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The School for Financial Planning Law (SFPL)

Financial planning is the profession of identifying the needs and goals of clients and building a holistic and lifelong plan to address those needs and achieve the goals



It deals with all the aspects of ensuring that financial matters are managed well on a month-to-month basis, thus making sure you have sufficient cash flow to meet all your expenses, all risk areas are covered such as medical expenses, short-term insurance, possible disability and so forth. It specifically focusses on long-term planning such as ensuring enough funds for retirement, estate planning and any other aspects that surround financial planning for the client and their loved ones. Financial planning also looks at the manner in which businesses are structured and the continuity of business interests within a corporate structure.

The School for Financial Planning Law, in the Faculty of Law of the University of the Free State, prides itself on its qualities of excellence and integrity in providing holistic financial planning education since 2001.

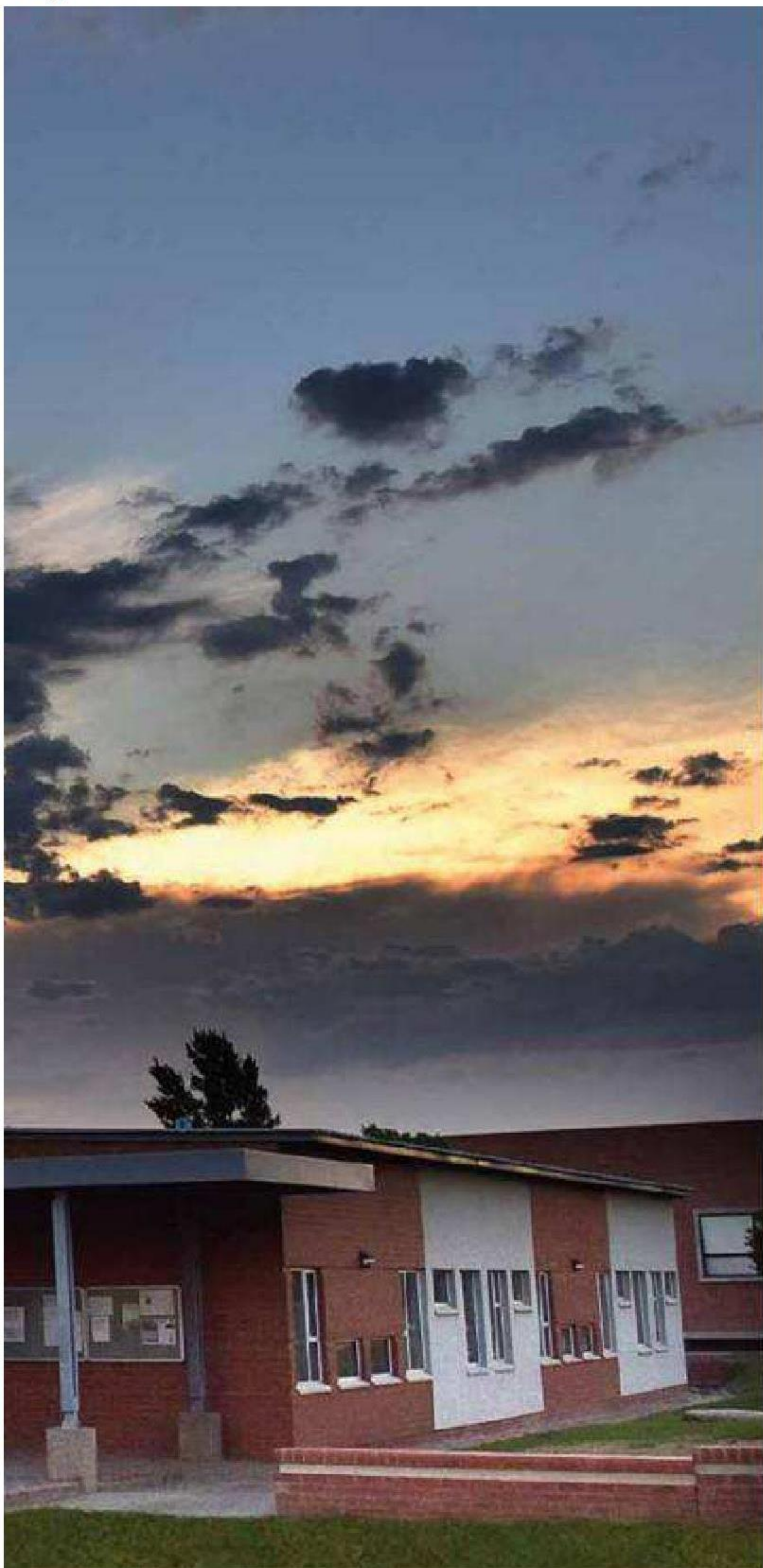
The school is educating financial planners who are theoretically and practically trained to meet the unique needs of each client through a postgraduate diploma—four postgraduate diplomas in specialised fields of Financial Planning, an LLM in Financial Planning Law and an Advanced Diploma in Estate and Trust Administration.

The postgraduate diploma enables students to obtain the highest academic and professional level of competency, to be recognised as such, and to become eligible for professional membership to the Financial Planning Institute of Southern Africa (FPI). The FPI is the leading professional association in South Africa, catering for the competency needs of financial service providers including financial planners. The FPI competence certificates of CFP® professional / CERTIFIED FINANCIAL PLANNER® professional accreditation represents the pinnacle

of competence as a professional financial planner.

The FPI, as the Southern African affiliate of the International Financial Planning Standards Board, is licensed to award the CERTIFIED FINANCIAL PLANNER® professional accreditation in South Africa. The CFP® professional accreditation mark is used in 24 countries around the world and represents the global professional designation for the profession of financial planning. With the postgraduate diplomas in specialised fields of Financial Planning Law, students can elect to specialise in employee benefits, estate planning, risk management or investment planning and with the LLM, students can choose to specialise in law-related matters.

The Postgraduate Diplomas in Estate Planning, Employee Benefits, Investment Planning and Personal Financial Risk Management were previously under one



diploma, the Advanced Postgraduate Diploma in Financial Planning, which was the only of its kind for more than 10 years; the new Postgraduate Diplomas in Estate Planning, Employee Benefits, Investment Planning and Personal Financial Risk Management are currently also unique to the School for Financial Planning Law. These diplomas offer students the unique opportunity to specialise in an area in which they want to see their business grow. The school launched a new Advanced Diploma in Estate and Trust Administration last year. The aim of this diploma is to give persons who are in the fiduciary services a formal education to become members of the Fiduciary Institute of Southern Africa (FISA).

This Advanced Diploma gives students the opportunity to attain the necessary academic qualification and skills to become fiduciary practitioners who will be able to

provide advice on a multitude of platforms including administration of trusts, estate planning, administration of deceased estates, drafting of wills and legislative issues surrounding the fiduciary services industry. This Advanced Diploma is the only programme that is currently endorsed by the Fiduciary Institute of Southern Africa as a relevant qualification to be awarded the FPSA® designation. If a student passes this programme, they will not be required to write the FPSA Board Examinations if they want to apply for FPSA® status. The passing of this programme will automatically award a candidate two of the four requirements to obtain their FPSA status, namely the academic and examination requirements.

Demand for personal financial planners is growing, and the University of the Free State's LLM in Financial Planning Law prepares you to excel in the profession. The SFPL is also giving the unique opportunity to complete an LLM in Financial Planning without an LLB as a prerequisite. Financial planning is a valued profession that empowers people to make informed financial decisions for themselves and their families. Financial planners recommend the courses of action and financial products that will be most beneficial to their clients, who may be individuals or organisations. Financial planners understand their clients' life situations in depth and advise them on topics such as risk management, investment planning, estate planning and retirement planning.

The Master's in Financial Planning Law provides the high-level knowledge and skills required of the modern financial planner to advance their career. This includes the practice and theory of personal financial planning law topics such as estate planning, personal risk management, trust law or law of succession. You will learn to apply practical concepts in the field of personal financial planning. The LLM in Financial Planning Law will place you a notch above other planners and will give you a higher level of quality knowledge to better serve clients. This degree is designed for both those who are starting out in the financial planning industry and those who are well-established in this broad and rapidly-growing field. As this degree is offered on a Master's level,

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foundation knowledge and experience in the financial planning industry are strongly recommended as this degree offers an advanced level of knowledge and skills in personal financial planning law. A financial planning law module in the candidate's undergraduate degree or the Postgraduate Diploma in Financial Planning is, therefore, recommended as a basis for financial planning law knowledge.

As the Master's includes a research element, an adequate level of writing skills and knowledge of the process of research is essential. The programme is structured to comprise of theoretical modules and a substantial research component. The student has to pass three modules by obtaining a minimum of 50% in each. The two compulsory modules are Estate Planning and Personal Risk Management, which are year modules. Assessment in these modules may consist of quizzes and assignments along with a final examination at the end of the year. Students will have an option regarding the third main module. Recommended electives are Trust Law or Law of Succession, which complement the compulsory modules; however, students have the option of any other module offered by the Faculty of Law (please see the faculty's rulebook). The LLM in Financial Planning Law offers a flexible study mode with contact sessions that are done online via the online learning management system (Blackboard). Study material and assessments will also be made available on Blackboard. For the research component, students need to complete a legal research methodology module (LNAV7910). This module comprises of a week of compulsory classes at the beginning of the year to assist the student in the writing of the research essay. The research essay (LFPL7900) must be a maximum of 25 000 words and of a publishable standard. A student has a maximum of two years to complete the degree.