



Accredited Africa Training Institute for Capacity Development

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

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COURSE BROCHURE

Advise on Retirement Fund Investment Structures

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

Unit Standard 242578 · NQF Level 6 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips participants with the expertise to advise retirement fund trustees and corporate clients on structuring a fund's investment portfolio. It covers regulatory frameworks, risk assessment, and asset allocation strategies to ensure prudent fiduciary management. Learners will gain the skills to evaluate investment options and communicate recommendations effectively.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	242578
Accreditation	SAQA Accredited · NQF Level 6 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Analyze the regulatory and legislative framework governing retirement fund investments in South Africa.
- Evaluate different asset classes and investment vehicles for suitability in retirement fund portfolios.
- Design an investment strategy that aligns with the fund's risk profile, return objectives, and member demographics.
- Apply principles of diversification, asset-liability matching, and risk management to fund structures.
- Demonstrate the ability to present and justify investment recommendations to trustees and corporate clients.

WHO SHOULD ATTEND

- This course is designed for retirement fund trustees, corporate financial officers, investment advisors, and consultants who are responsible for or advise on the investment structure of retirement funds.

COURSE OUTLINE

Day 1: Fundamentals of Retirement Fund Investment Structures

- Overview of retirement fund landscape in South Africa (pension, provident, retirement annuity funds).
- Roles of trustees, principal officers, fund managers, and advisors.
- Investment basics: risk, return, diversification, and time horizon.
- Asset classes: equities, bonds, cash, property, and alternatives.
- Regulatory framework: Pension Funds Act, Regulations 28, and prudential guidelines.
- Introduction to investment policy statements (IPS) and their components.
- Case study: analysing a simple retirement fund structure.

Day 2: Investment Strategies and Fund Structures

- Defined benefit vs defined contribution: features, risks, and investment implications.
- Investment strategies: passive indexing, active management, and smart beta.
- Lifecycle or target-date funds and their role in default strategies.
- Investment vehicles: unit trusts, pooled funds, segregated mandates, and exchange-traded funds.
- Fee structures: management fees, performance fees, and total expense ratios.
- Asset allocation: strategic, tactical, and dynamic approaches.
- Regulation 28 limits and compliance considerations.
- Practical exercise: constructing a sample portfolio for a retirement fund.

Day 3: Advising on Fund Investments and Practical Application

- Member investment choice: options, defaults, and communication.
- Performance measurement: benchmarks, peer comparison, and risk-adjusted returns.
- Reporting to trustees: investment review reports and dashboards.
- Fiduciary duties and ethical considerations for advisors.
- Current trends: ESG investing, impact of inflation, and market volatility.
- Case study: advising a retirement fund on restructuring its investment portfolio.
- Group discussion: challenges in the South African retirement fund environment.

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 **6 NQF credits** at **NQF Level 6**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 19,700.00	R 19,700.00
1	In-House	R 25,600.00	R 25,600.00
1	On-Campus (Pretoria)	R 29,500.00	R 29,500.00

UPCOMING SESSIONS

Start	End	Method	Venue
03 Aug 2026	05 Aug 2026	On-Campus	Cape Town, South Africa
03 Aug 2026	05 Aug 2026	On-Campus	Lagos, Nigeria
04 Aug 2026	06 Aug 2026	On-Campus	Dubai, UAE
04 Aug 2026	06 Aug 2026	On-Campus	Johannesburg, South Africa
05 Aug 2026	07 Aug 2026	On-Campus	Pretoria, South Africa
05 Aug 2026	07 Aug 2026	On-Campus	Mauritius
10 Aug 2026	12 Aug 2026	On-Campus	Durban, South Africa
10 Aug 2026	12 Aug 2026	On-Campus	Dubai, UAE

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 242578) 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.

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