



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

Retirement Preparation

Custom Courses / Human Resources and Training

Unit Standard AATICD-0243 · NQF Level 5 · 10 Credits · 5 Days

COURSE OVERVIEW

This course equips employees approaching retirement with the knowledge and skills to plan and manage a successful transition from full-time employment to retirement. It covers financial planning, lifestyle adjustments, legal considerations, and emotional preparedness to ensure a fulfilling post-retirement life.

Category	Custom Courses
Subfield	Human Resources and Training
Unit Standard	AATICD-0243
Accreditation	SAQA Accredited · NQF Level 5 · 10 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply principles of retirement planning to assess personal financial readiness.
- Analyze lifestyle options and identify strategies for maintaining well-being in retirement.
- Evaluate legal and financial instruments available for retirement income management.
- Design a personalized retirement plan that addresses financial, social, and health needs.
- Implement a transition plan that includes phased retirement options and estate planning.
- Demonstrate awareness of emotional and psychological aspects of retirement adjustment.

WHO SHOULD ATTEND

- This course is designed for employees who are within five years of retirement, human resources professionals involved in retirement planning, and anyone seeking to understand the retirement process.

COURSE OUTLINE

Day 1: Understanding Retirement and Financial Planning

- Introduction to retirement concepts and terminology
- The retirement landscape in South Africa: legal and social context
- Time value of money: compound interest, inflation, and purchasing power
- Overview of retirement funding vehicles: pension funds, provident funds, retirement annuities
- Employer-sponsored vs. individual retirement plans
- Tax implications of retirement contributions and withdrawals
- Introduction to the retirement planning process
- Self-assessment: current financial position and retirement goals

Day 2: Investment Strategies and Risk Management

- Asset classes: equities, bonds, cash, property, and alternatives
- Risk and return: understanding volatility and investment risk
- Risk tolerance profiling: questionnaires and interpretation
- Asset allocation strategies for different life stages
- Retirement-specific investment products: living annuities, guaranteed annuities
- Fees and charges: management fees, administration costs, and their effect
- Ethical and responsible investing options
- Case study: building a sample retirement portfolio

Day 3: Retirement Income Planning and Annuities

- Retirement income needs assessment: budgeting for retirement
- Types of annuities: living annuities vs. guaranteed annuities
- Compulsory annuitisation rules in South Africa
- Government old-age pension: eligibility and integration
- Drawdown strategies: sustainable withdrawal rates
- Longevity risk and how to mitigate it
- Tax on retirement income: lump sums and regular payments
- Practical exercise: calculating retirement income shortfall

Day 4: Estate Planning, Tax, and Legal Considerations

- Wills and estate planning: importance and process
- Estate duty, executor fees, and capital gains tax
- Retirement fund death benefits: Section 37C of the Pension Funds Act
- Nominations: beneficiary nomination forms and their effect
- Trusts in retirement planning: inter vivos and testamentary
- Divorce and retirement benefits: pension interest and splitting
- Power of attorney and living wills
- Case study: developing a basic estate plan

Day 5: Implementing and Monitoring the Retirement Plan

- Steps to implement a retirement plan: from theory to action
- Selecting and working with a financial advisor
- Monitoring investment performance and rebalancing
- Life events: job change, health issues, marriage, and their impact
- Regulatory changes affecting retirement planning

- Ethical considerations in retirement advice
- Comprehensive case study: end-to-end retirement plan
- Course review and assessment

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 **10 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 24,200.00	R 24,200.00
1	In-House	R 31,400.00	R 31,400.00
1	On-Campus (Pretoria)	R 36,200.00	R 36,200.00

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
17 Aug 2026	21 Aug 2026	On-Campus	Harare, Zimbabwe
17 Aug 2026	21 Aug 2026	On-Campus	Shenzhen, China
24 Aug 2026	28 Aug 2026	On-Campus	Bangkok, Thailand
24 Aug 2026	28 Aug 2026	On-Campus	Victoria Falls, Zimbabwe
31 Aug 2026	04 Sep 2026	On-Campus	Lusaka, Zambia
31 Aug 2026	04 Sep 2026	On-Campus	London, UK

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 AATICD-0243) 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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