
PROFESSIONAL COMPETENCY EXAMINATION
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CASE STUDY 1 – 21 SEPTEMBER 2023

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FACTS OF THE CASE STUDY

You are an authorised Category I Financial Service Provider who runs your own financial planning practice as a natural person. You do not receive or hold client financial products or funds of or on behalf of a client.

Richard De Beer, aged 46, and his wife, Mary De Beer, aged 44, have met with you for the first time to discuss several issues that require clarification. Richard and Mary are married in community of property. They have two sons, Lucas (who is a chemical engineer, 22 and not financially dependent on his parents) and Alexi (a 15-year-old Grade 9 learner).

Richard's Employment at Great Works (Pty) Ltd.

Richard has dedicated 12 years of his professional life to his position at Great Works (Pty) Ltd, a tenure that has been both rewarding and challenging. However, he increasingly feels that he has hit a career plateau within the organisation, seeing minimal opportunities for further professional or personal growth. Despite his proactive approach to try and elevate his department, his suggestions for innovative strategies have unfortunately fallen on deaf ears, often being dismissed by management as overly ambitious and impractical. This has left him contemplating his long-term prospects at the company. As of now, Richard enjoys a fairly comfortable remuneration package, earning R80,000 per month. He is a contributing member of the Great Works pension fund, which, after his years of consistent contributions, has grown to a respectable R1,736,885. Nonetheless, the stagnant work environment has Richard

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Rengasamy Kasinathan, Arun Kanchan

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Model Driven Engineering Languages and Systems Jon Whittle, Tony Clark, Thomas Kühne, 2011-10-12 This book constitutes the refereed proceedings of the 14th International Conference on Model Driven Engineering Languages and Systems MODELS 2011 held in Wellington New Zealand in October 2011 The papers address a wide range of topics in research foundations track and practice applications track For the first time a new category of research papers vision papers are included presenting outside the box thinking The foundations track received 167 full paper submissions of which 34 were selected for presentation Out of these 3 papers were vision papers The application track received 27 submissions of which 13 papers were selected for presentation The papers are organized in topical sections on model transformation model complexity aspect oriented modeling analysis and comprehension of models domain specific modeling models for embedded systems model synchronization model based resource management analysis of class diagrams verification and validation refactoring models modeling visions logics and modeling development methods and model integration and collaboration

Intelligent Information Technologies: Concepts, Methodologies, Tools, and Applications Sugumaran, Vijayan, 2007-11-30 This set compiles more than 240 chapters from the world's leading experts to provide a foundational body of research to drive further evolution and innovation of these next generation technologies and their applications of which scientific technological and commercial communities have only begun to scratch the surface

Agent-Oriented Methodologies Henderson-Sellers, Brian, Giorgini, Paolo, 2005-04-30 The book presents analyzes and compares the most significant methodological approaches currently available for the creation of agent oriented software systems Provided by publisher

Proceedings of the XVI International symposium Symorg 2018 Nevenka Žarkić-Joksimović, Sanja Marinković, 2018-06-12

Case Studies in Cell Biology Merri Lynn Casem, 2016-03-15 Case Studies in Cell Biology presents real world scenarios to help readers use science process and reasoning skills The case studies require application and analyzation of concepts beyond rote memory of biological concepts The book is based on the student learning outcomes from the American Society for Cell Biology offering practical application for both the classroom and research laboratory Guides the reader in applying knowledge directly to real world scenarios Includes case studies to bridge foundational cell biological concepts to

translational science Aids students in synthesizing information and applying science processes

The Complete Guide to Managing Your Parents' Finances When They Cannot W. A. Swan, Bill Swan, 2009-10-30 A comprehensive guide to manage the finances of aging parents discussing what to expect and providing step by step instructions to protect their assets evaluate their income understand social security do their taxes and fulfill their wishes

Rattiner's Review for the CFP(R) Certification Examination, Fast Track Study Guide Jeffrey H. Rattiner, 2003-07-30 A CFP Study Guide that delivers what you need to succeed This quick study guide for candidates preparing to take the CFP Certification Examination covers the bare bones essentials needed to pass this challenging exam in a logical and easy to absorb manner Covering some

of the most important disciplines of financial planning insurance employee benefit investment income tax retirement estate and general planning this text provides a no nonsense approach to studying that includes A highly logical and efficient format An in depth outline of core essentials Explanations of all relevant exposures complete with solutions and practical examples Key points exam tips multiple choice and mini case study questions Mnemonic devices and study techniques to reinforce key points A format that directly parallels the CFP Board s topic requirements and more Order your copy today *Intelligent Technologies and Engineering Systems* Jengnan Juang,Yi-Cheng Huang,2013-05-21 This book concentrates on intelligent technologies as it relates to engineering systems The book covers the following topics networking signal processing artificial intelligence control and software engineering intelligent electronic circuits and systems communications and materials and mechanical engineering The book is a collection of original papers that have been reviewed by technical editors These papers were presented at the International Conference on Intelligent Technologies and Engineering Systems held Dec 13 15 2012

Advances in Carbon Management Technologies Subhas Sikdar, Frank Princiotta, 2020-03-19 Advances in Carbon Management Technologies comprises 43 chapters contributed by experts from all over the world Volume 1 of the book containing 23 chapters discusses the status of technologies capable of yielding substantial reduction of carbon dioxide emissions from major combustion sources Such technologies include renewable energy sources that can replace fossil fuels and technologies to capture CO₂ after fossil fuel combustion or directly from the atmosphere with subsequent permanent long term storage The introductory chapter emphasizes the gravity of the issues related to greenhouse gas emission global temperature correlation the state of the art of key technologies and the necessary emission reductions needed to meet international warming targets Section 1 deals with global challenges associated with key fossil fuel mitigation technologies including removing CO₂ from the atmosphere and emission measurements Section 2 presents technological choices for coal petroleum and natural gas for the purpose of reducing carbon footprints associated with the utilization of such fuels Section 3 deals with promising contributions of alternatives to fossil fuels such as hydropower nuclear solar photovoltaics and wind Chapter 19 of this book is freely available as a downloadable Open Access PDF at <http://www.taylorfrancis.com> under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license [A Blueprint for Greenhouse Gas Reduction](#) Rengasamy Kasinathan, Arun Kanchan, 2025-09-30 This comprehensive book details greenhouse gas (GHG) emissions across a range of sources sectors and countries with particular emphasis on the United States and other developed nations It presents an in depth analysis covering the roles of industries policymakers and regulatory frameworks in contributing to and mitigating GHG emissions The authors discuss emission measurement and monitoring methodologies supported by real life case studies illustrating how corporations policymakers and industry leaders can implement responsible decarbonization strategies Additionally it covers the critical verification aspect of enforcing climate policies and regulations Features Provides a detailed sector wise breakdown of GHG emissions across energy transportation industry and

agriculture Explains the scientific basis of emissions and their regulatory frameworks governing them under global agreements such as the Paris Agreement and U S EPA policies Presents recommendations for energy efficient strategies and key actions that industries and policymakers can adopt to reduce GHG emissions Highlights AI big data and IoT as tools for carbon monitoring and emission tracking Offers guidance for professionals and scholars on estimating emissions and implementing reduction methods at both organizational and policy levels This book is essential for environmental and energy professionals policymakers corporate sustainability officers researchers and industry leaders engaged in emissions reduction regulatory compliance and climate policy It is also a valuable resource for EHS personnel facility administrators students and faculty studying and teaching the environmental impacts of GHG emissions

Computational Methods for Optimizing Manufacturing Technology: Models and Techniques Davim, J. Paulo, 2012-02-29 This book contains the latest research developments in manufacturing technology and its optimization and demonstrates the fundamentals of new computational approaches and the range of their potential application Provided by publisher

[The Winning Guide to Attracting Affluent Investors](#) Pasquale De Marco, 2025-05-04 The Winning Guide to Attracting Affluent Investors provides financial advisors with a comprehensive guide to attracting and retaining affluent investors This book offers a step by step roadmap to help financial advisors build successful practices that cater to the unique needs of affluent clients Drawing on the latest research and insights from industry experts this book explores the psychology of affluent investors their investment goals and risk tolerance and the communication strategies that resonate with them It also discusses the ethical considerations and regulatory requirements involved in working with affluent clients By mastering the principles outlined in this book financial advisors can position themselves as trusted advisors to affluent investors helping them achieve their financial objectives and build lasting relationships

What's Inside Unveiling the Affluent Investor A deep dive into the characteristics motivations and investment needs of affluent investors The Art of Social Prospecting Strategies for connecting with affluent individuals through exclusive events social clubs and online communities Building Relationships with the Affluent Proven techniques for establishing trust rapport and long term relationships with affluent clients Understanding Your Client's Financial Needs A comprehensive guide to assessing investment goals risk tolerance and financial situations Communicating Effectively with Affluent Investors Essential communication strategies for building rapport managing expectations and handling objections Marketing Strategies for Attracting Affluent Investors Effective marketing campaigns public relations strategies and branding techniques for reaching and engaging affluent prospects The Psychology of Affluent Investing Insights into the psychological biases and cognitive errors that influence affluent investors decision making Ethical Considerations in Wealth Management A discussion of the ethical and regulatory considerations involved in working with affluent clients Case Studies in Affluent Investor Engagement Real world examples of financial advisors who have successfully built successful practices with affluent clients The Future of Affluent Investing Emerging trends and insights into the future of wealth management and

the role of financial advisors Whether you are a seasoned financial advisor looking to expand your practice or a new advisor seeking to establish a niche in the affluent market *The Winning Guide to Attracting Affluent Investors* will provide you with the knowledge and tools you need to succeed If you like this book write a review on google books *Securing food supplies up to 2050* Great Britain: Parliament: House of Commons: Environment, Food and Rural Affairs Committee,2009-07-21 Incorporating HC 266 session 2008 09 **The RIA's Compliance Solution Book** Elayne Robertson Demby,2010-05-20 Registered investment advisers are accustomed to regulatory scrutiny But the pressure to understand changing compliance regulations and to meet the requirements they impose has never been more intense A range of scandals and abuses from the laundering of terrorist funds to mutual fund trading shenanigans has caused the Securities and Exchange Commission to tighten regulation and step up enforcement Unfortunately definitive compliance information the kind that can save advisers precious time and spare them serious trouble has not been easy to find Until now *The RIA's Compliance Solution Book* gathers the information needed most and puts it all in one place Here advisers will find plain English translations of the rules that regulate such issues as advisory contracts and fees advertising and client communications RIA compliance programs and codes of ethics custody of customer accounts completing filing and amending Form ADV selecting brokers and executing trades *Preventing food losses and waste to achieve food security and sustainability* Prof Elhadi M. Yahia,2020-03-24 The first comprehensive review of the causes and prevention of food losses and waste FLW bringing together leading experts from around the world Multi dimensional approach in addressing the problem of FLW from a range of perspectives key stages in the supply chain different types of commodity and different regions in the world Valuable case studies from different regions on practical measures to tackle FLW *Routledge Handbook of Foreign Policy Analysis Methods* Patrick A Mello,Falk Ostermann,2022-12-26 The disintegration and questioning of global governance structures and a re orientation toward national politics combined with the spread of technological innovations such as big data social media and phenomena like fake news populism or questions of global health policies make it necessary for the introduction of new methods of inquiry and the adaptation of established methods in Foreign Policy Analysis FPA This accessible handbook offers concise chapters from expert international contributors covering a diverse range of new and established FPA methods Embracing methodological pluralism and a belief in the value of an open discussion about methods assumptions and diverging positions it provides new state of the art research approaches as well as introductions to a range of established methods Each chapter follows the same approach introducing the method and its development discussing strengths requirements limitations and potential pitfalls while illustrating the method's application using examples from empirical research Embracing methodological pluralism and problem oriented research that engages with real world questions the authors examine quantitative and qualitative traditions rationalist and interpretivist perspectives as well as different substantive backgrounds The book will be of interest to a wide range of scholars and students in global politics foreign policy and methods related

classes across the social sciences Chapters 4 25 and 32 of this book are available for free in PDF format as Open Access from the individual product page at www.routledge.com It has been made available under a Creative Commons Attribution Non Commercial No Derivatives 4.0 license

Good Governance, Scale and Power Liza Griffin, 2014-11-13 In recent years there have been several alarming predictions about the future of the planet's fish stocks As a result many national governments and supranational institutions including the European Union have instituted reforms designed to mitigate the crisis This book examines the discourse and practice of good governance in the context of fisheries management It starts by examining the crisis of fisheries in the North Sea caused primarily by overfishing and failure of the European Union's Common Fisheries Policy It then goes on to analyse reforms to this policy enacted and planned between 2002 and 2013 and the proposition that collapse of fish stocks could occur as a result of deficiencies in new governing arrangements i.e failure to apply principles of good governance The book argues that impediments to good governance practice in fisheries are not merely the result of implementation deficits but that they constitute a more systematic failure Governance theory addresses issues of power but it does not recognise the many important spatially contingent and relational forms of power that are exercised in actual governing practice For example it frequently overlooks spatial practices and strategies such as scale jumping rescaling and the discursive redrawing of governing boundaries This book exposes some of these spatial power relationships showing that the presence of such relationships has implications for accountability and effective policymaking In sum this book explores some of the ways in which we might better understand governance practice using theories of scale and relational concepts of power and in the process it offers a critique and rethinking of governance theory These reflections are made on the basis of an in depth case study of the attempted pursuit of good governance in the European Union via institutional reforms focusing particularly on the thorny and fascinating case of North Sea fisheries management

Enforcing the Common Fisheries Policy Ronán J. Long, Peter A. Curran, 2008-04-30 The main focus of this book is a review of how the Common Fisheries Policy is enforced throughout the Community with a discussion of its successes and failures Topics include the various rules and policies to be enforced the enforcement authorities in the Member States and their activities and strategies the role of the Commission and its approach to enforcement new developments in fisheries control the costs of enforcement and problem fisheries and non compliance generally

Social and Ethical Implications of AI in Finance for Sustainability Derbali, Abdelkader Mohamed Sghaier, 2024-04-22 The crucial challenge of integrating sustainability into business and investment decisions is compounded by the complexity of analyzing vast and intricate datasets to make informed choices Traditional approaches often fail to provide timely and accurate insights into environmental social and governance ESG factors hindering progress toward a greener future Additionally the rapid evolution of AI and machine learning in finance has left many professionals needing help to grasp their full potential in advancing sustainability goals With a comprehensive understanding and practical guidance organizations can stay caught up in adopting sustainable practices and leveraging AI for financial and

environmental benefits Social and Ethical Implications of AI in Finance for Sustainability offers a timely and comprehensive solution to these challenges by thoroughly examining how AI can safely enhance sustainability in finance The book bridges the gap between theory and practice offering practical insights and real world applications to empower academics practitioners policymakers and students Through a series of expertly curated chapters readers will gain a deep understanding of the role AI plays in reshaping finance for a sustainable future The book s instructional elements including case studies and expert analysis provide a roadmap for incorporating AI into sustainability strategies enabling organizations to make informed decisions and drive positive change

Trends and Advances in Information Systems and Technologies Álvaro Rocha,Hojjat Adeli,Luís Paulo Reis,Sandra Costanzo,2018-03-23 This book includes a selection of papers from the 2018 World Conference on Information Systems and Technologies WorldCIST 18 held in Naples Italy on March27 29 2018 WorldCIST is a global forum for researchers and practitioners to present and discuss recent results and innovations current trends professional experiences and the challenges of modern information systems and technologies research together with their technological development and applications The main topics covered are A Information and Knowledge Management B Organizational Models and Information Systems C Software and Systems Modeling D Software Systems Architectures Applications and Tools E Multimedia Systems and Applications F Computer Networks Mobility and Pervasive Systems G Intelligent and Decision Support Systems H Big Data Analytics and Applications I Human Computer Interaction J Ethics Computers K Health Informatics L Information Technologies in Education M Information Technologies in Radiocommunications N Technologies for Biomedical Applications

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