BCONSULT

Occupational Certificate

LONG TERM INSURANCE ADVISER

NQF Level 5 | SAQA ID 105022 | 180 Points | 12 Months

Occupational Certificate:

Long Term Insurance Adviser – NQF Level 5

SAQA ID: 105022 | **Credits**: 180 | **Duration**: 12-month | QCTO Learnership

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1. Course Overview

The Occupational Certificate: Long Term Insurance Adviser equips learners with the competencies required to advise clients on long-term insurance products that sustain and protect wealth. This programme addresses the technical, regulatory, and advisory skills necessary for effective participation in the financial services sector. It enables learners to assess client needs, recommend appropriate solutions, and implement wealth creation and protection strategies in compliance with legal and ethical requirements.Designed as a part-qualification within the Financial Advisor learning pathway, this certificate forms a foundation for further specialisation in financial advice, retirement planning, investments, and related disciplines.

2. Learning Outcomes

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

- Provide informed advice to clients regarding long-term insurance products to manage risks and protect wealth.
- Analyse and interpret client information to identify wealth creation and protection needs.
- Evaluate available long-term insurance and savings options in line with client objectives.
- Recommend and implement suitable insurance and wealth protection solutions.
- Apply relevant regulatory and ethical standards in all client interactions.
- Maintain accurate records and ensure full disclosure in compliance with legal requirements.

3. A Qualified Learner Will Be Able To:

- Demonstrate understanding of the financial services and long-term insurance industries.
- Interpret and comply with regulatory requirements applicable to long-term insurance and investment advice.
- Conduct a comprehensive client needs analysis for wealth protection and retirement planning.
- Present professional advice, including risks, benefits, and costs, to clients.
- Implement and monitor wealth protection and insurance solutions effectively.
- Uphold ethical standards and ensure fair treatment of clients.

Entry Requirements

Learners are required to have:

- A **National Senior Certificate (NQF Level 4)** or equivalent, with Communication as a competency.

Recognition of Prior Learning (RPL) is available for those who can demonstrate competence through work experience or prior studies.

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4. International Comparability

This qualification compares favourably with similar international programmes:

- **Ireland:** Professional Diploma in Insurance (Certified Insurance Practitioner – CIP)
- **Australia:** FNS51115 Diploma of General Insurance

Both international qualifications focus on technical insurance knowledge, compliance, advisory skills, and ethical practices. The South African certificate aligns with these standards while addressing local regulatory and market requirements.

5. Occupational Trainer – NQF Level 5 Certification

This part-qualification is pegged at **NQF Level 5** on the Occupational Qualifications Sub-Framework.
It forms part of the **Occupational Certificate: Financial Advisor (NQF Level 6)** learning pathway and may articulate horizontally or vertically to related occupational certificates such as:

- Occupational Certificate: Health Care Benefits Advisor (NQF 5)
- Occupational Certificate: Employee and Pension Fund Benefit Advisor (NQF 5)
- Occupational Certificate: Investment Advisor (NQF 6)

6. Potential Career Opportunities

Graduates of this programme may pursue roles such as:

- Long-Term Insurance Adviser
- Personal Financial Planner
- Financial Services Call Centre Agent
- Client Service Consultant
- Broker or Broker Consultant
- Retirement Fund Consultant or Administrator
- Medical Scheme Consultant
- Trust Fund Officer
- Compliance Officer
- Account Executive within financial services

This qualification serves as an entry point into professional financial advising, with pathways to higher-level advisory and specialist positions.

7. Learning Options

The qualification can be completed through accredited training providers or approved workplaces. Learning incorporates:

- **Knowledge Modules:** Covering industry overview, regulatory compliance, and advisory principles.
- **Practical Skills Modules:** Focusing on analysing client needs, evaluating solutions, and implementing advice.
- **Work Experience Modules:** Providing hands-on exposure to wealth creation and insurance advisory processes.

Assessment includes formative evaluations, workplace experience, and an **External Integrated Summative Assessment** conducted by INSETA as the Assessment Quality Partner.

Contact Details

Email	Phone
sales@bconsult.co.za	+27 31 536 8167
info@bconsult.co.za	+27 87 222 7137
	+27 31 536 8467

Johannesburg: 32 Lucas Ln Bedfordview, Germiston, 2008
Durban: 28-32 Siphosethu Rd, Mt EdgeCombe, Kingfisher Office ParK

Cape Town: Unit 63 & 64 Millenium Office Park, 19 Edison Way,Century City, Milnerton

www.bconsult.co.za