

Further Education and Training Certificate: Wealth Management

NQF Level: 4

SAQA ID: 57917 Minimum Credits: 150

Overview:

The **Further Education and Training Certificate: Wealth Management** provides learners with comprehensive foundational knowledge and applied skills to function effectively in the financial services industry, particularly in wealth creation, investment, insurance, and client relationship management.

This qualification is designed to develop professionals who can support financial advisors, assist clients with financial needs analysis, and contribute to the delivery of holistic wealth management solutions. It emphasizes ethics, financial literacy, compliance, and client service excellence — preparing learners to work in a regulated, client-focused environment.

A qualified learner will be able to:

- Demonstrate understanding of financial markets, products, and services.
 - Apply wealth management principles to assist clients with investment and insurance decisions.
 - Conduct client data analysis and support the financial planning process.
 - Adhere to ethical, legal, and compliance requirements in financial services.
 - Communicate effectively with clients and colleagues in a financial context.
 - Apply business and financial acumen in a professional environment.
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What is an FET Certificate?

A **Further Education and Training (FET) Certificate** is a nationally recognized NQF Level 4 qualification that equips learners with practical, career-oriented skills and theoretical knowledge for employment or further study. In the financial services industry, it serves as a foundational step toward becoming a qualified financial advisor or wealth consultant.

Pricing and Payment Options (Indicative — may vary by provider)

Cash Price	Installment Price	Deposit	12-Month Installments
R26,500.00	R29,500.00	R3,000.00	R2,208.00

Admission Requirements:

- Communication at NQF Level 3.
- Mathematical Literacy at NQF Level 3.
- Computer Literacy at NQF Level 3 is recommended.
- Recognition of Prior Learning (RPL) applicable for learners with relevant work experience in financial services.

Learning Method:

- Blended learning through online modules, interactive workshops, and workplace projects.
 - Real-world financial case studies and scenario-based learning.
 - Continuous assessments via assignments, simulations, and role plays.
 - Portfolio of Evidence (POE) submission and integrated summative assessment for certification.
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Duration:

- **12 to 18 Months**, depending on learner pace and study method.
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Career Opportunities:

Entry-Level Roles

- Financial Services Administrator
- Client Service Consultant
- Junior Financial Advisor Assistant
- Insurance or Investment Clerk

Mid-Level Roles (with experience)

- Wealth Management Consultant
- Portfolio Administrator
- Financial Advisor Support Specialist
- Client Relationship Officer

Senior Roles (with further study)

- Financial Advisor / Planner
 - Investment Analyst
 - Compliance Officer
 - Wealth Manager
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Articulation Options:

Horizontal Articulation:

- Further Education and Training Certificate: Long-Term Insurance (NQF Level 4)
- Further Education and Training Certificate: Short-Term Insurance (NQF Level 4)

Vertical Articulation:

- National Certificate: Financial Planning (NQF Level 5)
- National Certificate: Banking (NQF Level 5)
- National Diploma: Financial Services Management (NQF Level 6)
- Bachelor of Commerce in Financial Planning or Wealth Management (NQF Level 7)

Curriculum Breakdown (Minimum 150 Credits)

Fundamental Components (56 Credits)

1. Communication in a Financial Services Environment – Level 4 (20 Credits)
 2. Mathematical Literacy for Financial Services – Level 4 (16 Credits)
 3. Apply Ethics and Professional Conduct – Level 4 (10 Credits)
 4. Use Computer Technology to Research and Present Financial Information – Level 4 (10 Credits)
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Core Components (74 Credits)

1. Demonstrate Knowledge and Understanding of the Financial Services Industry – Level 4
 2. Apply Wealth Management Principles and Concepts – Level 4
 3. Conduct Basic Financial Needs Analysis for Clients – Level 4
 4. Explain and Apply Risk and Investment Principles – Level 4
 5. Manage Client Relationships and Provide Financial Advice Support – Level 4
 6. Apply Legislative and Regulatory Requirements in Financial Services – Level 4
 7. Administer and Process Client Portfolios and Policy Documentation – Level 4
 8. Demonstrate Understanding of the Financial Planning Process – Level 4
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Elective Components (20 Credits — choose based on career pathway)

1. Explain and Promote Financial Products and Services – Level 4
 2. Apply Knowledge of Insurance, Retirement, and Investment Products – Level 4
 3. Support Sales and Marketing Functions in Financial Services – Level 4
 4. Perform Risk Assessment and Mitigation Activities – Level 4
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Learning Outcomes Summary:

Upon successful completion, learners will be able to:

- Understand and apply the key principles of wealth management and financial planning.
- Conduct financial needs analyses and recommend suitable financial products.
- Communicate professionally with clients and stakeholders.
- Apply compliance, ethics, and legislation in all financial transactions.

- Support financial advisors and planners with administrative and client service functions.
 - Contribute to sustainable client relationships and organizational success.
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Qualification Benefits:

- Nationally recognized **NQF Level 4** qualification registered with SAQA and aligned to **INSETA**.
 - Provides a strong foundation for a career in financial services, insurance, or investment management.
 - Equips learners with essential industry, compliance, and advisory support skills.
 - Serves as an entry pathway toward becoming a professional financial advisor or planner.
 - Strengthens employability and professional credibility in the wealth management sector.
 - Offers articulation into advanced financial planning and business management qualifications.
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