



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

Retirement Planning Advice for Individuals

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

Unit Standard 242613 · NQF Level 5 · 5 Credits · 2 Days

COURSE OVERVIEW

This course equips learners with the technical knowledge and skills required to provide professional retirement planning advice to individuals. It covers the regulatory environment, retirement products, tax implications, and strategies for optimizing retirement outcomes. Learners will be able to assess clients' financial needs, recommend suitable retirement plans, and ensure compliance with South African financial advisory standards.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	242613
Accreditation	SAQA Accredited · NQF Level 5 · 5 Credits
Duration	2 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply knowledge of retirement planning principles and legislation to assess an individual's retirement needs.
- Analyze different retirement annuity products, pension funds, and living annuities to recommend appropriate solutions.
- Evaluate the tax implications of retirement contributions, growth, and withdrawals within the South African tax framework.
- Design a comprehensive retirement plan that aligns with a client's financial goals, risk tolerance, and time horizon.
- Implement retirement advice in compliance with FAIS Act requirements and the Code of Conduct for financial advisors.
- Demonstrate the ability to communicate retirement planning strategies effectively to clients, addressing their concerns and objectives.

WHO SHOULD ATTEND

- This course is ideal for financial advisors, wealth managers, and individuals seeking to specialize in retirement planning within the South African context.
- It is also suitable for those preparing for regulatory examinations under the Financial Advisory and Intermediary Services (FAIS) Act.

COURSE OUTLINE

Day 1: Foundations of Retirement Planning

- Overview of retirement planning and the South African context
- Key legislation: Pension Funds Act, Income Tax Act, and SARS requirements
- Types of retirement funds: pension, provident, retirement annuities, and preservation funds
- Tax implications: contributions, growth, and withdrawals
- Determining retirement needs: income replacement ratio, inflation, and life expectancy
- Risk management: longevity risk, inflation risk, investment risk
- Introduction to drawdown strategies and sustainable withdrawal rates
- Client communication and ethical considerations

Day 2: Advanced Strategies and Practical Application

- Advanced investment strategies: asset allocation, rebalancing, and decumulation
- Integration with estate planning: wills, trusts, and beneficiaries
- Tax-efficient withdrawal strategies and living vs. guaranteed annuities
- Handling special situations: early retirement, divorce, emigration
- Review of retirement planning software and tools
- Case studies: developing a retirement plan for different client profiles
- Ethical and regulatory compliance in retirement advice
- Final assessment and review

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 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 16,200.00	R 16,200.00
1	In-House	R 21,000.00	R 21,000.00
1	On-Campus (Pretoria)	R 24,300.00	R 24,300.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	11 Aug 2026	On-Campus	Durban, South Africa
10 Aug 2026	11 Aug 2026	On-Campus	Pretoria, South Africa
10 Aug 2026	11 Aug 2026	On-Campus	Cape Town, South Africa
12 Aug 2026	13 Aug 2026	On-Campus	Abu Dhabi, UAE
12 Aug 2026	13 Aug 2026	On-Campus	Dubai, UAE
12 Aug 2026	13 Aug 2026	On-Campus	Mauritius
18 Aug 2026	19 Aug 2026	On-Campus	Pretoria, South Africa
18 Aug 2026	19 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 242613) 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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