business including finance strategies, financial business plans and budgets. 2. Demonstrate a basic understanding of managing the finances of the business from planning, controlling, organising to decision making. 3. Demonstrate a basic understanding of the development and application of the correct documents, policies and procedures to monitor and comply with requirements, and to ensure periodic revision and review. 4. Distinguish between different documents that can be used to report on the financial position of the business 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021661</p>
<p>Protecting your information</p> <p>There are arguments that the world's most valuable resource is no longer oil but data. This course is designed to provide the learner with a better understanding on the importance of protecting data both online and offline. Key topics include the importance of protecting your information and data, how to protect your information and data online, how to protect your information and data offline, privacy legislation and cyber security audit.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the importance of protecting information on the Internet and social media platforms, the dangers thereof and the threats to consider. 2. Understand and demonstrate the necessary steps to protect information online. 3. Understand and demonstrate the necessary steps to protect information offline. 4. Understand the Protection of Personal Information Act in relation protecting personal information. 5. Understand of the importance of a Cyber Security Audit and assist them in being able to undertake a basic Cyber Security Audit. 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070164</p>
<p>Sales within a Contact Centre</p> <p>The purpose of this course is to explain the selling process as it relates to the financial services industry and to be able to apply it practically in the workplace. It will assist the sales consultant to develop sales techniques, to understand financial products and services, and finally how the market is segmented</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain what selling is and demonstrate the different types of selling by applying different types of market segmentation 2. Demonstrate various selling techniques and methodologies 3. Differentiate between the different types of financial products and services offered to the market 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>2 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021701</p>

<p>Sales within the Financial Services Industry</p> <p>The purpose of this course is to explain the selling process as it relates to the financial services industry and to be able to apply it practically in the workplace. It will assist the sales consultant to develop sales techniques, to understand financial products and services, and finally how the market is segmented</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Explain what selling is and demonstrate the different types of selling by applying different types of market segmentation 2. Demonstrate various selling techniques and methodologies 3. Differentiate between the different types of financial products and services offered to the market 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021701</p>
<p>Self-Mastery</p> <p>Why do a course in self-mastery? Because successful people have good levels of self-mastery. They can choose and apply thinking, actions and behaviour to become and remain successful. By mastering ourselves, we lay the foundation for mastering our lives and becoming successful, in whichever way success is meaningful to us. This course is suitable for anyone who would like to develop or enhance self-mastery skills.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the meaning and role of Self-mastery. 2. Understand how your brain works. 3. Train your brain to work for you. 4. Understand the role of goals and how to set goals. 5. Know how to build and maintain motivation. 6. Build resilience and perseverance. 7. Develop a success and growth mindset. 	<p>Financial Planners, Financial Advisors, Representatives, Para-Planners Business Owners, Financial Services Employees</p>	<p>5.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21120107</p>
<p>Short Course on Insurance Act 18 of 2017</p> <p>The Insurance Act 18 of 2017 defines a legal framework for the supervision and regulation of insurers and insurance groups under the Twin Peaks model.</p> <p>This course aims to highlight the key changes brought about by the Insurance Act while providing an overview of the overarching legal framework upon which the Insurance Act is built.</p> <p>After completion of this course you will be able to</p> <ol style="list-style-type: none"> 1. A basic understanding of the Twin Peaks financial model. 2. An understanding of the objectives of the Insurance Act. 3. An understanding of significant changes brought about by the Insurance Act. 4. An understanding of how the Act affects and governs the insurance sector. 5. An awareness of implications for insurers 	<p>Financial Advisors / Employees in Financial Services Sector</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021703</p>
<p>Time Management and personal productivity skills</p> <p>This course provides sound principles that can be applied to ensure that the correct priority is given to tasks being completed, and that time is used efficiently to produce the required outputs, at the required standard.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Understand the meaning of time management and personal productivity as well as the role of goal-setting. 2. Set SMART goals. 3. Perform preliminary preparation before implementing time management solutions. 4. Prioritise your time correctly. 5. Use time management and productivity tools effectively. 6. Describe practical ways to improve time management and productivity 	<p>Anyone seeking to manage their time and productivity more effectively</p>	<p>4 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI2103108</p>

<p>What every Short-term Policyholder should know</p> <p>This course demonstrates the legal, ethical and practical requirements of policyholders and insurers to maintain a contractual relationship that will provide the insured with peace of mind in their Short-term Insurance relationship with the relevant stakeholders. Conversely, while insurers require the correct information to correctly rate a risk, insurers also have the obligation to ensure that they have made every effort to highlight warranties and other stipulations placed on individual policies to avoid discord at claim stage and to avoid reputational damage and to manage client retention at the same time.</p> <p>After completion of this course you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate knowledge of the legislative requirements of the contract between insured and insurer and the implications of Treating Customers Fairly 2. Demonstrate an understanding of the important risk factors and the material information required by insurers in the underwriting and rating process of Personal Insurance Policies. 3. Demonstrate that you understand the fundamentals of a Personal Insurance policy by looking at some examples from the Short-Term Insurance Ombudsman of what can go wrong in the Short-Term Insurance arena. 4. Demonstrate a basic understanding of the policy wording and terms and conditions found within a Short-term Insurance policy. 	<p>Financial Advisors, Employees, Consumers</p>	<p>2 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021817</p>
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Technical CPD category – available currently
(see also Refresher Class of Business and CPD approved Publications)

Course Information	Target Market	CPD information
<p>A guide to recent changes in Competition Law</p> <p>This course provides an overview of the Competition Act of 1998, while examining the implications of the recent Amendment Act. An understanding of these developments within the competition industry will enable financial advisors to remain relevant in a fast-changing landscape.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate understanding of the regulatory framework governing South African competition law. 2. Demonstrate understanding of the Competition Act of 1998 and its interrelationship with the Amendment Act of 2018. 3. Demonstrate understanding of the implications of the changes brought about by the Competition Amendment Act 18 of 2018. 4. Demonstrate understanding of key National and International trends within competition law. 5. Demonstrate understanding of the implications of these changes for organisations. 	<p>Financial Advisors, Key Individuals, Business Owners</p>	<p>3 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21090137</p>
<p>F&I Vehicle Warranties</p> <p>This course is intended to help the learner understand the very basics of how a vehicle engine works and the components that make up the engine. It will also illustrate what vehicle warranties and other associated short-term insurance products are, and how they work in terms of stakeholders' obligations. This module also highlights the regulatory demands of transparency, and the avoidance of any conflict of interest, which is usually associated with relationships between stakeholders for monetary gain.</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. Explain the difference between a warranty and a guarantee as well as identify with the terms 'express' or 'implied' warranties. 	<p>Managers, Key Individuals, Business Owners, Financial Advisors</p>	<p>1.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021603</p>

Course Information	Target Market	CPD information
<ol style="list-style-type: none"> 2. Understand the concept of the workings within a typical four stroke combustion engine, how all the different components work together to give motion and what is generally covered under a standard generic warranty. 3. Identify with the regulatory environment that surrounds the promotion and selling of warranties, and the related short-term insurance products in terms of transparency and the avoidance of any conflict of interest 		
<p>Fundamentals of Business Assurance This course is designed to provide guidance on the purpose, principles, main rules and tax implications of business assurance. It is not a comprehensive study of corporate or business financial planning as the aim is to serve as a refresher on the main concepts or to build fundamental knowledge on business assurance.</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. Distinguish between the different business structures and understand the fundamentals of income tax and estate duty 2. Understand the fundamentals of buy-and-sell agreements and their income tax and estate duty implications 3. Understand the fundamentals of key person insurance and the income tax and estate duty implications 4. Distinguish between preferred and deferred compensation schemes and their funding and tax implications 5. Understand business contingency, credit and debit loans, funding and as well as their income tax and estate duty implications 	Financial Advisors	<p>6.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021695</p>
<p>Fundamentals of Estate Planning This course is intended to provide guidance on the purpose, principles, main rules and laws in relation to estate planning. Key topics covered include the estate duty calculation, interpreting provisions of a will and intestate succession.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate understanding of the context and legal context around estate planning 2. Demonstrate fundamental knowledge on a Will and Law of Intestate Succession 3. Demonstrate fundamental knowledge on the role and fees of the executor of an estate 4. Demonstrate fundamental knowledge on income tax and capital gains tax as it applies to deceased estates 5. Demonstrate fundamental knowledge on bequests, trusts and other limited rights instruments and their impact on an estate 6. Demonstrate fundamental knowledge on Estate Duty and be able to calculate estate duty 7. Demonstrate insight and be able to recommend ways to improve an estate plan 	Financial Advisors	<p>6 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021811</p>
<p>Fundamentals of Income Tax and Capital Gains Tax This midcourse provides guidance on the principles, main rules and processes to calculate income tax and capital gains tax for a natural person.</p> <ol style="list-style-type: none"> 1. After completing this course, you will be able to: 2. Demonstrate fundamental knowledge on income tax for individuals (natural persons) 3. Demonstrate fundamental knowledge on capital gains tax for individuals 4. Complete a case study income and capital gains tax calculation for a natural person 	Financial Advisors	<p>6 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070166</p>

<p>Fundamentals of Investment Planning</p> <p>The purpose of this course is to serve as a practical aid to illustrate the process of engaging clients in their financial planning process, identification of needs, objectives and goals, and generating a viable financial plan that implements suitable asset allocation guidelines and suitable product options as identified.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate knowledge of financial planning principles and apply practices 2. Understand the financial planning process and practical aspects of the 6-step process 3. Understand the concept of behavioural finance and its impact on investor decision making 4. Understand the technical and soft skills required of a financial advisor 	<p>Financial Advisors, Financial Planning Assistants</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021818</p>
<p>Fundamentals of Retirement Planning</p> <p>This course relates to the fundamentals of retirement planning, i.e. financial planning knowledge and skills to assist a client in saving adequately for retirement, including conducting a needs analysis. It is not a comprehensive study of retirement planning as the aim is to serve as a refresher on the main concepts or to build fundamental knowledge on retirement planning.</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. Understand retirement fund role players, products and key legislation 2. Conduct a needs analysis following a financial planning process 3. Identify a suitable investment strategy and portfolio solution 	<p>Financial Advisors</p>	<p>6.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21050242</p>
<p>Impact of Technology on Long-term Insurance</p> <p>This course explores new trends within the long-term insurance industry related to advances in technology. The course looks at how these technologies are being used to increase efficiency and savings in the current insurance model</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. Identify changing consumer needs within the long-term insurance industry 2. Recognise key developments in the industry 3. Recognise key developments in technology that impact the industry 	<p>Financial Advisors</p>	<p>1 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI20090154</p>
<p>Introduction to Fintech</p> <p>The aim of this course is to simplify Fintech developments taking place in South Africa. This has the potential to facilitate a better understanding of the importance of Fintech and less resistance to adapting to changes. This is necessary as research has indicated that FinTech is set to significantly expand in South Africa over the next few years.</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. your understanding of the importance of FinTech in South Africa; 2. the ability to recognise, understand and explain the different FinTech domains 3. An understanding of the developments occurring in the payment industry sphere; 4. An understanding of the compliance issues relating to robo-advice; 5. The ability to understand the primary compliance issues (and the skills needed) for FinTech start-ups 	<p>Financial Advisors, Employers</p>	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021813</p>
<p>Introduction to Goal-Based Financial Planning</p> <p>The traditional approach to investment focuses on outperforming a benchmark or maximising returns for a given level of risk, or minimising risk for a given level of return. Under this paradigm, investors are assumed to have no emotional biases and only care about optimising their satisfaction. Clients, however, have specific real-life goals which are not solely tied to financial markets. Although emotions are often viewed as anathema to sound financial decisions, there is a huge emotional element to holistically defining financial goals. A goals-based financial planning approach takes into consideration the fact that investors have different goals which vary in terms of how critical they are to the client.</p>	<p>Financial Advisors</p>	<p>4.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21080084</p>

<p>This module presents an overview of goals-based investing and aims at providing learners with the necessary introductory background to adopting a goals-based approach to financial planning.</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. Describe how social comparison can affect the financial well-being 2. Understand the financial planning paradigm 3. Describe the properties of goals-based financial planning 4. Help clients discover more meaningful financial goals 5. Implement a goals-based approach to financial planning 		
<p>Introduction to Short-term Insurance</p> <p>This course provides an understanding of applicable aspects in the short-term insurance industry. Key topics include the difference between insurers in the market, risk management and how the financial needs analysis is applied in a short-term insurance context. The course will provide an overview of the product categories and niche products available in short-term personal and commercial lines.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Demonstrate understanding of the difference between insurers, underwriters, brokers and administrators. 2. Demonstrate understanding of risk management and how the financial needs analysis is applied in Short-term insurance 3. Demonstrate understanding of the different product categories that form part of the wider short-term insurance product market. 4. Demonstrate understanding of the different avenues available to place cover under a Short-Term Personal or Commercial policy 5. Demonstrate understanding of key terms in Short-term Insurance 6. Demonstrate understanding of the different departments within the Short-Term Insurance industry 	<p>Short-Term Insurance Advisors / Financial Advisors</p>	<p>5.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21120106</p>
<p>Retirement Funds: Section 37C</p> <p>A key task that a board of trustee's face is the allocation and distribution of benefits on the death of a member. This process is governed by section 37C of the Pension Funds Act, but the length of that section in the Act disguises the fact that this is not a straight-forward process. This course will equip you to understand and implement section 37 C.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Understand how to apply section 37 C in a pension fund and implement processes to ensure that all legal requirements can be met and that evidence and records are easily available 2. Define the responsibilities of the pension fund and the trustees in allocating a section 37 C payment 3. Understand the taxation of a section 37 C application 	<p>Financial Advisors / Retirement Fund Trustees / EB Consultants and Personnel</p>	<p>3.5 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21120011</p>
<p>Short-term Insurance Assessment and Validation of Claims</p> <p>This course is aimed at anyone needing to gain a practical understanding of claims and assessment principles that apply to validating short-term personal lines claims.</p> <p>The course will provide a better understanding on assessment principles that will assist a representative to validate claims, including the different role-players within the claim's environment.</p> <p>After completing this course, you will be able to demonstrate understanding of:</p> <ol style="list-style-type: none"> 1. Claims, including terms, conditions and provisions in a short-term insurance policy. 2. The assessment or validation process in short-term insurance claims 3. Different role-players in the claims process, including vehicle assessors, loss adjusters and service providers. 4. Documentation required to validate a claim, including the importance of quantum, average and contribution (dual insurance). 	<p>Short-Term Insurance Advisors / Financial Advisors / Employees</p>	<p>6 CPD hours on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21120108</p>

<p>5. Different assessment principles analysed to validate a claim 6. Recourse available should a claim be rejected/ repudiated</p>		
<p>Understanding Financial Crises The ultimate goal of every investor is to maximise profits on the financial markets and minimise losses in the event of financial stress. In this module, we present an overview of financial crises and look at the different classifications and a discussion of some of the major financial crises that have occurred. We also present an overview of the concepts of systemic risk, financial interconnectedness, recent developments in the space of critical transitions and early warning signals which are intended to warn investors and policy makers beforehand, potential looming crises. The module ends with a discussion on the ethical implications and moral benefits of financial crises.</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. Understand why financial crises keep recurring and the different theoretical explanations for financial crisis 2. Discuss some of the major financial crises that have occurred over time 3. Understand what systemic risk, and institutions that qualify as systemically important institutions (SIFIs), and the various channels of interconnectedness and financial contagion. 4. Gain an overview of the recent developments in the space of critical transitions and early warning signals 5. Critically analyse and evaluate the ethical implications and moral benefits of financial crisis through the lens of ethics theory 	Financial Advisors	<p>9 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21070165</p>
<p>Understanding, reading and interpreting financial statements The goal of this course is to provide a basic understanding of financial reports in order to render decisions based on financial data. During this course, the main financial statements will be covered as well as key terms that are used, how to perform various analyses and areas of consideration for business or corporate financial planners.</p> <p>After completing this course, you be able to:</p> <ol style="list-style-type: none"> 1. Understand the framework for financial statements; 2. Understand the purpose and content of the financial statements; 3. Analyse financial statements. 	Financial Advisors, Employees in Financial Services	<p>5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22011369</p>
<p>Vehicle Financing Individuals tend to purchase vehicles from time to time as a vehicle is needed for different purposes. Mostly, individuals purchase a vehicle using finance options. This course is designed to explain the various options available to an individual who is purchasing a vehicle using financing options, as well as empowering the dealer Finance and Insurance officer, or a financial advisor, to help the client understand the options, as well as the implications of each.</p> <p>After completing this course, you will be able to demonstrate understanding of:</p> <ol style="list-style-type: none"> 1. Assist clients determine the most suitable finance option when borrowing money for vehicle financing 2. Provide advice on the varying tax advantages available to clients and be able to offer the most appropriate options when considering vehicle financing structure. 3. Understand the latest legislation on vehicle financing, as well as the responsibility 	Financial Advisors, FSPs, Business Owners, Key Individuals, Representatives, Compliance Officers	<p>2.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI22021706</p>

Moonstone recognised CPD Publications available currently as online CPD activities:

Course & Cost	Availability:	Regulatory (FSCA fit & proper) CPD hours	Professional Body member CPD hours
<p>Moonstone Investment Indicators:</p> <p>R924, incl. VAT for clients & public per quarterly registration</p>	<p>Ongoing</p> <p>Each registration provides access to 12 weekly editions, reading articles and related assessments</p>	<p>0.5 CPD hours per weekly edition by reading through the CPD articles and completing an online assessment. Note that a min. 100% pass mark is required to obtain CPD hours but you have more than one opportunity to complete the assessment</p>	<p>FPI members: 0.5 Points (Knowledge) per weekly edition and assessment successfully completed (100% pass mark required)</p> <p>Financial Planning Institute Reference: FPI22011368</p>
<p>Moonstone Monitor:</p> <p>R924, incl. VAT for clients & public per quarterly registration</p>	<p>Ongoing</p> <p>Each registration provides access to 12 weekly editions, reading articles and related assessments</p>	<p>0.5 CPD hours per weekly edition by reading through the CPD articles and completing an online assessment. Note that a min. 100% pass mark is required to obtain CPD hours but you have more than one opportunity to complete the assessment</p>	<p>FPI members: 0.5 Points (Knowledge) per weekly edition and assessment successfully completed (100% pass mark required)</p> <p>Financial Planning Institute Reference: FPI22011390</p>

Class of Business as refresher training for CPD is also available as **online learning** and offers an extremely cost-effective method of earning CPD points.

Please take note that the MBSE Class of Business consists of a modular approach with either one or two overview modules on regulatory aspects and the economy (if applicable), in addition to the actual generic product modules in order to ensure that the requirements of Board Notice 194 are comprehensively addressed.

These modules (**Financial Services Overview and Economic and Investment Overview**) are only completed once, and not repeated for subsequent Class of Business registrations therefore CPD points for the overview module/s can only be claimed on first registration.

Course Information	Target Market	CPD information
<p>Economic and Investment Overview (CPD)</p> <p>The purpose of this module is to equip the financial advisor with core knowledge and understanding of economic and environmental factors and risks that impact investments, as well as providing a basic understanding of the typical underlying asset classes (investment instruments) that are used in investment portfolio-building for products such as long-term investment policies, retail pension benefits, pension fund benefits, collective investment schemes and hedge funds.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Describe the range of asset classes typically used in the construction of investment portfolios, as well as their typical characteristics, terms and features, and tax implications. 2. Describe the impact of applicable economic and environmental factors, such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the asset classes that underlie investment products. 3. Describe the general risks associated with investing, purchasing or transacting in the different asset classes. 4. Describe the principles, options and strategies applicable to provide effective combinations of asset classes to suit the needs of different investors. 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21060076</p>
<p>Financial Services Sector Overview (CPD)</p> <p>The purpose of this module is to provide learners with an overview of the main role-players and market participants in the financial services sector, an overview of the regulatory landscape that governs the financial services sector, and to provide an understanding of personal financial planning and typical client financial needs.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the main role-players and market participants in the financial services industry, including their legal structure. 2. Demonstrate understanding of general legislation and codes of conduct applicable to the financial services industry. 3. Identify the general (risk and investment) financial needs of clients or groups of clients. 	<p>Compliance Personnel, Risk Management Personnel, Business Owners, Key Individuals</p>	<p>3.5 CPD hour on pass of assessment</p> <p>Financial Planning Institute Reference: FPI21050366</p>
<p>Refresher Forex Investments (CPD)</p> <p>This course covers features, fee structures, charges, costs and risks associated with investing or transacting in Forex Investment products. The course also covers legislation, tax implications, and specific products that are appropriate for different needs.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the main role-players and market participants in respect of products in the class of business, including their legal structure. 2. Identify inter-relationships within and between particular classes of business. 3. Demonstrate understanding of financial services legislation, industry standards and codes of conduct applicable to the products within the class of business. 	<p>Financial Advisors, Para-Planners, Representatives</p>	<p>4.5 CPD Hours on completion and pass of assessment.</p> <p>Financial Planning Institute Reference: FPI21060077</p>

Course Information	Target Market	CPD information
<ol style="list-style-type: none"> 4. Identify the general (risk and investment) financial needs of clients or groups of clients in respect of products within the class of business. 5. Describe the general characteristics, terms and features of the products within the class of business. 6. Describe the typical fee structures, charges and other costs associated with products within the class of business. 7. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 8. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 9. Explain the legislative and tax implications applicable to the products within the class of business. 10. Assess the appropriateness of products within the class of business for specific client need. 		
<p>Refresher Health Services Benefits (CPD)</p> <p>This course covers the characteristics, terms and features of health services benefits products, including costs and risks associated with purchasing or transacting in these products. It also covers the legislation impacting on the health services benefits industry. Products covered include medical schemes and health insurance products, including medical expense shortfall policies (gap cover) and non-medical expense cover (hospitalisation policies/ hospital cash plans).</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Explain how specific aspects of the Medical Schemes Act, National Health Insurance, demarcation regulations under the Long- and Short-term Insurance Acts, and other applicable legislation will impact on health services products. 2. Describe the characteristics, terms and features of health services products. 3. Describe the typical fee structures, charges and other costs associated with health services product benefit options. 4. Describe the risks associated with investing, purchasing or transacting in health services products. 5. Assess the appropriateness of specific health services product benefit options for specific client needs. 6. Describe the options and strategies applicable to specific products in the health services class of business to suit the needs of different investors. 7. Explain the tax implications applicable to products in the health services benefits class of business. 	Financial Advisors, Para-Planners, Representatives	<p>6.5 CPD hours on completion and pass of assessment</p> <p>Financial Planning Institute Reference: FPI21060078</p>
<p>Refresher Investments (CPD)</p> <p>This course covers features, costs and risks of investment products, legislation impacting on investment products and tax implications. The course also covers product appropriateness for specific client needs.</p> <p>Sub-classes covered include shares; money-market instruments; debentures and securitised debt; bonds; derivative instruments, warrants, certificates or other instruments; securities and instruments; participatory interests in a collective investment scheme; participatory interests in a hedge fund; and retail pension benefits.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the general (risk and investment) financial needs of clients or groups of clients in respect of products within the class of business. 2. Describe the general characteristics, terms and features of the products within the class of business. 3. Describe the typical fee structures, charges and other costs associated with products within the class of business. 	Financial Advisors, Para-Planners, Representatives	<p>8 CPD Hours on completion and pass of assessment.</p> <p>Financial Planning Institute Reference: FPI21060063</p>

Course Information	Target Market	CPD information
<ol style="list-style-type: none"> 4. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 5. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 6. Explain the legislative and tax implications applicable to the products within the class of business. 7. Assess the appropriateness of products within the class of business for specific client need 		
<p>Refresher Long-Term Insurance (CPD) This course covers features, fee structures, charges, costs and risks associated with investing, purchasing or transacting in long-term insurance products. The course also covers legislation and tax implications, as well as which specific products are appropriate for different client needs. Sub-classes covered:</p> <ol style="list-style-type: none"> a. Assistance policies; b. Life risk policies; c. Life investment policies; d. Fund policies; e. Sinking fund policies; f. Long-term reinsurance policies. <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Describe the general characteristics, terms and features of the products within the class of business. 2. Describe the typical fee structures, charges and other costs associated with products within the class of business. 3. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 4. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 5. Explain the legislative and tax implications applicable to the products within the class of business. 6. Assess the appropriateness of products within the class of business for specific client need 	Financial Advisors, Para-Planners, Representatives	<p>5 CPD hours on completion and pass of assessment</p> <p>Financial Planning Institute Reference: FPI21060064</p>
<p>Refresher Pension Fund Benefits (CPD) This course covers features, fee structures, charges, costs and risks associated with investing or transacting in Pension Fund Benefits products. The course also covers legislation, tax implications, and specific products that are appropriate for different needs. The focus is on pension and provident funds but related products are also covered and include retirement annuities, preservation funds, annuity products and group risk benefits.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the general (risk and investment) financial needs of clients or groups of clients in respect of products within the class of business. 2. Describe the general characteristics, terms and features of the products within the class of business. 3. Describe the typical fee structures, charges and other costs associated with products within the class of business. 4. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 	Financial Advisors, Para-Planners, Representatives	<p>6 CPD Hours on completion and pass of assessment.</p> <p>Financial Planning Institute Reference: FPI21060065</p>

Course Information	Target Market	CPD information
<ol style="list-style-type: none"> 5. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 6. Explain the legislative and tax implications applicable to the products within the class of business. 7. Assess the appropriateness of products within the class of business for specific client need. 		
<p>Refresher Short-term & Long-term Deposits (CPD) This course covers features, fee structures, charges, costs and risks associated with investing or transacting in Short-term and Long-term Deposit products. The course also covers legislation, tax implications, and specific products that are appropriate for different needs.</p> <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the general (risk and investment) financial needs of clients or groups of clients in respect of products within the class of business. 2. Describe the general characteristics, terms and features of the products within the class of business. 3. Describe the typical fee structures, charges and other costs associated with products within the class of business. 4. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 5. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 6. Explain the legislative and tax implications applicable to the products within the class of business. 7. Assess the appropriateness of products within the class of business for specific client need. 	Financial Advisors, Para-Planners, Representatives	<p>6 CPD Hours on completion and pass of assessment.</p> <p>Financial Planning Institute Reference: FPI21080096</p>
<p>Refresher Short-term Insurance Commercial Lines (CPD) The purpose of this course is to provide learners with core knowledge and understanding of characteristics, terms and features of products for commercial (business) clients in the short-term insurance commercial lines class of business, including typical fee structures, charges and other costs and risks associated with investing, purchasing or transacting in these products. In addition to this, the module provides knowledge of legislation impacting on short-term insurance commercial lines products. Lastly, the module will provide learners with the skill to assess the appropriateness of products within the short-term insurance class of business for specific commercial client needs.</p> <p>Sub-classes covered in the training include:</p> <ol style="list-style-type: none"> a. Commercial lines: Accident and health policies; b. Commercial lines: Engineering policies; c. Commercial lines: Guarantee policies; d. Commercial lines: Liability policies; e. Commercial lines: Miscellaneous policies; f. Commercial lines: Motor policies; g. Commercial lines: Property policies; h. Commercial lines: Transportation policies; i. Commercial lines: Short-term reinsurance policies. <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the general (risk and investment) financial needs of clients or groups of clients in respect of products within the class of business. 2. Describe the general characteristics, terms and features of the products within the class of business. 	Financial Advisors, Para-Planners, Representatives	<p>6.5 CPD Hours on completion and pass of assessment.</p> <p>IISA Reference: EVT-20210526-0070</p>

Course Information	Target Market	CPD information
<ol style="list-style-type: none"> 3. Describe the typical fee structures, charges and other costs associated with products within the class of business. 4. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 5. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 6. Explain the legislative and tax implications applicable to the products within the class of business. 7. Assess the appropriateness of products within the class of business for specific client needs 		
<p>Refresher Short-term Insurance Personal Lines (CPD)</p> <p>The purpose of this course is to provide learners with core knowledge and understanding of characteristics, terms and features of products for individual clients in the short-term insurance personal lines class of business, including typical fee structures, charges and other costs and risks associated with investing, purchasing or transacting in these products. In addition to this, the module provides knowledge of legislation impacting on short-term insurance personal lines products. Lastly, the module will provide learners with the skill to assess the appropriateness of products within the short-term insurance class of business for specific individual client needs.</p> <p>Sub-classes covered in the training include:</p> <ol style="list-style-type: none"> a. Personal lines: Accident and health policies; b. Personal lines: Liability policies; c. Personal lines: Miscellaneous policies; d. Personal lines: Motor policies; e. Personal lines: Property policies; f. Personal lines: Transportation policies; g. Personal lines: Short-term reinsurance policies h. Commercial lines: Short-term reinsurance policies. <p>After completing this course, you will be able to:</p> <ol style="list-style-type: none"> 1. Identify the general (risk and investment) financial needs of clients or groups of clients in respect of products within the class of business. 2. Describe the general characteristics, terms and features of the products within the class of business. 3. Describe the typical fee structures, charges and other costs associated with products within the class of business. 4. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 5. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 6. Explain the legislative and tax implications applicable to the products within the class of business. 7. Assess the appropriateness of products within the class of business for specific client needs 	<p>Financial Advisors, Para-Planners, Representatives</p>	<p>6 CPD Hours on completion and pass of assessment.</p> <p>IISA Reference: EVT-20210526-0072</p>
<p>Refresher Structured Deposits (CPD)</p> <p>This course covers features, fee structures, charges, costs and risks associated with investing or transacting in Structured Deposit products. The course also covers legislation, tax implications, and specific products that are appropriate for different needs.</p> <p>After completing this course, you will be able to:</p>	<p>Financial Advisors, Para-Planners, Representatives</p>	<p>3.5 CPD Hours on completion and pass of assessment.</p> <p>Financial Planning Institute Reference: FPI21060056</p>

Course Information	Target Market	CPD information
<ol style="list-style-type: none"> 1. Identify the general (risk and investment) financial needs of clients or groups of clients in respect of products within the class of business. 2. Describe the general characteristics, terms and features of the products within the class of business. 3. Describe the typical fee structures, charges and other costs associated with products within the class of business. 4. Describe the general investment and risk principles, options and strategies associated with investing, purchasing or transacting in products within the class of business. 5. Describe (if relevant), the impact of applicable economic and environmental factors such as economic business cycles, inflation, monetary and fiscal policies, interest rates and exchange rates on the products within the class of business. 6. Explain the legislative and tax implications applicable to the products within the class of business. 7. Assess the appropriateness of products within the class of business for specific client need. 		