



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

Tel: +27 12 004 8389 · Mobile: +27 65 077 6310

Email: apply@aaticd.co.za · Website: www.aaticd.co.za

COURSE BROCHURE

Indicate How Different Needs Lead To The Development Of Different Investment Products Training

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 119680 · NQF Level 4 · 5 Credits · 2 Days

COURSE OVERVIEW

This course enables learners to understand how different investor needs—such as risk tolerance, time horizon, and income requirements—drive the creation of diverse investment products. Participants will explore the relationship between client needs and product features, including capital growth, income generation, and capital preservation. The course equips learners to analyse and recommend appropriate investment products based on varying financial objectives.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	119680
Accreditation	SAQA Accredited · NQF Level 4 · 5 Credits
Duration	2 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Analyse how different client needs (e.g., risk tolerance, time horizon, income requirements) influence the development of investment products.
- Evaluate the features of various investment products (e.g., equities, bonds, unit trusts, derivatives) in relation to specific investor needs.
- Demonstrate the ability to match investment products to client profiles based on their financial objectives.
- Apply regulatory and ethical considerations when recommending investment products.
- Compare different investment products in terms of risk, return, liquidity, and cost.
- Design a basic investment product recommendation strategy for a given client scenario.

WHO SHOULD ATTEND

- This course is designed for investment advisors, financial planners, portfolio managers, and other professionals in the financial services sector who need to match investment products to client needs.

COURSE OUTLINE

Day 1: Understanding Investor Needs and Product Foundations

- Introduction to investor needs: income, growth, capital preservation, liquidity, risk tolerance, and time horizon.
- Investor profiles: retail, institutional, high-net-worth individuals, and their distinct requirements.
- Overview of basic investment products: savings accounts, fixed deposits, government and corporate bonds, equities, and unit trusts.
- Matching needs to products: how each product addresses specific needs (e.g., bonds for income, equities for growth).
- Product features: return potential, risk level, liquidity, term, and fees.
- Case studies: analysing simple investor scenarios and recommending suitable products.
- Group activity: identify needs from sample investor profiles and match to appropriate products.
- Summary and Q&A; reinforcing the link between needs and product development.

Day 2: Advanced Products, Innovation, and Practical Application

- Advanced investment products: ETFs, derivatives (futures, options), structured products, hedge funds, and private equity.
- Drivers of product innovation: market volatility, low interest rates, ESG demand, technology (robo-advisors), and regulation.
- Specialised needs: ESG/sustainable investing, tax optimisation, income in retirement, currency hedging, and capital protection.
- Product development process: from need identification to design, pricing, and distribution.
- Regulatory considerations: FAIS, CISCA, and their impact on product suitability.
- Case studies: complex investor profiles (e.g., high-net-worth with ESG focus, pension fund with liability matching).
- Group exercise: design a hypothetical product to meet a specific unmet need.
- Final assessment: create a product recommendation report for a given investor, justifying choices based on needs.

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **5 NQF credits** at **NQF Level 4**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 15,400.00	R 15,400.00
1	In-House	R 20,000.00	R 20,000.00
1	On-Campus (Pretoria)	R 23,100.00	R 23,100.00

UPCOMING SESSIONS

Start	End	Method	Venue
11 Aug 2026	12 Aug 2026	On-Campus	Abu Dhabi, UAE
11 Aug 2026	12 Aug 2026	On-Campus	Dubai, UAE
11 Aug 2026	12 Aug 2026	On-Campus	Mauritius
13 Aug 2026	14 Aug 2026	On-Campus	Durban, South Africa
13 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
13 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa
17 Aug 2026	18 Aug 2026	On-Campus	Pretoria, South Africa
17 Aug 2026	18 Aug 2026	On-Campus	Durban, South Africa

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 119680) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call **+27 12 004 8389** or WhatsApp **+27 65 077 6310** and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza, 1122 Burnett St, Hatfield 0028, Pretoria, Gauteng, South Africa
Tel: +27 12 004 8389 · WhatsApp: +27 65 077 6310 · apply@aaticd.co.za · www.aaticd.co.za