

## Continuous Professional Development (CPD)

### 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. 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, knowledge and understanding of applicable legislation
- **Ethics**- ethical standards required in the financial services sector
- **Technical**- the 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.

### 4. 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.



## Regulatory CPD Category

No	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
1	<b>Basic Compliance for Your Practice</b>	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.	MoE2022010002	6.0	628.00
2	<b>Compliance Introducing Enterprise Risk Management</b>	This course is an introduction to how Enterprise Risk Management relates to the compliance function. It gives a broad overview+ of risk and what risk is.	FPI22093820	2.5	263.00
3	<b>Compliance Monitoring</b>	Monitoring is a crucial systematic process of collecting, analyzing and using information to ensure compliance goals and objectives are met sufficiently, to avoid penalties or reputation damage. Correct monitoring is one of the most critical elements of an effective ethics and compliance program in an organisation yet is often only done by junior staff and for appearances only. The outcome for this course is to understand how to perform compliance monitoring in a practical manner as it should be undertaken to bring a real return on investment for any organisation.	FPI22053060	5.5	575.00
4	<b>Compliance Principles of Materiality</b>	When something is said to be material it has an effect on the outcome of the objective. In the case of compliance, materiality may be said to be relevant if it affects the compliance with a law, regulation, agreement, standard, rule or principle. The outcome for this course is to explain the principles of materiality in the compliance function.	FPI22053044	3.5	366.00
5	<b>Compliance Programme</b>	This course defines and explains the compliance programme as the “operational plan” of the compliance function. We look at the compliance program and the impacts on the provision of compliance related risk identification, assessment, consideration of adequacy of procedures, monitoring and reporting. The preparation of a compliance programme is explained which includes plans for the proposed implementation of the compliance risk management process.	FPI22053046	3.5	366.00
6	<b>Compliance Regulatory Environment Developing a CRMP</b>	This course covers applying 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). It will also identify and describe key activities and considerations related to the development of CRMPs.	FPI22053051	7.0	732.00
7	<b>Compliance Regulatory Requirements</b>	This course will cover applying the compliance regulatory requirements. Regulatory requirements are those requirements that are required by law. It includes the restrictions, licenses, and laws applicable to a product or business, imposed by the government. Violations of regulatory compliance regulations often result in legal punishment, including imprisonment. Regulatory compliance, which is making sure that any business or action conducted by a company is within legal parameters and/or that all "reasonable" actions have been taken in order to prevent incidents. The first step in risk mitigation and can be used as a defense when regulatory requirements are inadvertently not met by providing evidence that all necessary and reasonable actions were taken in order to prevent an incident.	FPI22073366	2	209.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
8	<b>Compliance Risk Identification and Analysis</b>	This course will cover applying the compliance risk identification phase of the compliance risk management process to identify relevant regulatory items that should be included in an organisation's compliance universe. It will also identify and describe key activities and considerations related to applying this phase of the compliance risk management process to this level of regulatory requirements.	FPI22063282	3.5	366.00
9	<b>Compliance Risk Management Process</b>	As government regulations spread around the globe, geopolitical, regulatory, legal, and compliance risks continue to present challenges in the organisation. This course 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.	FPI22053058	4.0	420.00
10	<b>Fit and Proper for Key Individuals – Become Fighting Fit!</b>	This course covers the fit-and-proper requirements and responsibilities for Key Individuals with reference to Board Notice 194/2017.	MoE2022110004	7.0	732.00
11	<b>Introduction to South African Legislation</b>	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.	FPI22021863	3.0	366.00
12	<b>Supervision Requirements: FAIS Notice 86 of 2018</b>	This course equips delegates with the knowledge required to ensure a smooth transition from the previous to the new supervision regime.	MoE2022010003	6.0	628.00

### Ethics CPD Category

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
1	<b>6 Steps of Financial Planning</b>	This course is designed to provide you with a refresher on the advice-giving process and its importance and benefits as well as a thorough understanding of treating customers fairly (TCF). It will also provide you with an understanding of each of the 6 steps in detail. We also cover some ombud cases as cautionary examples to learn from.	FPI22104219	6.5	680.00
2	<b>Anti-Bribery: How to be Corruption Free</b>	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.	EVT-20230130-0015	3.25	330.00
3	<b>Automotive Finance and Insurance Customer Service</b>	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.	FPI22073367	2.0	209.00
4	<b>Compliance Risk Assessment</b>	This course 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.	FPI22073466	2.5	263.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
5	<b>Cyber Security: POPIA</b>	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).	FPI22073467	2.0	924.00
6	<b>Cyber Security: Secure Data Management</b>	The purpose of this course is to understand the threats to, and compliance requirements for the accessing and storing of personally identifiable information (PII) in the financial sector. The course equips the delegate with practical knowledge on the secure management of sensitive data.	FPI22063283	2.0	924.00
7	<b>Ethics – How to Impress Your Clients</b>	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.	FPI22021815	1.5	157.00
8	<b>Getting to Know POPIA</b>	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.	FPI22021816	1.0	129.00
9	<b>Introduction to Ethics</b>	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.	FPI22104113	2.0	209.00
10	<b>Managing Conflicts of Interest</b>	This 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.	FPI22093823	1.5	157.00
11	<b>Managing POPIA</b>	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.	FPI22021819	6.5	1087.00
12	<b>Protecting your Information</b>	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.	FPI22053056	3.0	314.00
13	<b>Treating Customers Fairly - Overview</b>	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.	EVT-20230130-0016	1.0	105.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
14	<b>Treating Customers Fairly – Practical Measures Needed to Comply</b>	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	FPI22104111	5.0	525.00
15	<b>Treating Customers Fairly - Unpacking What it Means</b>	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.	FPI22093822	3.0	314.00
16	<b>Understanding POPIA</b>	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. 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. 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.	FPI22011370	4.0	420.00

### Business Skills & Abilities CPD Category

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
1	<b>A Guide to Corporate Social Responsibility</b>	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. 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.	FPI22011391	3.5	366.00
2	<b>A Guide to Effective Social Media Management</b>	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.	FPI22093825	1.0	105.00
3	<b>A Guide to Effective Stress Management</b>	This 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.	FPI22093988	1.5	157.00
4	<b>A Guide to Effective Time Management</b>	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. This 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.	FPI22073468	1.5	157.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
5	<b>A Guide to Mindfulness in the Workplace</b>	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.	FPI22021698	1.0	105.00
6	<b>Advice on Banking Products Subject to FAIS</b>	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. 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.	FPI22021812	2.5	262.00
7	<b>Basic Business Budgeting Skills</b>	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. Administration functions and financial management often do not receive the necessary attention, hence the need for this course.	FPI22053052	2.0	209.00
8	<b>Building Assertiveness and Self-Confidence</b>	Assertive communication and self-confidence are vital building blocks to increased optimism and life satisfaction, and to achieving success in life. 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.	FPI22021820	4.0	418.00
9	<b>Business Continuity Planning</b>	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.	FPI22021704	1.5	157.00
10	<b>Business Writing Skills</b>	This course is designed to provide you with a basic understanding of business communication and its various forms. It will also provide you with an understanding of the different types of business communication, the principles thereof and ways for you to improve your skills. It will also provide you with an understanding of the advantages of good business writing skills to write and improve effective written communications.	FPI22073368	2.0	209.00
11	<b>Coaching and Mentoring Skills for FAIS Supervisors</b>	This course 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.	FPI22053053	5.5	575.00
12	<b>Communication Skills</b>	This course 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 course focuses on communication within the organisation which will assist both managers and employees to communicate effectively.	FPI22021697	1.0	105.00
13	<b>Critical Thinking Skills</b>	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	FPI22053045	2.0	209.00



No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
14	<b>Customer Service and Building Client Relationships</b>	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.	FPI22021814	4.5	471.00
15	<b>Cyber Resilience: A Roadmap</b>	The purpose of this course is to understand risks in cyber-space and how to plan and implement a cyber resilience strategy, suited for businesses in the financial sector. Resilient organizations can continue delivering critical services, even when navigating a cybersecurity incident, because there is a tactical plan for how to operate in a degraded state	FPI22063280	1.5	924.00
16	<b>Educational Marketing</b>	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.	FPI22073471	2.0	209.00
17	<b>Effective Interpersonal Skills in an Advice-Giving Context</b>	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.	FPI22053047	3.5	366.00
18	<b>Effective Presentation Skills for Advisors</b>	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.	FPI22053061	3.5	366.00
19	<b>Effective Writing Skills for Financial Advisors</b>	Good writing skills translate into clearer communication, quicker and more accurate processing, and greater levels of sales. The course also provides guidance on writing the most common business documents including emails, reports, proposals, agendas and minutes.	FPI22073466	5.0	523.00
20	<b>Essential Meeting Skills</b>	This course 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.	FPI22063281	2.5	262.00
21	<b>How to Service and Retain Customers</b>	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.	FPI22021699	1.0	105.00
22	<b>How to use FAIS to Build Client Relationships</b>	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.	FPI22021862	0.5	53.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
23	<b>Leveraging on Emotional Intelligence</b>	This course 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.	FPI22053055	2.0	209.00
24	<b>Maintaining Workplace Motivation</b>	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.	FPI22021861	3.0	314.00
25	<b>Managing Client Portfolios in Times of Crisis</b>	This course was developed in light of the recent coronavirus crisis to serve as guide to practitioners in managing the portfolios of their clients during these uncertain times. The course covers some of the different arguments on market efficiency and also presents a discussion of the practical approach to dealing with clients and managing their portfolios in periods of market stress based on principles of both classical finance and behavioural finance.	FPI22021702	2.5	262.00
26	<b>Personal Financial Management and Budgeting</b>	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.	FPI22104116	2.0	209.00
27	<b>Policy and Procedure Writing</b>	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.	FPI22053057	2.5	262.00
28	<b>Principles of Financial Management</b>	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.	FPI22021661	2.5	262.00
29	<b>Sales within a Contact Centre</b>	The purpose of This course is to explore implementing selling strategies within the contact centre, within the financial services industry. The focus will be to identify selling techniques to generate sales through a contact centre using various skills. An important aspect of this course is to understand the importance of the customer and meeting their needs when selling our products.	FPI22021701	2.0	209.00
30	<b>Sales within the Financial Services Industry</b>	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.	FPI22021701	1.0	105.00
31	<b>Self-Mastery</b>	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.	FPI22104112	5.0	525.00



No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
32	<b>Short Course on Insurance Act 18 Of 2017</b>	<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>	FPI22021703	2.5	262.00
33	<b>Time Management and Personal Productivity Skills</b>	<p>Juggling requirements in today's typical work environment is challenging, especially when multiple tasks are involved. Professional, timeous delivery can only be managed through excellent time management and 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>	FPI22063277	4.0	420.00
34	<b>What Every Short-term Policyholder Should Know</b>	<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>	FPI22021817	2.0	209.00

### Technical CPD Category

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
1	<b>F&amp;I Vehicle Warranties</b>	<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 course 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>	FPI22021603	1.5	157.00
2	<b>Fundamentals for Financial Mathematics</b>	<p>This course is suitable for refreshing fundamental maths skills to prepare for further study. The course includes a baseline assessment to enable learners to identify development areas in their mathematical skills, and then work specifically on those areas they need to improve. Topics covered include, fractions, ratios, percentage, rate and proportion, algebra, graphs and basic time value of money calculations.</p>	FPI22073470	9.5	995.00
3	<b>Fundamentals of Business Assurance</b>	<p>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>	FPI22021695	6.5	696.00
4	<b>Fundamentals of Estate Planning</b>	<p>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>	FPI22021811	6.0	627.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
5	<b>Fundamentals of Income Tax and Capital Gains Tax</b>	This course is intended to provide guidance on the principles, main rules and processes to calculate income tax and capital gains tax for a natural person. It is not a comprehensive study of income tax and capital gains tax as the aim is to serve as a refresher on the main concepts or to build fundamental knowledge on income and capital gains tax.	FPI22053043	6.0	627.00
6	<b>Fundamentals of Investment Planning I</b>	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.	FPI22021818	3.5	366.00
7	<b>Fundamentals of Retirement Planning</b>	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.	FPI22021767	6.5	680.00
8	<b>Impact of Technology on Long-term Insurance</b>	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.	FPI22093819	0.5	53.00
9	<b>Impact of Technology on Short-term Insurance</b>	Technology is rapidly changing the traditional business model of the insurance industry from a product-centric approach towards more of a customer-centric approach. This resulting in more players making use of emerging technologies to centralise their product offerings around the customer and improve the customer experience.	FPI22021765	1.0	105.00
10	<b>Introduction to Fintech</b>	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.	FPI22021813	2.5	262.00
11	<b>Introduction to Goal-based Financial Planning</b>	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. This course 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.	FPI22053054	4.0	418.00
12	<b>Introduction to Short-term Insurance</b>	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.	FPI22104115	3.5	314.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
13	<b>Learning from the Short-term Insurance Ombudsman Cases and Reports</b>	This course is suited 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.	FPI22021705	2.5	262.00
14	<b>Short-term Insurance Assessment and Validation of Claims</b>	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. 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.	FPI22104114	4.5	471.00
15	<b>Understanding Financial Crises</b>	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 course, 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.	FPI22053059	9.0	941.00
16	<b>Understanding, Reading and Interpreting Financial Statements</b>	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.	FPI22011369	5.0	525.00
17	<b>Vehicle Financing</b>	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.	FPI22021706	2.5	262.00

## Class of Business as Refresher training for CPD

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 incorporated into the class of business if and where applicable.

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
1	<b>Refresher Economic and Investment Overview</b>	The purpose of this course 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.	FPI22021766	3.5	616.00
2	<b>Refresher Financial Services Overview</b>	The purpose of this course 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.	FPI22053042	4.0	616.00
3	<b>Refresher Forex Investments</b>	The purpose of this course is to provide learners with core knowledge and understanding of the characteristics, terms and features of foreign exchange products, and provide learners with the skill to assess the appropriateness of products within the Forex class of business.	FPI22063279	4.5	616.00
4	<b>Refresher Health Services Benefits</b>	The purpose of this course is to provide learners with knowledge of legislation impacting on the health services benefits class of business as well as core knowledge and understanding of characteristics, terms and features of products in the health services benefits class of business. It will provide an understanding of personal financial planning and typical client financial needs as healthcare is an important aspect to take consideration of when advising a client on his personal financial planning.	FPI22073469	12.5	616.00
5	<b>Refresher Investments</b>	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. 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.	FPI22053048	11.5	616.00
6	<b>Refresher Long-term Insurance</b>	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: <ul style="list-style-type: none"> <li>• Assistance policies;</li> <li>• Life risk policies;</li> <li>• Life investment policies;</li> <li>• Fund policies;</li> <li>• Sinking fund policies;</li> <li>• Long-term reinsurance policies.</li> </ul>	FPI22021740	7.0	616.00

No.	Title	Course Overview	Approval Number	CPD Hours	Price (Incl VAT)
7	<b>Refresher Pension Fund Benefits</b>	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.	FPI22053049	7.0	616.00
8	<b>Refresher Short-term &amp; Long-term Deposits</b>	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.	FPI22073365	14.5	616.00
9	<b>Refresher Short-term Insurance Commercial Lines</b>	The purpose of this course is to provides a core knowledge and understanding of the Short-term Commercial Lines environment. Sub-classes covered in the course include: <ul style="list-style-type: none"> <li>• Commercial Lines: Accident And Health Policy</li> <li>• Commercial Lines: Engineering Policy</li> <li>• Commercial Lines: Guarantee Policy</li> <li>• Commercial Lines: Liability Policy</li> <li>• Commercial Lines: Miscellaneous Policy</li> <li>• Commercial Lines: Motor Policy</li> <li>• Commercial Lines: Property Policy</li> <li>• Commercial Lines: Transportation Policy</li> </ul>	EVT-20220531-0204	6.5	616.00
10	<b>Refresher Short-term Insurance Personal Lines</b>	The purpose of this course is to provide an overarching understanding of the Financial Services Industry and related regulation as well as provide core knowledge and understanding of characteristics, terms and features of products for individual (non-commercial) clients in the Short-term Insurance Personal Lines Class of Business. These would include: liability, miscellaneous, motor, accident and health, property, transportation policies short-term reinsurance or a combination of any of these.	EVT-20220531-0184	6.5	616.00
11	<b>Refresher Structured Deposits</b>	The purpose of this course is to provide learners with core knowledge and understanding legislation impacting on structured deposit products and the tax implications of these products. Lastly, the course will provide learners with the skill to assess the appropriateness of products within the structured products class of business.	FPI22063278	4.5	616.00

## Moonstone CPD Publications

No.	Title	Overview	Approval Number	CPD Hours	Price (Incl VAT)
1	<b>Moonstone Investment Indicators</b>	0.5 FSCA 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. Each 12-week subscription yields up to 6 CPD hours. <b><i>R924, incl. VAT for clients &amp; public per 12-week registration.</i></b>	FPI22104221	6	924.00
2	<b>Moonstone Monitor</b>	0.5 FSCA 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. Each 12-week subscription yields up to 6 CPD hours. <b><i>R924, incl. VAT for clients &amp; public per 12-week registration.</i></b>	FPI22104222	6	924.00