



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

Estate Planning for High Net Worth Clients

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

Unit Standard 242592 · NQF Level 6 · 8 Credits · 5 Days

COURSE OVERVIEW

This course equips financial advisors and estate planners with the advanced knowledge and skills required to design comprehensive estate plans for high net worth clients. It covers the legal, tax, and fiduciary principles unique to complex estates, enabling participants to propose tailored financial solutions that preserve wealth and ensure smooth intergenerational transfer.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	242592
Accreditation	SAQA Accredited · NQF Level 6 · 8 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply knowledge of estate duty, capital gains tax, and fiduciary law to evaluate a high net worth client's estate planning needs.
- Analyze the interplay between matrimonial property regimes, trusts, and business structures in estate planning.
- Design a comprehensive estate plan incorporating wills, trusts, life insurance, and donation strategies to minimize tax liabilities.
- Evaluate the suitability of various estate planning tools (e.g., inter vivos trusts, testamentary trusts, usufructs) for different client scenarios.
- Implement a proposed estate plan by coordinating with legal, tax, and financial professionals.
- Demonstrate the ability to communicate complex estate planning concepts clearly to clients and their families.

WHO SHOULD ATTEND

- This course is intended for experienced financial advisors, estate planners, attorneys, and accountants who advise high net worth individuals and families on wealth structuring and succession planning.

COURSE OUTLINE

Day 1: Foundations of Estate Planning

- Introduction to estate planning and its importance for HNW clients
- South African legal context: Wills Act, Intestate Succession Act, Administration of Estates Act
- Key players: executors, trustees, beneficiaries, financial advisors
- Characteristics of HNW clients: complex assets, cross-border issues, business interests
- Overview of wills: requirements, types, and limitations
- Introduction to trusts: inter vivos, testamentary, and special trusts

Day 2: Tax Implications and Estate Duty

- Estate duty: rates, abatements, and deductions (Section 4A, 4B)
- Capital gains tax on death: primary residence exclusion, rollover relief
- Donations tax: annual exemptions, cumulative limits, and planning opportunities
- Income tax implications for trusts and estates
- Tax implications of life insurance policies and retirement funds
- Case studies: calculating estate duty and CGT for HNW estates

Day 3: Trusts and Business Succession Planning

- Types of trusts: discretionary, vesting, special trusts (e.g., for persons with disabilities)
- Trust governance: trustees, letters of wishes, and trust deeds
- Asset protection: ring-fencing assets from creditors and divorce claims
- Business succession planning: continuity, management transition, ownership transfer
- Buy-and-sell agreements: funding mechanisms (life insurance, sinking funds)
- Share schemes for employees and family members (employee share ownership plans)

Day 4: Offshore Estate Planning and International Considerations

- Cross-border assets: immovable property, investment portfolios, business interests
- Offshore trusts: jurisdiction selection, purpose, and regulatory compliance
- Foreign wills: recognition, conflict of laws, and probate
- Double taxation agreements: estate duty, CGT, and income tax relief
- Exchange Control Regulations (South African Reserve Bank): approvals, loop structures
- Practical case study: structuring a multi-jurisdiction estate

Day 5: Advanced Strategies and Implementation

- Advanced strategies: life insurance trusts, charitable remainder trusts, family offices
- Philanthropy: foundations, donor-advised funds, and tax incentives
- Family governance: family charters, family councils, and succession protocols
- Drafting wills and trust deeds: key clauses, special bequests, and contingencies
- Reviewing and updating estate plans: triggers for change (marriage, divorce, new legislation)
- Case study: comprehensive estate plan for a HNW family with business, offshore assets, and philanthropic goals

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

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 25,300.00	R 25,300.00
1	In-House	R 32,900.00	R 32,900.00
1	On-Campus (Pretoria)	R 38,000.00	R 38,000.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	14 Aug 2026	On-Campus	Durban, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Abu Dhabi, UAE
10 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Dubai, UAE
10 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Mauritius
17 Aug 2026	21 Aug 2026	On-Campus	Dubai, UAE
17 Aug 2026	21 Aug 2026	On-Campus	Pretoria, 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 242592) 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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