klm EMPOWERED

Executive Summary

Qualification	Occupational Certificate: Financial Advisor
Purpose	The Occupational Certificate: Financial Advisor prepares learners to analyse client financial needs and provide structured advice across a range of financial products, including investments, insurance, retirement planning and healthcare benefits. Financial Advisors play a pivotal role in enabling individuals and organisations to achieve financial security by aligning financial strategies with client objectives, risk tolerance and regulatory requirements.
Qualification ID	105026
NQF Level	6
Minimum Credits	515
Duration	18 to 24 Months
Field	Business, Commerce and Management Services
Subfield	Financial Services
Quality Partner	BANKSETA
Entry Requirements	NQF 5 qualification or relevant industry experience

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Qualification Overview

This programme develops advanced analytical, advisory and professional practice capabilities required within the financial services industry. Learners gain the competence to evaluate financial markets, assess client portfolios and design integrated financial solutions that support long-term wealth creation and protection.

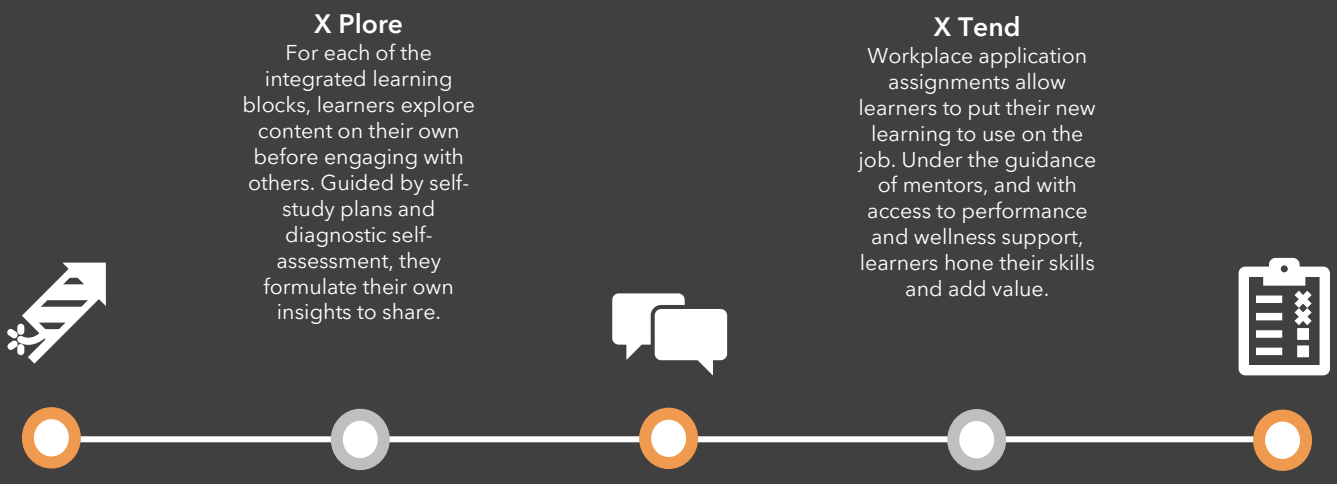
Through an integrated combination of knowledge development, applied advisory practice and structured workplace experience, learners develop the ability to guide clients through the full financial advisory lifecycle.

On completion, learners will be able to:

- Analyse client financial positions, needs and objectives
- Evaluate financial products across investment, insurance and benefits environments
- Develop and present integrated financial advisory solutions
- Facilitate implementation of financial strategies and monitor outcomes
- Ensure compliance with regulatory and ethical standards

This qualification prepares learners for roles within financial advisory firms, banks, insurance companies, investment houses and wealth management organisations.

The KLM Empowered Learning X Perience



X Cite
Learners receive a welcome letter and an X Perience Map detailing the flow of their qualification. An orientation session helps them to understand the benefits and career options linked to the qualification.

X Plore
For each of the integrated learning blocks, learners explore content on their own before engaging with others. Guided by self-study plans and diagnostic self-assessment, they formulate their own insights to share.

X Change
Learners attend facilitator-led sessions, either in class or online, to share their learning and refine their skills in a safe environment. Collaborative activities and peer feedback build learning synergy and allow learners to master specific skills.

X Tend
Workplace application assignments allow learners to put their new learning to use on the job. Under the guidance of mentors, and with access to performance and wellness support, learners hone their skills and add value.

X Cel
Each learner's progress is measured against assessment criteria through formative and summative assessment. Final examinations and presentations are used to obtain an accurate picture of overall understanding and mastery of the content.

Qualification Outline

- The Occupational Certificate: Financial Advisor is presented over SIX learning blocks – covering both Knowledge Modules (KM) and Practical Modules (PM).
- Workplace Experience Modules are completed throughout the learning journey and assessed every quarter.
- Formative and summative assessments are conducted at regular intervals to prepare learners for the External Integrated Summative Assessment (EISA).

1

FINANCIAL ADVISORY ENVIRONMENT AND REGULATORY FOUNDATIONS (30 Credits)

ID	Title	Level	Credits
KM-01	Overview of the Investment Advisory Industry	5	13
KM-02	Regulatory Requirements for Advising Clients Regarding Insurance and Investments	5	17

2

CLIENT FINANCIAL NEEDS ANALYSIS AND PLANNING FOUNDATIONS (120 Credits)

ID	Title	Level	Credits
KM-03	Personal Financial Planning	6	45
PM-01	Analyse Client Financial Needs and Objectives	6	25
WM-01	Participate in Financial Needs Analysis Processes	5	50

3

RISK MANAGEMENT AND INSURANCE ADVISORY (136 credits)

ID	Title	Level	Credits
KM-04	Risk Management and Insurance Planning	6	45
KM-06	Principles of Providing Advice to Clients Regarding Insurance, Savings and Retirement Planning	5	16
PM-02	Develop Insurance and Risk Protection Recommendations	6	25
WM-02	Provide Advice on Risk Protection Solutions	6	50

4

INVESTMENT PLANNING AND ADVISORY PRACTICE (174 credits)

ID	Title	Level	Credits
KM-05	Fundamentals of Investments	5	30
KM-07	Principles of Providing Advice to Clients Regarding Investments	6	29
PM-09	Research, Analyse and Conduct Due-Diligence of Investment Opportunities	6	42
PM-10	Advice Clients Regarding Potential Investment Opportunities	6	41
WM-04	Participate in the Processes of Advising on Investment Decisions Over a Period of Six Months	5	32

5

EMPLOYEE BENEFITS AND HEALTH CARE ADVISORY (115 credits)

ID	Title	Level	Credits
KM-04	Principles of Providing Advice to Clients Regarding the Use of Employee and Pension Fund Benefits	5	20
KM-03	Health Care Benefits Advisory Services	5	15
PM-04	Analyse Client Organisations Needs Relating to Retirement Funds and Employee Benefits	5	11
PM-05	Evaluate the Availability of Various Employee Benefit and Retirement Fund Options and Structures	5	8
PM-06	Advice Client on the Most Appropriate Structuring of Retirement Funds and Employee Benefits	6	18
PM-07	Analyse Client Needs Regarding Health Care Benefits	6	17
PM-08	Provide Advice on the Introduction of Health Care Benefit Programmes	6	26

6

INTEGRATED FINANCIAL ADVISORY PRACTICE AND IMPLEMENTATION (73 credits)

ID	Title	Level	Credits
PM-11	Facilitate the Implementation of Agreed Financial Decisions	6	9
WM-03	Participate in the Processes of Providing Advice Regarding the Implementation of Health Care Benefit Programmes	5	14
WM-05	Provide Integrated Financial Advisory Services	6	50