BCONSULT

Occupational Certificate

EMPLOYEE AND PENSION FUND BENEFIT ADVISER

NQF Level 5 | SAQA ID 105025 | 110 Points | 12 Months

Occupational Certificate:

Employee and Pension Fund Benefit Adviser – NQF Level 5

SAQA ID: 105025 | **Credits**: 110 | **Duration**: 12-month | QCTO Learnership

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1. Course Overview

The Occupational Certificate: Employee and Pension Fund Benefit Adviser (SAQA ID 105025) is a nationally registered qualification designed to equip learners with the knowledge, skills, and work experience required to advise organisations on the selection, implementation, and management of pension and employee benefit products.

This programme addresses the growing need for professionals who can provide accurate, compliant, and client-focused financial guidance in areas such as retirement funds, medical schemes, employee benefits, and investment structures. It supports South Africa's National Development Plan by enhancing the capacity of the financial services sector and creating pathways for employment and professional growth.

2. Learning Outcomes

On successful completion of this qualification, learners will be able to:

- Understand the investment advisory industry and its regulatory environment.
- Apply legislation, ethical principles, and professional standards in employee benefits and pension fund advisory contexts.
- Analyse client organisations' needs in relation to retirement funds and employee benefit schemes.
- Evaluate the range of available retirement and employee benefit options.
- Provide clear, compliant advice to clients on structuring employee benefits and pension funds.
- Record, implement, and support recommendations in line with legal and organisational requirements.

KNOWLEDGE MODULES

Curriculum Code	Knowledge Module	NQF Level	Credits
241301-001-KM-01	Overview of the investment Advisory Industry	5	13
241301-001-KM-02	Regulatory requirements for advising clients regarding insurance and investments	5	8
241301-001-KM-04	Principles of providing advice to clients regarding the use of Employee and Pension Fund Benefits	6	18

PRACTICAL SKILLS MODULES

Curriculum Code	Practical Skills Module	NQF Level	Credits
241301-001-PM-04	Analyse the client organisations need relating to retirement funds and employee benefits	5	11
241301-001-PM-05	Evaluate the availability of various employee benefit and retirement fund options and structures	5	8
241301-001-PM-06	Advise clients on the most appropriate structuring of retirement funds and employee benefits	6	18

WORKPLACE MODULES

Curriculum Code	Workplace Module	NQF Level	Credits
241301-001-WM-02	Support the provisioning of advice to clients on employee benefits and retirement structures for a period of three to six months	5	23

3. A Qualified Learner Will Be Able To:

- Provide professional advice to clients regarding the implementation and optimisation of employee benefits and retirement funds.
- Identify and interpret relevant legislation and regulatory requirements, ensuring compliance and risk mitigation.
- Gather, analyse, and interpret client information to design appropriate solutions.
- Develop recommendations that align with client objectives, industry standards, and statutory obligations.
- Maintain accurate records of client instructions, advice provided, and actions taken in accordance with legal and ethical frameworks.

Entry Requirements

Learners must hold a **National Senior Certificate or equivalent at NQF Level 4**, with Communication as a key competency.
Recognition of Prior Learning (RPL) may be applied for access to the qualification or the External Integrated Summative Assessment, provided learners can supply statements of results or verified work experience records.

4. International Comparability

This qualification is comparable to:

- United Kingdom: The Diploma in Employee Benefits and Retirement Savings offered by the Pensions Management Institute (PMI). Both qualifications focus on retirement provision, regulation, and employee benefits, supporting professional standards in the pensions and benefits advisory industry.

- Australia: The Diploma of General Insurance (FNS51115), which develops advisory and compliance skills for professionals in insurance and financial services. Like the South African qualification, it addresses client advisory skills, compliance, and risk management.

These international benchmarks confirm the global relevance and alignment of this occupational certificate with industry best practices.

5. Occupational Trainer – NQF Level 5 Certification

This programme is registered as an Occupational Certificate at NQF Level 5 (110 Credits) under the Occupational Qualifications Sub-Framework (OQSF). It forms part of the pathway leading to the Occupational Certificate: Financial Advisor (NQF Level 6).

6. Potential Career Opportunities

Graduates of this programme may pursue roles in a variety of financial services environments, including:

- Employee Benefits Consultant
- Pension Fund Adviser
- Retirement Fund Consultant or Administrator
- Medical Scheme Consultant
- Trust Fund Officer
- Financial Services Call Centre Agent

- Compliance Officer (Employee Benefits)
- Product Developer (Retirement Funds)
- Broker or Broker Consultant
- Collective Investment Scheme Manager
- Account Executive or Client Services Manager

These opportunities exist within banks, retirement funds, insurance companies, consulting firms, medical schemes, and collective investment organisations.

7. Learning Options

Blended Learning – A combination of instructor-led sessions, online training, and workplace-based projects. Learners will also complete a capstone project where they design and implement an end-to-end automation solution, supported by practical workplace experience.