

# MOONSTONE

BUSINESS SCHOOL OF EXCELLENCE



## MOONSTONE BUSINESS SCHOOL OF EXCELLENCE (PTY) LTD

REGISTRATION NO. 2005/020855/07

### PROSPECTUS 2018

THE LEADING PROVIDER OF INSURANCE & FINANCIAL MANAGEMENT COURSES & QUALIFICATIONS

# OUR HISTORY

## HOW DID WE START?

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**Moonstone Business School of Excellence (MBSE)** was established in 2015 after the **acquisition of PSG Academy by the Moonstone group**. Moonstone Intellectual Capital and PSG Academy amalgamated into one school of excellence to deliver comprehensive training solutions to all our students.

## WHO IS THE MOONSTONE GROUP?

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Since Moonstone's inception in 2000, we have been setting the industry standard when it comes to delivering services to the financial advisor industry. Our prestigious standing may be attributed to our unique composition of qualified specialists, offering clients access to the vast knowledge of the financial services industry and the training milieu in which we operate.

## MORE ABOUT MOONSTONE BUSINESS SCHOOL OF EXCELLENCE

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In March 2015 the Moonstone Group acquired PSG Academy, and along with its current Moonstone Intellectual Capital training offering, merged the two entities as one, forming Moonstone Business School of Excellence.

The move, to amalgamate the operations as one, has been received with great excitement in the industry and compliments our mission to become the first choice for students.

The future of Moonstone Business School of Excellence entails an expansion of our offering in terms of academic programmes and delivery methods with accredited and relevant training programmes, which assist students with our high training standards in a fast-changing legislative environment, applying the latest learning technologies.

# MBSE EXECUTIVE SUMMARY

## OUR MISSION

Moonstone Business School of Excellence's mission is to deliver innovative, value-driven, and flexible training solutions that are aligned to the specific needs of individuals seeking professional development and formal training within the broader Financial Services Sector.

## OUR KEYS TO SUCCESS

### EXCELLENCE

*We base it on the following values:*

1. **Integrity:** Match behaviour with values.
2. **Failure leads to success:** Learn from your mistakes.
3. **Speak with good purpose:** Speak honestly and kindly.
4. **Commitment:** Make your dreams happen.
5. **Ownership:** Take responsibility for your actions.

### ACHIEVABLE, REALISTIC GOALS

*We develop our material based on the S.M.A.R.T. principle:*

**Specific:** Purposed built to suit your specific need.  
**Measurable:** Built on relevant criteria.  
**Attainable:** Broken down into Learning Programmes/Skills Programmes/Modules.  
**Realistic:** Achievable within the timelines.  
**Timely:** Up-to-date with the latest changes.

### FRIENDLY CUSTOMER SERVICE

*We base it on the following actions:*

1. Focus on service before anything else.
2. Endeavour to create a unique customer experience.
3. Measure satisfaction and engagement to improve service.
4. Solve problems quickly and efficiently.
5. Listen to our customers; take appropriate action; keep it simple.

### INNOVATION

*We intend to keep up with changes by:*

- Bringing new ideas, new methods or new products to an organization.
- Using capabilities that exist in a company or are augmented by strategic alliances.

### EFFECTIVE COMMUNICATION

*We achieve this by doing the following:*

- Endeavor to understand the perspective of the student and using terminology with which they are comfortable.
- Ask for feedback to make sure the information was received as intended.

### FLEXIBILITY

*We base it on the following:*

- The willingness to try something different when we realise that what we're doing isn't working.
- Responding to change or new situations in ways that move us forward.

## OUR OBJECTIVES

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- Delivering demand-driven training through various training solutions by utilizing suitably qualified academic and administrative staff.
- Providing education and training aligned to current global best practices, that seek to continuously improve the quality of teaching and learning.
- Providing cost-effective training solutions which will contribute positively to bottom-line results.
- Providing flexible and affordable training solutions to broaden access to our institution and its services.
- Remaining directly aligned and responsive to the requirements of the various regulators, professional bodies and the recognized sub-frameworks in South Africa.
- Remaining committed to quality assurance: in the content of our programmes, assessment and moderation processes, the means of delivery, the support offered to students, information and data security, administration processes and certification.
- Promoting interactivity through cutting-edge technologies; bridging the geographical- and pedagogical-divide through the application of advanced learning methodologies and systems; utilization of advanced logistical and administrative support procedures; and the application of a holistic student support model that seeks to promote early identification of student disengagement.
- Striving to be a socially responsible institution that contributes positively to the economy and society.

## OUR CODE OF CONDUCT

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### **MBSE and its Service Providers undertake to:**

Comply with all legislation and regulations applicable to the educational environment;  
Provide educational products and services which will best fulfil the client's or students' particular needs;  
Maintain a high level of professional knowledge, skill and excellence in all we do and say.

# ACADEMIC SUPPORT & TRAINING DELIVERY METHOD

## STUDY GUIDES

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All of our qualifications & courses have an accompanying Learner Guide/Guidebook/Portfolio of Evidence (POE), which includes all the prescribed readings, assignments, assessments, and tutorials a student should complete. In some instances, prescribed textbooks are also listed to support the learning experience.

## ACADEMIC SUPPORT

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MBSE has experienced staff that can offer students continuous support and guidance. Our staff is available to provide telephone, email, Suitebox and online support to all students. Interaction with online tutors may also include webinars, discussion forums or chat groups.

## LIBRARY SUPPORT

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Students have access to a relevant online library with suitable content relating to their studies. Added to this, all MBSE students have access to online journal articles via [www.moonstone.co.za](http://www.moonstone.co.za).

## STUDENT FINANCIAL AID

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Unfortunately, we do not provide financial aid (such as study loans or bursaries). Payment arrangements may be considered where necessary. See each qualification or course for specifics. INSETA offers learnerships and bursaries for prospective students. Visit [www.inseta.org.za](http://www.inseta.org.za) for more information.

## WORKSHOPS

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Workshops/Contact sessions can be arranged for groups to provide additional support to students in their studies. Please note, there will be an additional cost attached to these contact sessions.

## **CANCELLATIONS & REFUNDS**

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**Further Education and Training (FETC): Wealth Management (NQF4) | Further Education and Training (FETC): Short-Term Insurance (NQF 4) | National Certificate in Wealth Management (NQF 5) | Occupational Certificate: Professional Principal Executive Officer (NQF 7)**

### **Cancellation & refund policies:**

1. In case of a cancellation after registration, but before material is received, a 50% cancellation fee will apply.
2. A 100% cancellation fee (thus no refund) will apply if any material has been received. (Hard copy/Electronic Copy/Access to Online material etc.)

## **OUR TRAINING DELIVERY METHODS (ACCESSIBILITY)**

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Our training delivery method (distance learning) offers our students the flexibility to study anywhere and at a time which is convenient to them. Detailed information regarding the submission of assignments / POE's and the writing of exams will be provided when registering for the applicable qualification.

# RULES RELATING TO ASSESSMENTS, CREDIT ACCUMULATION & QUALIFICATION

Accredited by Insurance Sector Education and Training Authority: Accreditation number - 130146

Further Education Qualifications:      National Certificate in Wealth Management NQF 5  
 Further Education and Training Certificate: Short-term Insurance NQF 4  
 Further Education and Training Certificate: Wealth Management NQF 4

Accredited by the Quality Council for Trades and Occupations: Accreditation Number – SDP1228/16/040

Occupational Qualifications:      Professional Principal Executive Officer NQF 7

## TYPES OF ASSESSMENTS

**Summative Assessment: Written exam** (Further Education Qualifications & Higher Education Qualifications)

The Summative Assessment will take place on the assessment day, as scheduled by Moonstone Business School of Excellence after the Portfolio of Evidence (POE)/WIL case study has been found Competent.

**Further Education Students:** *Kindly note that you need to achieve a 50% average (for all the unit standards in the Summative Assessment), to be found overall Competent on the exam. Failure to achieve this will result in you having to re-write the entire Summative Assessment.*

**Occupational Qualification Students:**

- Students will complete Knowledge-based modules and practical application modules (similar to Case Studies) in order to prepare for the work-place modules (in the form of a Portfolio of Evidence).
- Occupational Qualifications will require students to be working practically within the field of study for certain modules.
- Continuous assessment will be done by MBSE to prepare students for the Batseta Exams.
- Students will complete an Integrated Formative Assessment (IFA) which include a completed questionnaire and Portfolio of Evidence as well as an online Multiple-choice Assessment set by the AQP (Batseta)\*.
- Students will write an External Integrated Summative Assessment (EISA) set by the AQP (Batseta)\*.

\*Students register directly with Batseta for the IFA and EISA Exams after completion of the Moonstone Business School of Excellence modules.

**Student Portfolio of Evidence (POE) (Further Education Qualifications only)**

The Portfolio of Evidence (POE) consists of all the unit standards and related activities that need to be completed towards a Skills/Learning Programme. A minimum of 50% needs to be achieved, per Unit Standard. Once a student is found Competent in the Portfolio of Evidence, he/she can proceed to the Summative Assessment.

**Re-assessment/remedial (Further and Higher Education Qualifications)**

MBSE will offer re-assessments/additional remedial assessment/s if a student is Not Yet Competent in one of the Skills/Learning Programmes, modules or Summative Assessments. A re-registration of the programme will be required if all remedial opportunities have been exhausted; MBSE may thus require that the student re-register for the Skills/Learning Programmes.

## **CREDIT & QUALIFICATION ACCUMULATION**

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**Further Education Qualifications: Students receive credits for the Skills Programmes they complete.**

After successful completion of each Skills Programme, the student will receive a letter from MBSE confirming their results. The results (POE) would need to be verified and endorsed by INSETA before the successful Skills Programme/s will be uploaded to the National Learner Records Data Base (NLRD). INSETA will issue the certificate once the requirements for the full qualification has been met.

**Occupational Qualification: Students must complete the full Programme to receive the qualification****Certification**

MBSE acknowledges that, certification in vocational education and training and the content of the certificate, are regulated by the National Board of Education and governed by the Higher Education Act, 1997 (Act No 101 of 1997) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as "the Regulations").

**Institutional vocational education and training**

Students are awarded an occupational qualification upon the successful completion of the EISA which will be set by the Assessment Quality Partner (AQP). The specific occupational qualification will be issued by the Quality Council of Trades and Occupations (QCTO).



# REGISTRATION & ENROLMENT

## HOW CAN YOU APPLY FOR A QUALIFICATION OR COURSE?

### Admissions requirements

Each qualification and course has its own admission requirements. See the Admissions Requirements and Procedures below for more information.

### Application

All applications are done online. To apply for a qualification or course, you will need to:

1. Register & create an account on the MBSE Student Management System. To do this, you need to go to the following link [http://learn.mbse.ac.za/mbse\\_application/](http://learn.mbse.ac.za/mbse_application/), select your course of interest, and fill out the necessary details.
2. A verification email will be sent to you. Verify your email address and you will be able to register for a qualification or course.

### Registration and Enrolment

All registrations and enrolments are done online. Once you have applied to MBSE, you can register for a qualification or course.

Please note:

1. You have to be logged in to the MBSE Student Management System to register for a course.
2. Make sure that all the relevant fields in your online profile are completed. Registrations cannot be approved with any fields outstanding, and it may result in a delay in the registration process.
3. Also ensure that the relevant certified documents are uploaded to your online profile or emailed in good order to your Project Coordinator.
4. A representative will verify your details and payment, and will notify you when you have been enrolled for the qualification or course.

## BENEFITS OF STUDYING AT MBSE

We are one of the **leading organisations in Insurance and Financial Management** training.

We are well **equipped in training delivery** and will provide you with a complete service to analyse, evaluate and implement your training needs, or to obtain a full qualification in a cost effective manner.

We offer **well-structured Learning** Programmes with individual support which takes you from theory to practice.

Our study **guides are developed and quality assured** by industry specialists.

**Lectures** at our workshops are **presented by distinguished faculty and subject-matter experts.**

We are dedicated to following a holistic approach which enables us to **offer you an unsurpassed depth of expertise and technical knowhow.**

# ADMISSION REQUIREMENTS AND PROCEDURES

## ADMISSION REQUIREMENTS FOR HIGHER EDUCATION

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### Language Requirements

Knowledge, comprehension and application of the English language at NQF Level 4 (Grade 12 or equivalent level), is required. Why? The medium of instruction is English.

## ADMISSION REQUIREMENTS FOR FURTHER EDUCATION

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### The FETC Qualifications

- These qualifications are suitable for students who have schooling at/ or below NOF4 (grade 12 certificate).
- Our programmes are aimed at newcomers to the industry, students with less than 4 years' experience, or those who have lots of experience, but would like to brush up on their product knowledge.

### National Certificate: Wealth Management

- Students need to have successfully completed their grade 12 certificate or equivalent qualification.

## ADMISSION REQUIREMENTS FOR OCCUPATIONAL CERTIFICATE/S

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### Occupational Certificate: Professional Principal Executive Officer

- A minimum of an NQF Level 5 qualification in any of the following fields or related fields; commerce and/or finance and/or law and/or human resources and/or the Insurance Industry.
- You will need to be working within a pension fund as the course has practical modules and work-place modules that require practical hands-on experience and the accumulation of a Portfolio of Evidence for sign-off by a superior.

## RECOGNITION OF PRIOR LEARNING (RPL) AND CREDIT ACCUMULATION AND TRANSFER (CAT)

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The MBSE RPL and CAT Policy set out guidelines regarding our RPL procedures and CAT measurement in order to ensure that students are able to receive formal recognition and certification of a learning achievement, to enable students to successfully complete a selected qualification or course.

You can contact our office for more information.

# OUR REGISTERED QUALIFICATIONS

## FURTHER EDUCATION QUALIFICATIONS 2018



### **FURTHER EDUCATION AND TRAINING: WEALTH MANAGEMENT (INSETA)**

**NQF LEVEL 4**  
150 credits at NQF 4  
(SAQA ID NR. 57917/66613)



### **FURTHER EDUCATION AND TRAINING: SHORT-TERM INSURANCE (INSETA)**

**NQF LEVEL 4**  
150 credits at NQF 4  
(SAQA ID NR. 49929/66610)



### **NATIONAL CERTIFICATE IN WEALTH MANAGEMENT (INSETA)**

**NQF LEVEL 5**  
120 credits at NQF 5  
(SAQA ID NR. 57608/66611)

## OCCUPATIONAL QUALIFICATIONS 2018



### **OCCUPATIONAL CERTIFICATE: PROFESSIONAL PRINCIPAL EXECUTIVE OFFICER**

**NQF LEVEL 7**  
150 credits at NQF 7  
(SAQA ID NR. 93602)

# NATIONAL CERTIFICATE IN WEALTH MANAGEMENT (NQF 5)

**NQF LEVEL 5**

120 credits at NQF 5

(SAQA ID NR. 57608/66611)

The National Certificate in Wealth Management will provide students with a wide range of specialised and technical skills, as well as knowledge of the applicable legislation, economic principles and the financial services industry in general. Students will be exposed to the important terms, rules, concepts, principles and theories of Wealth Management. This certificate is a building block for students who wish to follow a career path in Financial Services within Long-Term Insurance and Investment.

*The National Certificate in Wealth Management will be sufficient for all requirements determined by the FAIS Act needed by financial advisors, brokers and administrators.*

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

The purpose of the 'National Certificate: Wealth Management' qualification is to build the knowledge and skills required by employees in Wealth Management (who have achieved a Qualification equivalent to NQF Level 4) that are ready to study at Level 5.

- It is intended to help students acquire knowledge, skills, attitudes and values required to operate ethically and responsibly in the highly regulated Financial Services environment and to respond to the challenges posed by the changing nature of the Financial Services Industry.
- It should add value to the qualifying students in terms of enrichment of the person, status, licensing and recognition.
- It provides a framework for students to develop competencies related to the Long-term Insurance Sub-sector, which includes Life Benefits, Retirement Funds, as well as the Collective Investment Sub-sector, Wealth Creation and Wealth Management.
- It provides a balanced learning experience and an opportunity for students to apply academic skills in relation to the workplace.
- It is structured in such a way that it exposes students to generic competencies required in the Financial Services Sector at NQF Level 5 and allows for specialisation to meet the needs of different work-roles.

## WHO SHOULD ENROL?

Intermediaries including, but not limited to, Financial Advisors, Personal Financial Planners, Financial Services Call Centre Agents, Client Service Providers, Brokers, Broker Consultants, Retirement Fund Consultants, Retirement Fund Administrators, Trust Fund Officers, Product Developers, Consultants who advise on product structure of Retirement Funds, Principal Officers, Trustees, Medical Scheme Consultants, Senior Administrators, Retail Managers who support Advisors and have a back office function, Collective Investment Scheme Managers, Account Executives and Compliance Officers.

## THIS QUALIFICATION IS IDEAL FOR:

- Access to the Financial Services Industry.
- Entry level financial advisors.
- The Qualification is a holistic introduction to Wealth Management and Wealth Creation.

### OVERVIEW OF QUALIFICATION

#### STARTING DATE

Distance learners: N/A

#### QUALIFICATION

INSETA Qualification: students will receive credits for the Skills Programmes they complete.

#### METHOD OF TRAINING

Distance Learning

#### QUALIFICATION DURATION

1 year

#### ADMISSION REQUIREMENTS

National Senior Certificate (Grade 12) or equivalent certificate.

#### FEE: R 22 960.00

4 x R 5 740.00 per Skills Programme

(Payable per Skills Programme)

### DATES

#### REGISTRATION DEADLINE:

Registration for this qualification is open throughout the year for distance learning.

#### PAYMENT DEADLINE:

On registration per Skills Programme or full qualification.

#### START DATE AND END DATE:

- On registration per Skills Programme or full qualification.
- A Skills Programme takes approximately 3 months to complete.

## SKILLS PROGRAMMES COVERED

The purpose of the 'National Certificate: Wealth Management' qualification is to build the knowledge and skills required by employees in Wealth Management (who have achieved a Qualification equivalent to NQF Level 4) that are ready to study at NQF Level 5.

This qualification is Unit Standard-based: students will receive credits for each Skills Programme they finish i.e. you do not have to finish the full qualification to receive credits.

SKILLS PROGRAMME 1 (30 Credits)				
CODE	UNIT STANDARD TITLE	CREDITS	LEVEL	TYPE
242584	Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector.	2	4	E
242593	Explain South African money laundering legislation and the implications for accountable institutions in transacting with clients.	3	4	E
242574	Present a proposal to optimise the tax aspects of the wealth management of an entity.	4	5	C
242573	Determine the needs and wants of an entity in order to propose an appropriate financial solution.	4	5	C
230077	Describe the financial life cycle of an individual and how this influences financial decisions.	8	5	F
242554	Research information in order to assist in conducting a financial risk assessment.	7	5	C
117129	Apply the regulations for disclosure that are required as part of the financial sales process.	2	4	E
		<b>30</b>		
SKILLS PROGRAMME 2 (32 Credits)				
CODE	UNIT STANDARD TITLE	CREDITS	LEVEL	TYPE
230071	Apply basic economic principles to the financial services sector.	5	5	F
230075	Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.	6	5	F
242603	Apply knowledge of estate planning to propose a financial solution for a specific client.	8	5	E
119997	Demonstrate knowledge and understanding of risk in a Financial Services environment.	5	5	F
242555	Develop a potential wealth preservation solution for an entity.	8	6	E
		<b>32</b>		
SKILLS PROGRAMME 3 (30 Credits)				
CODE	UNIT STANDARD TITLE	CREDITS	LEVEL	TYPE
230078	Apply the principles of ethics to a business environment.	10	6	C
242613	Apply technical knowledge and skill to advise an individual on planning for retirement.	5	5	E
242589	Apply knowledge of business insurance to propose a Long-Term financial solution for a business entity.	10	6	E
230070	Present an informed argument on a current issue in a business sector.	5	5	F
		<b>30</b>		
SKILLS PROGRAMME 4 (30 Credits)				
CODE	UNIT STANDARD TITLE	CREDITS	LEVEL	TYPE
242601	Apply a researched trend to individual financial risk.	5	5	C
242567	Analyse the product design/ structure of different medical schemes to evaluate the benefits of each scheme.	5	5	E
242594	Apply knowledge of the different asset classes in order to give financial advice.	4	5	C
120075	Demonstrate insight into current affairs in the Financial Services sector.	10	5	F
242580	Apply scenario planning to explain potential risk in a specified financial services context.	6	5	C
		<b>30</b>		

## LEARNING MATERIAL

Learning material is in the form of a learner guide and a Portfolio of Evidence (POE), that will be handed in for assessment.

*In the event that you are unable to understand a question, you can **contact us and we will put you in contact with one of our Subject-matter Experts** to guide you in answering your questions.*

## FEES

### Fee per Skills Programme:

#### Distance learning (± 30 credits):

Number of students	Cost per student (incl. VAT)
12 – 30	R 5 740.00
30 +	Negotiable

### Full qualification fee:

The total cost will amount to R 5 740.00 X 4 = **R 22 960.00**

*Fees are payable per Skills Programme. There are four Skills Programmes.*

### Cancellation fee:

1. In case of a cancellation after registration, but before material is received, a 50% cancellation fee will apply.
2. A 100% cancellation fee (thus no refund) will apply if any material has been received.

### Additional fees:

Please refer to the [terms and conditions](#).

## ACCREDITATION AND CERTIFICATION

### Certification

The Qualification consist of Fundamental, Core and Elective components. To be awarded the qualification, students are required to obtain a minimum of 120 credits in line with the component requirements. Certification will occur as soon as all the relevant unit standards toward the qualification have been completed, verified and endorsed by INSETA and uploaded onto the INSETA Indicium System.

## METHOD OF TRAINING

### Distance learning

- No classroom training will be available.
- All interaction will be via the course chat forums, email or directly to the assessor. Learning material will be sent either by hard copy or electronically.
- The Portfolio of Evidence (POE) can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- The timeline will be adapted for each individual student, based on their intake date.

## ADMISSION REQUIREMENTS

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- National Senior Certificate or equivalent NQF level 4 certificate (English and an additional South African language passed).

## ASSESSMENTS

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### Type of assessments to take place

#### 1. Portfolio of Evidence (POE)

The Portfolio of Evidence (POE) consists of all the unit standards and related activities that need to be completed towards a Learning Programme. A minimum of 50% needs to be achieved, per unit standard, and all activities in the Portfolio of Evidence (POE) need to be attempted, for a student to be found Overall Competent.

#### **Take note of the following when submitting the Portfolio of Evidence (POE):**

1. Candidate's information should be completed in full (required for NLRD upload purposes).
2. Ensure a certified copy of your ID and Matric certificate is pasted to the relevant page to verify your information.
3. Formative assessment grid (name and ID number) should be filled in.
4. Pre-Assessment meeting document should be completed and signed by all parties.
5. Certificate of Authenticity should be completed in full and signed.
6. All relevant resources should be listed on Certificate of Authenticity.
7. If you worked as part of a group, indicate this on the Certificate of Authenticity.
8. Assessment decision **per** Portfolio of Evidence (POE) **unit** should be completed and signed. This document is used by the assessor and moderator to validate your competence for the specific Unit standard.
9. Sign the Learning & Assessment contract.
10. The Portfolio of Evidence (POE) needs to be completed in your own handwriting, using a black or blue pen only.
11. No correction fluid, pencils, or colored pens may be used.
12. Ensure that you initial every page pasted into your Portfolio of Evidence (POE).
13. If you have typed out any answers, please paste this into the spaces provided to correlate with the question and initial.
14. Please ensure that you make a copy of your Portfolio of Evidence (POE) for your own records, before you submit it.

**NOTE:** *If this information is not included in the Portfolio of Evidence it will not be sent for assessment.*



## 2. Summative Assessment (Examination)

The Summative Assessment will take place on the assessment day, as scheduled by Moonstone Business School of Excellence after the Portfolio of Evidence (POE) has been found Competent.

***Kindly note that you need to achieve a 50% average (over all the unit standards in the Summative Assessment), to be found Overall Competent on the examination. Failure to achieve this will result in you having to re-write the entire Summative Assessment.***

**NOTE that the following is applicable to this assessment:**

- Closed book Summative Assessment.
- Only blue or black ink is allowed.
- No correction fluid is allowed.
- Calculators permitted (HP10bII or similar is the required calculator).
- Maximum 3-hour examination.
- Seats must be taken by 08:30 for administration procedures to commence.

## CONTACT US

### Further Education Course Enquiries

[learning@mbse.ac.za](mailto:learning@mbse.ac.za)

**Operational Manager:** Ronel Nell

021 880 7141

[ronel@mbse.ac.za](mailto:ronel@mbse.ac.za)

### Higher Education Course Enquiries

[learning@mbse.ac.za](mailto:learning@mbse.ac.za)

**Operational Manager:** Elaine Jooste

087 702 6429

[elaine@mbse.ac.za](mailto:elaine@mbse.ac.za)

# FURTHER EDUCATION AND TRAINING (FETC): SHORT-TERM INSURANCE (NQF 4)

## NQF LEVEL 4

150 credits at NQF 4

(SAQA ID NR. 49929/66610)

The qualification covers Short-term related learning and provides a framework for students to develop competencies that will give them insight into the Short-term insurance sub-sector. It introduces a basic understanding of the key terms, rules, concepts and principles of the fields that will ready them for the industry.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

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1. Students who advise Short-term Commercial or Personal lines products.
2. Carry out basic research, information gathering, analysis and communicate it to a larger audience.
3. Offer advice in terms of current Determination of Fit and Proper Requirements for Financial Services providers.
4. Knowledge about behaviour and ethics in a work-place environment, managing personal finance and tax.

## WHO SHOULD ENROL?

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Students employed in Short-term insurance industry and who give advice on Personal lines and or Commercial line business.

## THIS QUALIFICATION IS IDEAL FOR:

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- Access to the Financial Services Industry.
- Entry level financial advisors.

## OVERVIEW OF QUALIFICATION

### FEE:

See [Skills Programme Fees](#) below

### STARTING DATE

No restriction

### QUALIFICATION

Registered on the National Qualification Framework (NQF) and quality assured by INSETA.

### METHOD OF TRAINING

Distance learning, online learning, facilitated groups of 15+.

### QUALIFICATION DURATION

Minimum of 8 – 10 weeks per Skills Programme of ± 30 credits.

### ADMISSION REQUIREMENTS

No admission requirements.

## DATES

### REGISTRATION DEADLINE:

No deadline.

### PAYMENT DEADLINE:

On registration per skills programme or full qualification.

### START DATE AND END DATE:

- Will individually be decided with registration.
- A Skills Programme takes approximately 3 months to complete.

## SKILLS PROGRAMMES COVERED

The full qualification of 150 credits is divided into Skills Programmes of approximately 30 credits each:

- Each Skills Programme is an independent programme and one can enrol at any time for a Skills Programme.
- This qualification is unit standard-based: Students will receive credits for each Skills Programme they finish i.e. you do not have to finish the full qualification to receive credits.
- At least three Skills Programmes are compulsory.
- Two of the Skills Programmes are mathematics or mathematics literacy and communication literacy: students with a grade 12 certificate with mathematics and two languages present, will be granted possible exemption.
- Students must choose between the Personal Lines and Commercial Lines Skills Programme.

SKILLS PROGRAMME 1 Personal Lines				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
120008	Demonstrate knowledge and understanding of the insurance of pleasure craft	3	4	E
120011	Apply knowledge of personal all risks insurance	2	4	E
120015	Demonstrate knowledge and understanding of house owners insurance	3	4	E
120016	Apply knowledge insurance of household contents	4	4	E
120118	Underwrite a standard risk in Short-term personal insurance	6	4	E
120123	Process a Short-term insurance claim	3	4	E
120132	Apply knowledge of personal liability insurance	3	4	E
120136	Apply knowledge of Short-term Insurance to reinsurance	5	4	E
9302	Access information in order to respond to client enquiries in a financial services environment	2	3	E
		31		

## OR

SKILLS PROGRAMME 1 Commercial Lines				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
9302	Access information in order to respond to client enquiries in a financial services environment	2	3	E
120110	Underwrite a standard risk in Short-term commercial insurance	10	4	E
120115	Apply technical knowledge and understanding of business insurance	10	4	E
120122	Apply knowledge of Short-term Insurance to the All Risks section of a commercial policy	2	4	E
120123	Process a Short-term insurance claim	3	4	E
120136	Apply knowledge of Short-term Insurance to reinsurance	5	4	E
		32		

SKILLS PROGRAMME 2 Personal and Commercial Lines				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
114985	Indicate how different needs lead to the development of different Financial Service products	4	3	C
117117	Describe standard insurance cover in terms of SASRIA	4	4	C
117127	Describe and apply the basic principles of personal income tax	3	4	F
117156	Interpret basic financial statements	4	4	F
117158	Investigate ways of managing financial risk in own lives	5	4	F
119265	Manage risk in own work environment	2	4	C
120121	Apply technical knowledge and understanding of the cover provided under a Short-term Multi-Peril Insurance policy	5	4	C
120124	Demonstrate knowledge of insurable risk	3	4	C
120128	Apply the law of contract to insurance	3	4	C
		33		

SKILLS PROGRAMME 3 Personal and Commercial Lines				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
13940	Demonstrate knowledge and application of ethical conduct in a business environment	4	4	C
120019	Analyse new developments reported in the media that could impact on Short-term insurance	10	4	C
120005	Demonstrate knowledge and understanding of personal motor insurance	4	4	C
119676	Apply the skills of customer care in a specific work environment	4	4	C
117133	Manage own work performance in relation to an organisation's performance management system	2	3	C
114943	Describe how to manage workplace relationships	2	3	C
113911	Use an electronic system as a tool in a financial services context	2	3	C
120127	Demonstrate knowledge and understanding of issues of compliance and non-activity that could result in civil or criminal liability in terms of business law	2	4	C
12164	Demonstrate knowledge and insight of the Financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002)	2	4	E
		32		

SKILLS PROGRAMME 4 Mathematics				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
7468	Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues	6	4	F
9015	Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems	6	4	F
9016	Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts	4	4	F
		16		

**\*Note on Course 4:** Students who passed mathematics or mathematical literacy as a subject in Grade 12 with symbols A-E may be granted 16 credits through concession against these fundamental unit standards at Levels 3 and 4.

SKILLS PROGRAMME 5 Communication & Additional South African Language				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
8969	Interpret and use information from texts	5	3	F
8976	Write for a wide range of contexts	5	4	F
8974	Engage in sustained oral communication and evaluate spoken texts	5	4	F
8970	Write texts for a range of communicative contexts	5	3	F
8973	Use language and communication in occupational Learning Programme	5	3	F
8975	Read analyse and respond to a variety of texts	5	4	F
8979	Use language and communication in occupational Learning Programme	5	4	F
8968	Accommodate audience and context needs in oral communication	5	3	F
		40		

**\*Note on Course 5:** Students who passed English as a first language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards at levels 3 and 4. Students who passed an additional South African Language other than the language of business (English) as a first, second or third language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards required as a second language at level 3.

## Skills Programme 1 - Compulsory Personal Lines

(31 credits)

The majority of these Skills Programmes mainly consist of legislation, customer care, relationship building, and ethical conduct. A student will have the knowledge, and understanding of, 'insurance of pleasure craft', house owner insurance, household content, personal liability insurance, reinsurance and how to process Short-term insurance claims.

OR

## Skills Programme 1 - Compulsory Commercial Lines

(32 credits)

The majority of these Skills Programmes are electives. A student will learn to underwrite standard risk in Commercial Lines and have a good knowledge base of business insurance, all risk section of business insurance and Short-term reinsurance. They will also have an understanding of how to process a Short-term insurance claim.

## Skills Programme 2 - Compulsory

(33 credits)

### Students will:

- Have knowledge of SASRIA and personal sales tax.
- Interpret basic financial statements.
- Manage financial risk personally and in the workplace.
- Apply and understand the cover provided under a Multi-Peril insurance policy and the law of contract to insurance.

## Skills Programme 3 - Compulsory

(32 credits)

Students will demonstrate knowledge and understanding of personal motor insurance and ethical conduct, as well as analyse new developments that could impact on ST insurance, compliance services, customer care, use of an electronic system in ST insurance and an insight of the FAIS act.

## Skills Programme 4 - Elective

### Mathematics

(16 credits)

Students who have passed mathematics in grade 12 will possibly be granted exemption.

If you are not granted exemption, you will learn to apply knowledge of statistics and probability and use mathematics to investigate and monitor the financial aspects of personal/ business issues.

## Skills Programme 5 - Elective

### Communication and additional SA Language

(40 credits)

Students who have passed two languages in grade 12 will possibly be granted exemption.

If you are not granted exemption, you will learn to read, interpret and use information from texts as well as write and engage in oral communication.

## LEARNING MATERIAL

- Learning material is developed for outcome based training and is developed in conjunction with industry requirements.
- Learning material is continuously updated with any changes in the marketplace.
- Learning material is easy to access and easy to understand without facilitation. The Learning material is only available in English.

## SKILLS PROGRAMME FEES

### E-Learning: (per Skills Programme of ± 30 credits)

	2018 fees
Per student	Cost per student (incl. VAT)
	R 4 515.00

### Distance Learning: (± 30 credits)

	2018 fees
Number of students	Cost per student (incl. VAT)
12 – 30	R 4 740.00
30 +	Negotiable

### Cost of facilitated learning (Moonstone provides venue): (± 30 credits)

	2018 fees
Number of students	Cost per student (incl. VAT)
12 – 30	R 6 240.00
30 +	Negotiable

### Cost of facilitated learning (use own venue): (± 30 credits)

	2018 fees
Number of students	Cost per student (incl. VAT)
12 – 30	R5 906.00
30 +	Negotiable

## Additional Fees:

	2018 fees
	Cost per students (incl. VAT)
<b>Credit Analysis fee</b>  (MBSE will analyse your credits. The fee will be deducted from your first enrolment payment.)	R 631.00
<b>Reprinting of material fee</b>	R 450.00
<b>Enrolment for specific Skills Programmes</b>	<b>Will depend on your outstanding amount of credits.</b>
<b>Non-attendance fee</b>  (If you confirmed that you will attend a class and you don't attend, without a valid reason, you will pay a non-attendance fee.)	R 850.00
<b>Concession (Mathematics and Languages)</b>	R 620.00

## Re- assessment fees (VAT inclusive)

**Summative Assessment:** R 910.00

**Formative Assessment:** R 253.00 per unit standard

## How do I calculate my fee?

In order for any student to calculate their total fee, we first need to establish your credit score and which skills programmes you should enrol for.

Please refer to our RPL and credit mapping on our website to get started.

**ANALYSE YOUR CREDIT SCORE**



## ACCREDITATION AND CERTIFICATION

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### Certification

The Qualification consist of Fundamental, Core and Elective Components. To be awarded the Qualification, students are required to obtain a minimum of 150 credits in line with the component requirements. Certification will occur as soon as all the relevant unit standards toward the qualification have been completed, verified and endorsed by INSETA and uploaded onto the National Learner Records Database (NLRD).

## METHOD OF TRAINING

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### Online learning (Material and submission will be done online)

- No classroom training will be available.
- Student support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on the Learning Management System (LMS).
- The Portfolio of Evidence (POE) must be completed on our Learning Management System or uploaded.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- Timeline will be adapted for each individual student.

### Distance learning

- No classroom training will be available.
- All interaction will be via email or directly to the assessor.
- Learning material will be sent either by hard copy.
- The Portfolio of Evidence (POE) can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- The timeline will be adapted for each individual student.

### Facilitated learning

- Classroom training will be arranged (for 15 students or more).
- Learning material will be sent either by hard copy prior to training.
- This material must be brought to classroom training sessions.
- During training the learning material will be discussed and students will start with the completion of the Portfolio of Evidence (POE).
- This can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally.

## ADMISSION REQUIREMENTS

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- This qualification is suitable for students who have schooling at/or below NQF 4 (grade 12 certificate).
- Our programme is aimed at student's with less than four years' experience, newcomers to the industry, or those who have lots of experience, but would like to brush up on their product knowledge.
- No admission requirements.
- Students must be able to read and write.
- Students will receive an equivalent qualification as a grade 12 certificate.

## ASSESSMENTS

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- After completion of the Portfolio of Evidence, the students will either courier the proof of evidence to the Assessor or upload on LMS for assessment. Once assessed and the students is found Competent in all the Skills Programmes, MBSE will contact the candidate to arrange for a closed-book Summative Assessment.
- Additional assignments will be handed in on the day of the Summative Assessment.
- Should the candidate be unsuccessful in the Skills Programmes on the Portfolio of Evidence, MBSE will contact the candidate to apply for a rewrite on these Skills Programmes.
- Once Competent MBSE will arrange for the Summative Assessment.

### CONTACT US

#### Further Education Course Enquiries

[learning@mbse.ac.za](mailto:learning@mbse.ac.za)

**Operational Manager:** Ronel Nell

021 880 7141

[ronel@mbse.ac.za](mailto:ronel@mbse.ac.za)

#### Higher Education Course Enquiries

[learning@mbse.ac.za](mailto:learning@mbse.ac.za)

**Operational Manager:** Elaine Jooste

087 702 6429

[elaine@mbse.ac.za](mailto:elaine@mbse.ac.za)

# FURTHER EDUCATION AND TRAINING (FETC): WEALTH MANAGEMENT (NQF 4)

## NQF LEVEL 4

150 credits at NQF 4

(SAQA ID NR. 57917/66613)

The Qualification is a holistic introduction to Wealth Management and Wealth Creation. It enables intermediaries to understand the Wealth Management environment, the legislative requirements and product-related information. Our qualification is aimed at students with less than four years' experience, newcomers to the industry, or those who have lots of experience, but would like to brush up on their product knowledge. We developed the Skills Programmes, covered in this qualification, to provide intermediaries with more options to comply with the requirements of the FAIS Act.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

1. Sell Long Term Cat A products (assistance policies including funeral policies), Long Term B1 and B2.
2. Sell risk policies and guaranteed investments/ savings, recurring policies and annuities other than single premium annuities.

## WHO SHOULD ENROL?

Students who require licensing in funeral plans, risk policies, long term B and guaranteed investments.

## THIS QUALIFICATION IS IDEAL FOR:

- Access to the Financial Services Industry.
- Entry level financial advisors.

## OVERVIEW OF QUALIFICATION

### FEE:

See [Skills Programmes Fees](#) below

### STARTING DATE

No restriction

### QUALIFICATION

Registered on the National Qualification Framework (NQF) and quality assured by INSETA

### METHOD OF TRAINING

distance learning, online learning, facilitated groups of 15+

### QUALIFICATION DURATION

Minimum of 8 – 10 weeks per Skills Programme of ± 30 credits

### ADMISSION REQUIREMENTS

No admission requirements

## DATES

### REGISTRATION DEADLINE:

No deadline

### PAYMENT:

On registration per Skills Programme or full qualification

### START DATE AND END DATE:

- Will individually be decided with registration.
- A Skills Programme takes approximately 3 months to complete.

## SKILLS PROGRAMMES COVERED

The full qualification of 150 credits is divided into Skills Programmes of approximately 30 credits each:

- Each Skills Programme is an independent programme and one can enrol at any time for these Skills Programmes.
- This qualification is unit standard based: students will receive credits for each Skills Programme they finish i.e. you do not have to finish the full qualification to receive credits.
- At least three Skills Programmes are compulsory.
- Two of the Skills Programmes are mathematics/mathematics literacy and communication literacy: students with a grade 12 certificate with mathematics and two languages present, will be granted possible exemption.

SKILLS PROGRAMME 1				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
242584	Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act 2002 (FAIS) (Act 37 of 2002) as it impacts on a specific financial services sub-sector	2	4	E
242593	Explain South African money laundering legislation and the implications for accountable institutions in transacting with clients	3	4	C
119676	Apply skills of customer care in a specific work environment	4	4	E
243137	Demonstrate skills and techniques required to build a relationship with a client in a financial services environment	3	4	E
242655	Demonstrate knowledge and understanding of ethical conduct in a business environment	4	4	C
117129	Apply the regulations for disclosure required that are required as part of the financial sales process	2	4	E
120128	Apply the law of contract to insurance	3	4	E
114966	Explain the types of compulsory statutory insurance in South Africa	2	3	E
117126	Apply knowledge and insight into aspects of the Long-term insurance Act, Act 52 of 1998	2	4	E
114985	Indicate how different needs lead to the development of different Financial Services products	4	3	E
114956	Describe funeral insurance	2	3	E
		31		

**SKILLS PROGRAMME 2**

CODE	US/TITLE	CREDITS	LEVEL	TYPE
114970	Manage risk in own life	3	3	C
114960	Investigate the need to provide financially for own retirement	3	3	C
117137	Describe group insured benefits	2	4	E
119478	Analyse the different products available in the Long-term industry and the benefits of each	5	4	E
120124	Demonstrate knowledge of insurable risk	3	4	E
243131	Describe disability insurance solutions in the context of financial planning	4	4	E
243139	Investigate dread disease products and their place in wealth management	2	4	E
243133	Analyse current events reported in the media that could impact on wealth management	10	4	C
		32		

**SKILLS PROGRAMME 3**

CODE	US/TITLE	CREDITS	LEVEL	TYPE
117127	Describe and apply the basic principles of personal income tax	3	4	F
117132	Explain basic economics	3	3	C
117156	Interpret basic financial statements	4	4	F
117158	Investigate ways of managing financial risk in own lives	5	4	F
243134	Investigate the range of options available for wealth management	5	4	C
243142	Explain Capital Markets and Capital Market Instruments	2	4	C
243144	Explain the structure of the financial services industry in South Africa	4	3	C
243148	Explain Equity Markets and equity market instruments	2	4	C
243153	Explain basic investment principles	4	4	C
243154	Explain money markets and money market instruments	2	4	C
		34		

**SKILLS PROGRAMME 4**  
**Mathematics**

CODE	US/TITLE	CREDITS	LEVEL	TYPE
7468	Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues	6	4	F
9015	Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems	6	4	F
9016	Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts	4	4	F
		16		

**\*Note on Course 4:** students who passed mathematics or mathematical literacy as a subject in Grade 12 with symbols A-E may be granted 16 credits through concession against these fundamental unit standards at Levels 3 and 4.

<b>SKILLS PROGRAMME 5</b> <b>Communication &amp; Additional South African Language</b>				
CODE	US/TITLE	CREDITS	LEVEL	TYPE
119457	Interpret and use information from texts	5	3	F
119459	Write/present/sign for a wide range of contexts	5	4	F
119462	Engage in sustained oral/signed communication and evaluate spoken/signed texts	5	4	F
119465	Write/present/sign texts for a range of communicative contexts	5	3	F
119467	Use language and communication in occupational learning program	5	3	F
119469	Read/view, analyse and respond to a variety of texts	5	4	F
119471	Use language and communication in occupational learning program	5	4	F
119472	Accommodate audience and context needs in oral/signed communication	5	3	F
		40		

**\*Note on Course 5:** Students who passed English as a first language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards at levels 3 and 4. Students who passed an additional South African Language other than the language of business (English) as a first, second or third language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards required as a second language at level 3.

## Skills Programme 1 - Compulsory

(31 credits)

The majority of these Skills Programmes mainly consist of legislation like FAIS, FICA, Law of contract, Long Term Insurance Act (LTIA) and compulsory statutory insurance. Students will learn to apply skills of customer care, client relationships, needs analyses and funeral insurance.

## Skills Programme 2 - Compulsory

(32 credits)

Students will demonstrate knowledge and understanding of insurable risk, describe group insured benefits and disability insurance solutions, analyse long-term products and the benefits of each and how current events in the media, could impact wealth management.

## Skills Programme 3 - Compulsory

(34 credits)

Students will have the knowledge to explain basic economics, capital markets and instruments, equity markets, basic investment principles, money markets and instruments. They will learn to investigate a range of options available for wealth management, describe and apply the basic principles.

## Skills Programme 4 - Elective Mathematics

(16 credits)

Students who have passed mathematics in grade 12 will possibly be granted exemption.

If you are not granted exemption, you will learn to apply knowledge of statistics and probability as well as use mathematics to investigate and monitor the financial aspects of personal/ business issues.

## Skills Programme 5 - Elective

### Communication and additional SA Language

(40 credits)

Students who have passed two languages in grade 12 will possibly be granted exemption.

If you are not granted exemption, you will learn to read, interpret and use information from texts as well as write and engage in oral communication.

## LEARNING MATERIAL

- Learning material is developed for outcome-based training and is developed in conjunction with industry requirements.
- Learning material is continuously updated with any changes in the market place.
- Learning material is easy to access and easy to understand without facilitation.
- Learning material only available in English.

## SKILLS PROGRAMME FEES

### E-Learning: (per Skills Programme of ± 30 credits)

	2018 fees
Per Student	Cost per student (incl. VAT)
	R 3 940.00

### Distance Learning: (± 30 credits)

	2018 fees
Number of students	Cost per student (incl. VAT)
12 – 30	R 4 140.00
30 +	Negotiable

### Cost of facilitated learning (Moonstone provides venue): (± 30 credits)

	2018 fees
Number of students	Cost per student (incl. VAT)
12 – 30	R 5 450.00
30 +	Negotiable

### Cost of facilitated learning (use own venue): (± 30 credits)

	2018 fees
Number of students	Cost per student (incl. VAT)
12 – 30	R 5 443.00
30 +	Negotiable

## Additional Fees:

	2018 fees
	Cost per student (incl. VAT)
<b>Credit Analysis fee</b>  (MBSE will analyse your credits. The fee will be deducted from your first enrolment payment.)	R 631.00
<b>Reprinting of material fee</b>	R 450.00
<b>Enrolment for specific Skills Programmes</b>	<b>Will depend on your outstanding amount of credits.</b>
<b>Concession (Mathematics and Languages)</b>	R 620.00

## Re- assessment fees (VAT inclusive)

**Summative Assessment:** R 910.00

**Formative Assessment:** R 253.00 per unit standard

## How do I calculate my fee?

In order for any student to calculate their total fee, we first need to establish your credit score and which skills programmes you should enrol for.

Please refer to our RPL and credit mapping to get started.

**ANALYSE YOUR CREDIT SCORE**



## ACCREDITATION AND CERTIFICATION

---

### Certification

The Qualification consist of Fundamental, Core and Elective Components. To be awarded the Qualification, students are required to obtain a minimum of 150 credits in line with the component requirements. Certification will occur as soon as all the relevant unit standards toward the qualification have been completed, verified and endorsed by INSETA and uploaded onto the INSETA Indicium System.

## METHOD OF TRAINING

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### Online learning (Material and submission will be done online)

- No classroom training will be available.
- Students support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on the Learning Management System (LMS).
- The Portfolio of Evidence (POE) must be completed on our Learning Management System or uploaded.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- Timeline will be adapted for each individual student.

### Distance learning

- No classroom training will be available.
- All interaction will be via email or directly to the assessor.
- Learning material will be sent either by hard copy.
- The Portfolio of Evidence (POE) can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- The timeline will be adapted for each individual student.

### Facilitated learning

- Classroom training will be arranged (for 15 students or more).
- Learning material will be sent either by hard copy prior to training.
- This material must be brought to classroom training sessions.
- During training the learning material will be discussed and students will start with the completion of the Portfolio of Evidence (POE).
- This can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally.

## ADMISSION REQUIREMENTS

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- This qualification is suitable for students who have schooling at/or below NQF 4 (grade 12 certificate).
- Our programme is aimed at student's with less than four years' experience, newcomers to the industry, or those who have lots of experience, but would like to brush up on their product knowledge.
- No admission requirements.
- Students must be able to read and write.
- Students will receive an equivalent qualification as a grade 12 certificate.

## ASSESSMENTS

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- After completion of the Portfolio of Evidence, the students will either courier the proof of evidence to the Assessor or upload on LMS for assessment. Once assessed and the students is found Competent in all the Skills Programmes, MBSE will contact the candidate to arrange for a closed-book Summative Assessment.
- Additional assignments will be handed in on the day of the Summative Assessment.
- Should the candidate be unsuccessful in the Skills Programmes on the Portfolio of Evidence, MBSE will contact the candidate to apply for a rewrite on these Skills Programmes.
- Once Competent MBSE will arrange for the Summative Assessment.

### CONTACT US

#### Further Education Course Enquiries

[learning@mbse.ac.za](mailto:learning@mbse.ac.za)

**Operational Manager:** Ronel Nell

021 880 7141

[ronel@mbse.ac.za](mailto:ronel@mbse.ac.za)

#### Higher Education Course Enquiries

[learning@mbse.ac.za](mailto:learning@mbse.ac.za)

**Operational Manager:** Elaine Jooste

087 702 6429

[elaine@mbse.ac.za](mailto:elaine@mbse.ac.za)

# OCCUPATIONAL CERTIFICATE: PROFESSIONAL PRINCIPAL EXECUTIVE OFFICER

## NQF LEVEL 7

150 credits at NQF 7  
(SAQA ID NR. 93602)

Principal Executive Officers are the executives of retirement funds in Southern Africa. They play an important role within the governance system of a retirement fund and are vital in the proper performance of the board of trustees.

The **Professional Principal Executive Officer Qualification** is the first occupational qualification which provides recognition of competence in learners who wish to formalise their education and experience with a view to enhancing their career prospects. This includes trustees and a wide variety of other employee benefits functionaries.

This qualification is a much-needed stimulus for the professionalisation of the role of the Principal Officer which has historically been unstructured and undefined. It will also support the transformation imperative as it enables learners to obtain a qualification which may have been inaccessible to working individuals, as well as those unable to satisfy traditional Higher Education access criteria.

This occupational qualification will form the apex of the retirement functionary learning path and will be linked to the Principal Officer Association (POA) professional designations.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

A qualified learner will be able to:

- Guide and monitor compliance with legislation.
- Implement and monitor fund rules and Board approved policies.
- Manage the operations of the retirement fund.

## WHO SHOULD ENROL?

- Current Principal Officers, trustees and retirement fund functionaries.
- Employees working in a claims or employee benefits and compensation environment who have access to a retirement fund.

## THIS OCCUPATIONAL QUALIFICATION IS IDEAL FOR:

- Professionals with demonstrable experience in retirement funds and a relevant qualification with a desire to follow this career trajectory.
- Professionals that would like to obtain the professional designations offered by Batseta Council of Retirement Funds for South Africa (Batseta), the professional body for the profession. The learning pathway will include the Retirement Fund Trustee qualification.

## OVERVIEW OF QUALIFICATION

### FEE:

R 23 000.00  
(DISTANCE LEARNING)

R 28 000.00  
(FACILITATED LEARNING)

Integrated Formative Assessment (IFA): R 1 500\*\*  
(excl VAT)

External Integrated Summative Assessment (EISA):  
R 4 500\*\* (excl VAT)

\*\*Please note that this fee is additional to MBSE's  
Course Fee

### QUALIFICATION

1 Year  
(Learners have 2years to complete)

## OVERVIEW OF QUALIFICATION

### STARTING DATE:

[See website](#)

### QUALIFICATION

On registration per Skills Programme or full  
qualification

### METHOD OF TRAINING

Distance Learning/Facilitated

### ADMISSION REQUIREMENTS

An NQF 5 Qualification (In Commerce / Finance  
/ Law / Human Resources) or an equivalent  
qualification.

## LEARNING CONTENT

### Theory Modules:

- External regulatory framework for retirement funds, 17 Credits.
- Implementation and monitoring of the internal regulatory framework, 7 Credits.
- Operational, financial and investment requirements of a retirement fund, 10 Credits.
- Fund Governance and Strategic Leadership, 16 Credits.

**Totaling: 50 Credits.**

### Practical Skills Modules:

- Apply primary legislation to a retirement fund, 8 Credits.
- Implement and monitor fund rules and board approved policies, 5 Credits.
- Manage the operations of the retirement fund, 8 Credits.
- Guide the board in its decision-making responsibility, 15 Credits.

**Totaling: 36 Credits.**

### Work Experience Modules:

- Apply the external regulatory framework to the fund's operations, 15 Credits.
- Monitor adherence to fund rules and policies, 7 Credits.
- Manage the deliverables of a retirement fund, 5 Credits.
- Apply sound governance practices to the management framework of the retirement fund, 37 Credits.

**Totaling: 64 Credits.**

## LEARNING MATERIAL

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All learning material will be provided.

## MBSE FEES

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- |                                      |                      |
|--------------------------------------|----------------------|
| 1. Tuition Fee - Facilitated: (2018) | R 28 000 (VAT Incl.) |
| 2. Tuition Fee - Distance: (2018)    | R 23 000 (VAT Incl.) |

## BATSETA FEES

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- |   |                     |
|---|---------------------|
| 1. Integrated Formative Assessment          | R 1 500 (excl. VAT) |
| 2. External Integrated Summative Assessment | R 4 500 (excl. VAT) |

## ACCREDITATION AND CERTIFICATION

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### Certification

Moonstone Business School of Excellence (Pty) Ltd acknowledges that certification in vocational education and training and the content of the certificate are regulated by the National Board of Education and governed by the SAQA Act, 1995 (Act No 58 of 1995) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

### Institutional vocational education and training

Learners are awarded an occupational qualification upon the successful completion of the EISA which will be set by the Assessment Quality Partner (AQP) Batseta.

The specific occupational qualification will be issued by the Quality Council of Trades and Occupations (QCTO).

## METHOD OF TRAINING

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- **Distance Learning**  
At MBSE we make use of an online platform for our Distance mode of Learning.
- **Facilitated Learning**  
Contact Sessions will be arranged for sufficient student numbers.

## ASSESSMENTS

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- Students will complete Knowledge-based modules and practical application modules (similar to Case Studies) in order to prepare for the work-place modules (in the form of a Portfolio of Evidence).
- Occupational Qualifications will require students to be working practically within the field of study for certain modules.
- Continuous assessment by MBSE to prepare students for the Batseta Exams.
- An Integrated Formative Assessment (IFA) which include a completed questionnaire and Portfolio of Evidence as well as an online Multiple-choice Assessment set by the AQP (Batseta)\*.
- An External Integrated Summative Assessment (EISA) set by the AQP (Batseta)\*.

\*Students register directly with Batseta for the IFA and EISA Exams after completion of the Moonstone Business School of Excellence modules.

## HOW TO REGISTER?

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For more information about the Professional Principal Executive Officer Qualification that we offer at MBSE, or to register for the training, you can visit our website – [mbse.ac.za](http://mbse.ac.za)

### CONTACT US

**Operational Manager:** Frans-Petrus Zeelie

+27 87 702 6429

[frans@mbse.ac.za](mailto:frans@mbse.ac.za)

**Operational Manager:** Elaine Jooste

[elaine@mbse.ac.za](mailto:elaine@mbse.ac.za)

# OUR STAFF

## TOP MANAGEMENT



### CHIEF EXECUTIVE OFFICER

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**Hjalmar Bekker**

MSc Agric

[hjalmar@mbse.ac.za](mailto:hjalmar@mbse.ac.za)

Hjalmar Bekker Matriculated at Grey College in Bloemfontein after which he attended Stellenbosch University where he obtained his MSc Agric. He joined Old Mutual as a representative in 1987, and rapidly moved up the ranks. Hjalmar's passion to ensure the survival of independent financial advice led to the formation of Moonstone Information Refinery. His industry experience and practical know-how made him a much sought-after member of many forums where the future of financial services is debated.



### GENERAL MANAGER: EDUCATION

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**Albert Marias**

BSc-Agric, Hons BSc agric, Hons B (B&A), MBA

[albert@mbse.ac.za](mailto:albert@mbse.ac.za)

Albert started his career as a researcher at the Department of Agriculture, before a 10-year stint as lecturer in Management and Agricultural Economics. Subsequently, he spent two 5-year stints as Head of the Lowveld Agricultural College, and Elsenburg Agricultural College, respectively. This was followed by a three year appointment at Hartpury College, a satellite facility of the University of West England. Albert started Moonstone Intellectual Capital in 2004. After the amalgamation of PSG Academy and Moonstone Intellectual Capital in 2015, he was appointed as **Manager: Further Education at Moonstone Business School of Excellence.**

## OUR ACADEMIC STAFF – FULL TIME

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- **Albert Marais**

Manager: Assessments

BA Honours: Industrial Psychology; Higher Certificate: Short-term Insurance

- **Edel Goldbach, CFP®**

Academic Manager: MBSE

Adv PG Dip in Financial Planning

- **Gail Gibson, CFP®**

Senior Lecturer: MBSE

Adv PG Dip in Financial Planning

- **Julette Wentzel**

Senior Lecturer: MBSE

BCom

- **Karl-Heinz Michel**

Junior Lecturer: MBSE

BA, PG Dip in Financial Planning

- **Dr. Marinda Faasen**

Manager: Learning Technologies

BA, HED, National Certificate in Data Metrics, MPhil in Hypermedia for Language Learning, PhD

- **Monique Brummer**

Lecturer: MBSE

BCom Hons Financial Management, CIMA Passed Finalist



## OUR ACADEMIC STAFF – PART TIME

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- **Annelize Botha, CFP®**  
PGDFP, Diploma Marketing Management
- **Elmarie de Wet**  
NQF level 5 IISA Programme in Short Term Insurance
- **Mariette van Dyk, CFP®**  
PGDFP, BCom Accountancy & Business Management
- **Michelle de Jager, CFP®**
- **Michelle Hendriksz**  
National Certificate: Wealth Management
- **Patti Leask, CFP®**  
APGFP, PGDFP, OD-ETDP, NLP Practitioner, Associate Certified Meta-Coach
- **Sharné Andrade, CFP®**  
PG Dip in Financial Planning
- **Sonja Dekker, CFP®**  
Adv PG Dip in Financial Planning
- **Tamara Jacobsen, CFP®**  
PG Dip in Financial Planning
- **Tanya van der Walt, CFP®**  
PGDFP, B. Ed Educational Psychology, BA Humanities, N.H.E.D. Cert. in Financial Planning, Nat. Cert. Financial Planning

## OUR ADMINISTRATIVE/SUPPORT STAFF

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- **Abigail Matthee**  
abigail@mbse.ac.za
- **Christine Molekwa**  
christine@mbse.ac.za
- **Elaine Jooste**  
elaine@mbse.ac.za
- **Frans-Petrus Zeelie**  
frans@mbse.ac.za
- **Ronel Nell**  
ronel@mbse.ac.za
- **Veronica Grobler**  
veronica@mbse.ac.za

## GENERAL POLICIES

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Full policies are made available to all students via the Online Student Management System.

### Admissions Policy

The aim of this Policy is to set out criteria for admission for all formal qualifications offered by MBSE. In achieving the stated aim, this Policy recognises the prescriptions of the Higher Education Act, 1997 (as amended).

The policy also acknowledges the vision and mission of MBSE to provide innovative, value-driven and flexible training solutions for all of our students through providing various training solutions (and formal qualifications) which, together, provide a pathway and inclusion of all students to enable them to access higher education qualifications. Where practically feasible taking into account MBSE's capacity, all students who meet admission requirements will be accepted onto the applicable MBSE qualification. In cases where application exceeds our capacity to deliver quality learning, we will make use of selection criteria to select students who show the potential to successfully complete the qualification.

The policy further aims to recognise, as far as is reasonably possible, the national imperatives of transformation through the implementation of the MBSE RPL and CAT policy, and strives to ensure that the student population represents the demographic profile of the country and addresses historic inequalities and past discriminations that constrained access to higher education. RPL applicants will be considered for selection onto the programme up to a maximum of 10% of admissions annually.

### Health and Wellness Policy

MBSE encourages their employees and students to follow a healthy lifestyle. We recognise that negative factors might exist in a student's study environment that might impact on their health and wellness. Where possible, MBSE will provide guidelines to help students address these factors.

MBSE will at all times seek to conduct online and facilitated sessions in a manner that promotes health and wellness among students and employees. MBSE will also provide contact information of professional organisations that provide various forms of additional health and wellness support.

## **Disability Policy**

The aim of this Policy is to provide for consistent and fair processes for accommodating students with special needs or disabilities within and by MBSE employees and service providers.

The policy also acknowledges the vision and mission of MBSE to provide professional support to students through MBSE's commitment to assisting students with special needs or disabilities by putting in place any reasonable additional support to remove any barriers to successful completion of courses/programmes.

## **RPL and CAT Policy**

The aim of this Policy is to set out clear guidelines regarding RPL procedures for access to MBSE programmes for all MBSE employees and service providers involved in these processes, in order to ensure that MBSE contributes to the need for widening access to higher education and promoting lifelong learning, while at the same time maintaining the quality and standards of our education programmes and achievements of students.

The policy further aims to set out clear guidelines regarding CAT measurement and evaluation for all MBSE employees and service providers involved in these processes, in order to ensure that students are able to receive formal recognition and certification of a learning achievement, to facilitate lifelong learning and to provide for the mobility of students and enhance their chances of successfully completing their qualification.

## **Student Disciplinary Policy**

The aim of this Policy is to ensure that students have knowledge of the conduct expected of them while studying at MBSE, and the actions which may be taken in the event of any misconduct arising.

The policy also acknowledges the vision and mission of MBSE to provide value-driven training for students through providing students with a safe learning environment where they can derive the maximum benefit from their studies with MBSE.

## **Student Grievance Policy**

The aim of this Policy is to provide a fair process for students to obtain a speedy resolution to any grievance that might arise during the time of their studies at MBSE.

The policy also acknowledges the vision and mission of MBSE to provide value-driven training for students through providing students with a safe learning environment with sound relations where they can derive the maximum benefit from their studies with MBSE.

## **Language Policy**

MBSE is committed to providing access to quality education to as many students as possible. It is acknowledged that English is regarded as the business language in this country, and is the primary language of communication globally. English is, therefore, the language of teaching, assessment, communication, learning material and student support.

# CONTACT DETAILS

## CONTACT PERSONS

### General Manager: MBSE

Albert Marais  
[albert@mbse.ac.za](mailto:albert@mbse.ac.za)

### Academic Manager: MBSE

Edel Goldbach  
[edel@mbse.ac.za](mailto:edel@mbse.ac.za)

### Operational Manager: Higher Education

Elaine Davey  
[elaine@mbse.ac.za](mailto:elaine@mbse.ac.za)

### Operational Manager: Further Education

Ronél Nell  
[ronel@mbse.ac.za](mailto:ronel@mbse.ac.za)

## OPERATING HOURS

Monday – Fridays  
**08:00-16:30**  
Public Holidays  
**(CLOSED)**

## MOONSTONE BUSINESS SCHOOL OF EXCELLENCE (PTY) LTD

REGISTRATION NO. 2005/020855/07

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### STELLENBOSCH

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