



BCONSULT

Occupational Certificate
FINANCIAL ADVISOR

NQF Level 6 | SAQA ID 105026 | 515 Points | 12 Months

Financial Advisor – NQF Level 6

SAQA ID: 105026 | Credits: 515 | Duration: 12-month | QCTO Learnership

1. Course Overview

The Occupational Certificate: Financial Advisor is a nationally registered qualification designed to equip learners with the knowledge, practical skills, and workplace experience required to provide professional financial advisory services.

This programme develops competence in analysing clients' financial needs, facilitating solutions to protect and grow wealth, and advising on insurance, investments, retirement funds, employee benefits, and health care benefit programmes.

Aligned with South Africa's National Development Plan, the qualification supports job creation, social harmony, and the growth of the financial services sector by preparing professionals to deliver high-quality advice that promotes sustainable wealth creation and protection.

2. Learning Outcomes

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

- Provide advice to clients on the use of long-term insurance to manage risks and protect wealth.
- Advise clients on implementing employee benefits and retirement fund solutions.
- Provide guidance on health care benefit programmes to meet client needs.
- Assist clients in growing and safeguarding wealth through suitable investments and related strategies.

KNOWLEDGE MODULES

Curriculum Code	Knowledge Module	NQF Level	Credits
241301-001-KM-01	Overview of the Investment Advisory	5	13
241301-001-KM-02	Regulatory requirements for advising clients regarding insurance and investments	5	17
241301-001-KM-03	Health Care benefits advisory services	5	15
241301-001-KM-04	Principles of Providing advice to clients regarding the use of Employee and Pension Fund Benefits	5	20
241301-001-KM-05	Fundamentals of Investments	5	30

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241301-001-KM-06	Principles of Providing advice to clients regarding Insurance, Savings and Retirement Planning	5	16
241301-001-KM-07	Principles of Providing advice to clients regarding Investments	6	29

PRACTICAL SKILLS MODULES

Curriculum Code	Practical Skills Module	NQF Level	Credits
241301-001-PM-01	Analyse clients long term wealth creation/ protection needs	5	31
241301-001-PM-02	Evaluate available long-term wealth creation/ protection options	5	27
241301-001-PM-03	Recommend and implement the most appropriate wealth creation/ protection options	5	26
241301-001-PM-04	Analyse the client organisations needs relating to retirement funds and employee benefits	5	11
241301-001-PM-05	Evaluate the availability of various employee benefits and retirement fund options and structures	5	8
241301-001-PM-06	Advise client on the most appropriate structuring of retirement funds and employee benefits	6	18
241301-001-PM-07	Analyse Client needs regarding Health Care Benefits	6	17
241301-001-PM-08	Provide advice on the introduction of Health Care Benefit Programmes	6	26
241301-001-PM-09	Research, analyse and conduct due- diligence of investment opportunities	6	42
241301-001-PM-10	Advise clients regarding potential investment opportunities	6	41
241301-001-PM-11	Facilitate the implementation of agreed investment decisions	6	9

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WORKPLACE MODULES

Curriculum Code	Workplace Module	NQF Level	Credits
241301-001-WM-01	Participate in the processes of wealth creation	5	50
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
241301-001-WM-03	Participate in the processes of providing advice regarding the implementation of Health Care Benefit Programmes	5	14
241301-001-WM-04	Participate in the process of advising on investment decisions over a period of six months	5	32

3. A Qualified Learner Will Be Able To:

- Analyse clients' wealth creation and protection requirements.
- Evaluate a range of long-term insurance, investment, retirement, employee benefit, and health care solutions.
- Recommend and implement appropriate financial strategies based on regulatory and ethical standards.
- Conduct due diligence on investment opportunities and guide clients through implementation processes.
- Comply with all relevant legal and professional codes of conduct in delivering financial advice.

Entry Requirements

Learners are required to hold:

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

Recognition of Prior Learning (RPL) may be applied to gain access to the qualification or to the External Integrated Summative Assessment, in line with QCTO requirements

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4. International Comparability

This qualification compares favourably with:

- **Australia:** FNS30615 Certificate III in Insurance Broking – which prepares entry-level advisors and broking assistants in providing insurance and related financial services.
- **United Kingdom:** Level 4 Diploma for Financial Advisors (DipFA) – recognised by the UK Financial Conduct Authority for retail investment advisors, with a focus on ethics, regulation, and client-focused financial planning.

All three qualifications share a focus on regulatory compliance, client advice, and applied financial knowledge, with the Occupational Certificate tailored to the South African context and legislation.

5. Occupational Trainer – NQF Level 6 Certification

This programme is a **QCTO-registered Occupational Certificate at NQF Level 6**.

Learners will complete knowledge, practical skills, and workplace experience modules, culminating in an **External Integrated Summative Assessment** conducted by the relevant QCTO Assessment Quality Partner.

6. Potential Career Opportunities

Successful learners will be qualified to work in a wide range of financial advisory and related roles, including:

- Financial Advisor / Personal Financial Planner
- Insurance and Investment Consultant
- Employee Benefits and Retirement Fund Advisor
- Medical Scheme or Health Care Benefits Consultant
- Broker, Broker Consultant, or Client Service Representative
- Retirement Fund Administrator or Trustee Support Officer
- Collective Investment Scheme Manager or Product Developer
- Compliance Officer or Account Executive in financial services.

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7. Learning Options

The qualification may be pursued through:

- **Full-time study** at an accredited training provider.
- **Part-time or distance learning** combined with workplace experience.
- **Workplace-based learning** under the supervision of an accredited employer, integrated with formal training modules.

Learning culminates in an External Integrated Summative Assessment to achieve the Occupational Certificate.

Contact Details

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