**105026: Occupational Certificate:**

**Financial Advisor**

**Module 5**

**Long-term Insurance Advice**

**SAQA ID: 105022**

**NQF Level 5**

**150 credits**

**WORKPLACE PORTFOLIO OF EVIDENCE (POE)**

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# **Section A: Background information**

## **1. Introduction**

A portfolio of evidence (PoE) is a collection of documents that you must compile as evidence to demonstrate your competence against the qualification’s learning outcomes. Your PoE is a mandatory requirement in terms of the Occupational Certificate: Financial Investment Advisor.

It is the obligation of the registered Assessment Quality Partner (AQP, viz. INSETA), and any institution it has entered into a Service Level Agreement (SLA) with, to assess and ratify the POE on behalf of the AQP. This includes auditing the learner’s PoE to ensure compliance.

The PoE must exhibit evidence of the workplace experience component of the qualification.

## **2. Portfolio construction**

A portfolio is a folder, file or collection of information which presents direct and indirect evidence of appropriate material:

A lever arch file or suitable equivalent can be very useful as it clearly displays and protects your evidence. Do not cram it full of material; make it easy to turn pages and access content. Be selective with what you include, ensure that it is of a good standard and relevant.

Suitable evidence to include in your file can be divided into two main categories – direct and indirect evidence.

To render the PoE ‘user-friendly’ and to ensure that the assessor(s) can effectively assess and interpret the evidence, it is necessary that the PoE is constructed in such a way as to visually exhibit the three components, namely:

* Knowledge
* Practical and
* Workplace Experience.

Furthermore, it is recommended for standardization purposes (as far as possible) that a main index, sub index and contents page is added to the PoE.

**Direct evidence may include, inter-alia: -**

* Your performance as observed by your assessor;
* Projects or work-based assignments;
* Personal reports;
* Minutes of meetings, action plans, progress reports;
* Internal and external correspondence;
* Prior qualifications which relate directly to the units;
* Product evidence e.g. examples, samples, and photographs;
* Your responses to oral or written questions;
* Narratives;
* Video or authenticated audio tapes;

**Indirect evidence may include, inter-alia: -**

* References from people within or outside the organisation;
* Achievement in related areas;
* Attendance of courses/training activities relevant to the learning outcomes in this portfolio;
* Membership of related professional bodies;
* Previously set exercises and assignments, tests and other forms of assessment that the applicant has achieved;
* Documents produced through work-related activities such as reports on underwriting activities and tasks undertaken;
* Reports by mentors and managers;
* Progress reports, results of performance appraisals, documentary evidence of problems identified (including any action taken), photographic records, witness statements.

Such indirect evidence will be primarily used to support or confirm direct evidence.

## **3. Cross-referencing**

It is vital that your evidence, especially written evidence, is referenced to the learning outcomes and assessment criteria that you are undertaking. A clear referencing system is important.

## **4. Suitability of evidence**

Your evidence should be valid, authentic, current, sufficient and relevant.

**a) Valid** – You must demonstrate the skills, knowledge and attributes as described in the associated assessment criteria. Validity is assured when the performance required matches the performance described in the assessment criteria.

**b) Authentic** - You must be able to explain and substantiate the evidence you put forward. It is important, therefore, to ensure you only submit evidence that represents YOUR OWN WORK. There must also be a declaration that is completed at the end of your qualification to confirm that your evidence is authentic.

**c) Current** – Your evidence must demonstrate current competency, legislation and practices. This requires the evidence to be from the present or the very recent past, not the evidence of decades ago. Currency means evidence needs to be checked to ensure it shows recent performance.

**d) Sufficient** - Your evidence must cover all aspects of the learning outcomes and assessment criteria for each module you are seeking to achieve. Sufficient does not mean a mass of evidence. It simply means collecting enough evidence to demonstrate competence.

**e) Relevant** - Any evidence must relate clearly to the qualification you are seeking to achieve. Assessors are only interested in evidence directly related to the requirements set out in the units. That is, evidence which clearly links to the specific outcomes in the PoE. You should avoid the inclusion of reference documents, training materials and other evidence that does not relate to the outcomes at all.

# **Section B: Candidate’s Information**

## **1. Personal Information**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Full name/s |  | | | |
| Surname |  | | | |
| Candidate’s previous surname |  | | | |
| Occupation |  | | | |
| Identity number |  | | | |
| Home language |  | | | |
| Disability   * None * Sight (even with glasses) * Hearing (even with a hearing aid) * Communication (talking, listening * Physical (moving, standing, grasping) * Intellectual, retarding (difficulties in learning) * Emotional (behavioural or psychological) * Multiple * Disabled but unspecified |  | | | |
| Equity:   * Black: African * Black: Coloured * Black: Indian/Asian * White |  | | | |
| Gender:   * Male * Female |  | | | |
| Postal Address of Candidate (Home) |  | | | |
| Physical Address of Candidate (Home) |  | | | |
| Home telephone number | ( ) | | | |
| Home fax number | ( ) | | | |
| Cell number |  | | | |
| Home e-mail Address |  | | | |
| Do you have access to Internet at home? | Yes |  | No |  |

## **2. Workplace Information**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of Employer |  | | | |
| Mentor / manager |  | | | |
| Designation of Mentor / Manager |  | | | |
| Employee number |  | | | |
| Postal Address of Employer |  | | | |
| Physical Address of Employer |  | | | |
| Work fax number | ( ) | | | |
| Work telephone number | ( ) | | | |
| Work E-mail Address |  | | | |
| Do you have access to Internet at work? | Yes |  | No |  |

## **3. Qualification/part qualification to be assessed against**

|  |  |  |  |
| --- | --- | --- | --- |
| **TITLE OF QUALIFICATION/PART QUALIFICATION** | **NQF NUMBER** | **NQF LEVEL** | **CREDITS** |
| Occupational Certificate: Long Term Insurance Advisor | 105022 | 5 | 150 |

## **4. Motivation why you (the candidate) believe that you are ready for assessment against the qualification / part qualification as specified above.**

I think I am ready for assessment because:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## **5. Educational Background**

(In date order: from the oldest to the latest)

|  |  |  |
| --- | --- | --- |
| **QUALIFICATIONS**  **(RECOGNISED QUALIFICATIONS)** | **PROVIDER NAME** | **YEAR QUALIFIED** |
|  |  |  |
|  |  |  |
|  |  |  |

## **6. Special Requirements**

|  |  |
| --- | --- |
| **List of requirements** | **Descriptions** |
| Requires interpreter (if so, indicate language you prefer) |  |
| Any physical requirements  (E.g. Blind, deaf etc.) |  |
| Any other special needs |  |

## **7. Work Experience**

(List previous occupations/jobs from the most recent to the oldest)

|  |  |  |  |
| --- | --- | --- | --- |
| **ORGANISATION** | **DEPARTMENT** | **JOB TITLE** | **YEARS** |
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| --- |
| **CANDIDATE’S CURRICILUM VITAE** |

*(Insert CV after this page)*

|  |
| --- |
| **A COPY OF CERTIFIED ID DOCUMENT** |

*(Insert copy of ID document after this page)*

|  |
| --- |
| **COPIES OF RELEVANT CERTIFICATES** |

*(Insert certificates after this page)*

|  |
| --- |
| **SUPPLEMENTARY INFORMATION**  (Any information that is useful but has not been asked for) |

*(Insert information after this page*)

# **Section C: Assessment Instrument** (For the candidate)

## **1. Workplace Evidence Collection**

You are required to collect evidence in the workplace against each assessment criterion below.

Take time to understand the requirements of each assessment criterion so that you provide suitable and relevant evidence.

**Please remember:   
The types of evidence listed in the last column are intended only as a guideline. You are encouraged to use your discretion in selecting evidence which *is relevant to your particular organisation* and circumstances.**

***YOU MAY INCLUDE OTHER EVIDENCE OVER AND ABOVE THE SUGGESTED EVIDENCE BELOW, PROVIDED THAT IT COVERS THE RELEVANT ASSESSMENT CRITERIA***

| **Assessment criteria** | **Evidence requirements** |
| --- | --- |
| **PM 01 PS02 Investigate dread disease/severe illness products and their place in wealth management**   1. Given simulated or controlled work environments where the long-term insurance needs of clients must be determined, the learner must be able to: | |
| PA0201  Explain dread disease as an insurance product  AK0201  Dread disease includes, but is not limited to,   * HIV/AIDS, * cancer, * heart attack, * coronary artery surgery, * stroke, * kidney failure, * lung/liver failure, * heart murmurs, * coronary artery interventions e.g. angioplasty, stents, etc., * paraplegia * blindness. | 1. Submit copies of the different Dread disease policies, from your organisation and other insurance providers, which illustrate what is covered.  2. An experienced financial advisor should mentor you on how to conduct a needs analysis when selling dread disease policies. Demonstrate how the underwriting factors influence the decision to insure.  3. Submit sufficient evidence to show that you can provide good customer service (i.e. effective communication with relevant parties) – in the form of e-mail, standard letters, reports, verbal or scripted calls.  4. To demonstrate that you understand the relevance of information gathering in terms of industry specific requirements, a copy of any scripts and proposal forms used within the workplace should be added to your PoE.[take cognisance of confidentiality issues and POPI Act requirements]  ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0202  Investigate dread disease products offered by different financial services institutions.  AK0202  Events that would not be covered include, but are not limited to,   * events resulting from war, * terrorist attack, * civil commotion, * riots, * rebellion, * breaking of the law, * failure to disclose information, * self-inflicted injury, * under the influence of alcohol or drugs * avocation related risks. | 1. Make a formal presentation on one of the many important aspects of underwriting. Your mentor must rate the presentation and evidence be submitted thereof  2. Show how customers are advised of exceptions and exclusions, and the impact if the exceptions and exclusions are included in the cover.  3. Draw and submit a report from the relevant Management Information System (MIS).  ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0203  Explain the legal framework for dread disease.  AK0203  Legislation includes, but is not limited to,   * Long-term Insurance Act, * Financial Advisory and Intermediary Services Act (FAIS), * Financial Intelligence Centre Act (FICA), * Medical Schemes Act | 1. Identify the legislation applicable to underwriting Dread disease policies, and discuss the purpose of the laws. Attach copies of the applicable Acts. 2. How has the industry been impacted by the various laws, with regards to the provision of Dread Disease insurance? Attach Articles detailing the impacts.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0204  Describe dread disease as part of holistic wealth management. | 1. Find and include three client profiles showing real life scenarios that assist in the development of a need for Dread disease insurance. 2. Evaluate the profiles and show the role dread disease insurance plays as part of a client’s financial plan. Include products that may need to be partnered with dread disease cover in a holistic financial plan.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| **PM 01 PS03 Apply knowledge of the different asset classes in order to give financial advice**  Given simulated or controlled work environments where the long-term insurance needs of clients must be determined, the learner must be able to: | |
| PA0301  Analyse the different asset classes and their role in a financial plan.  AK0301  Asset classes include, but are not limited to,   * bonds, * equities, * cash, * Money Market * property. | 1. Attach a long-term product that makes use of various asset classes demonstrating how value is created in the products. 2. Determine which assets are most appropriate for three different client situations. E.g. Young, single with children; Semi-retired married with inadequate funds etc.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0302  Analyse the effect of the investment environment on the asset classes  AK0303  Small and medium sized business entities are defined in terms of the Income Tax Act.  AK0305  Risks in the investment environment are upside and downside risks (benefits and potential loss) and include, but are not limited, to   * sector specific risk, * market specific risk, * geographic location * social and political risk. | 1. Attach your organisation’s financial report and highlight the current economic environment in South Africa. Track the likely performance of Linked Life insurance products for a period of six month. 2. Identify and explain the risks associated with the different asset classes. 3. Research practical situations with upside and downside risks in your work environment. Your mentor may assist with the scenarios.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0303  Investigate how market conditions impact on asset classes.  AK0302  The bond market includes Government, semi-government and corporate bonds. | 1. Refer to comments and notes in financial statements and explain the impact of the current market conditions on the performance of various asset classes. 2. Pay special attention the benefits of investing in Bonds in such conditions. Attach supporting articles from credible commentators.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0304  Analyse the risk profile of a client in order to propose a financial solution.  AK0304  Characteristics and risk profiles over the short, medium and long-term. | Refer to two client profiles from your organization, include a needs analysis and propose a financial solution which addresses the client’s needs and wants in the short, medium and long term.  Attach quotations.  The rationale for your proposal must be communicated to client in accordance with applicable laws and business practices/.  ***(All evidence must be authenticated and signed by your Mentor)*** |
| **PM 01 PS04 Apply scenario planning to explain potential risk in a specified financial services context**  Given simulated or controlled work environments where the long-term insurance needs of clients must be determined the learner must be able to: | |
| PA0401  Demonstrate knowledge and insight into the relationships that operate in the broad financial services environment.  AK0401  The macro environment includes, but is not limited to, the   * natural, * social, * economic, * political, * legislative and * regulatory environments. * Technology   AK0403  Macro and micro factors include understanding economic principles. | 1. Attach a diagram that helps describe the general structure of the financial services sector, and how it impacts on the long-term products your organization sells. 2. Conduct brief research to determine the impact of macro-environmental factors on the South African Savings and Investment sector. 3. Attach evidence of the techniques your organization used to minimize the impact of the macro economic factors.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0402  Use divergent thinking techniques to generate a variety of scenarios in a selected context | 1. Attach examples of situations where divergent thinking techniques were made use of: [techniques include Mind mapping; Journaling; Free writing; and Brain Storming].   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0403  Prioritize and select appropriate scenarios for a specific purpose or context.  AK0402  A client may be internal or external. | 1. Refer to articles from the media, comment on the events in the macro environment and explain how to apply the events to initiate the formulation of potential scenarios. 2. Identify and explain four (4) potential scenarios from your work environment.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0404  Analyse the effect of each of the selected scenarios on potential risk.  AK0404  Scenarios should include some extreme scenarios.  AK0405  Scenario planning includes what if analysis. | 1. Select and include appropriate scenarios that will lead to the best outcome in the long-term insurance sector. 2. Evaluate the scenarios against various criteria (e.g. SWOT AND SEPT analysis) and rank for best fit.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| **PM 01 PS05 Research information in order to assist in conducting a financial risk assessment**  Given a range of scenarios where client’s needs regarding long-term insurance must be analysed, the learner must be able to: | |
| PA0501  Analyse the research required to conduct a financial risk assessment | Describe what a financial risk assessment is and how it is applied in your work environment. |
| PA0502  Conduct an information search to answer questions raised by a brief.  PA0503  Select information in order to produce a research report  PA0504  Organise and present the findings of the research. | Mentor must guide you in conducting a research as per a brief relevant to your industry, outlining the purpose, parameters and main themes of the research. Attach the brief and your research.  NB: A **brief** is a statement from the sponsor setting out the objectives and background to a case in sufficient detail to enable the **researcher** to plan an appropriately.  ***(All evidence must be authenticated and signed by your Mentor)*** |
| **PM 03 PS03 Apply knowledge of business insurance to propose a long-term financial solution for a business entity**  Given a simulated or controlled work environment where recommendations must be made to clients regarding the implementation of long-term wealth creation/protection options the learner must be able to: | |
| PA0301  Research different types of business entity.  AK0301  Business entities include   * sole proprietor, * incorporated, * closed corporations, * partnerships, * public and private companies and * family companies. | 1. Research a business sector of your choice and determine issue and trends: Attach evidence addressing the following 2. Describe the business sector 3. What events do and could impact on long term products in the chosen business sector 4. Determine the parameters (boundaries or limitations) Your research must include the industry norms and trends   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0302  Analyse the Long-Term business insurance needs of an entity.  PA0303  Valuate a business for Long-Term business insurance purposes  AK0303  Information includes, but is not limited to,   * continuity of business, * key person, * preferred and deferred compensation, * business contingency plan and * sinking fund.   AK0304  Tax includes income tax and CGT. | 1. Research and include your organisation’s existing long-term insurance benefits and needs. 2. Research the trend with regards to group retirement plans and life assurance benefits. Attach your research findings to the PoE. 3. Identify and comment on the tax implications of the long-term products to your organization.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0304  Propose a Long-Term business insurance solution  AK0302  Possible Long-Term insurance solutions include, but are not limited to,   * loan account cover, * loan account redemption plans, * buy and sell agreements, * surety, deferred compensation, * preferred compensation and * key person insurance.   AK0305  The business insurance plan includes, but is not limited to,   * contracts, * ownership of policy, * impact on accounting practice, * amendments or additions to existing contracts and * funding options.   AK0306  Trigger events include, but are not limited to, death, disability and retirement. | 1. Make recommendations for additional structures the entity could use. Make use of a comprehensive needs, analysis generated or obtained within the organization. 2. Source and evaluate quotations for the recommended structures.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| **PM 03 PS04 Apply knowledge of estate planning to propose a financial solution for a high net worth client**  Given a simulated or controlled work environment where recommendations must be made to clients regarding the implementation of long-term wealth creation/protection options the learner must be able to: | |
| PA0401  Analyse the current situation of a high net worth individual. | 1. Source a will from one of your high net worth clients, and write notes on how they have opted to distribute their assets amongst the beneficiaries. 2. Determine the impact of the different marriage regimes in the distribution of the assets for the client.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0402  Evaluate the use of trusts as estate planning tools  AK0401  Trusts include, but are not limited to, testamentary, inter vivo, vesting, discretionary, business and special trusts. | 1. Suggest with justification the use of trusts as an estate planning tool for the client. 2. Identify the most suitable trust for the client, incorporating tax implications. Make the adjustments and attach the new portfolio to the will.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| AK0402  Techniques include, but are not limited to, donations, sales, sales on loan accounts, trusts, bequests to a spouse and ownership options. | 1. Suggest ways the client can further optimize tax, with practical examples. Include the following calculations: 2. Capital gains payable by the estate   Effects on Estate Duty and liquidity, include applicable deductions and the different marriage regimes.   1. Calculate the executor’s fee, and determine the impact on liquidity.   ***(All evidence must be authenticated and signed by your Mentor)*** |
| PA0404  Advise a high net worth client on a tax effective and efficient estate planning solution  AK0402  Techniques include, but are not limited to, donations, sales, sales on loan accounts, trusts, bequests to a spouse and ownership options. | 1. Attach reports or products to assist the client with options to optimize tax generally, and estate duty specifically. 2. Discuss bequests and vested right. Amend the will and portfolio to include the above in order to demonstrate the benefits to the client.   ***(All evidence must be authenticated and signed by your Mentor)*** |

**All evidence must be filed behind this page. Ensure that you place dividers between the evidence of each assessment criterion.**

# **Section D: Assessor Documents (For Assessor)**

### 1. Judgment on collected evidence

|  |  |  |  |
| --- | --- | --- | --- |
| **NAME OF CANDIDATE** |  | **NAME OF ASSESSOR** |  |
| **DATE OF JUDGEMENT** |  | | |
| **MODULE TITLE** |  | | |

| **ASSESSMENT PRINCIPLES** | **TYPES OF EVIDENCE** | | |
| --- | --- | --- | --- |
| Direct: | Indirect | Supplementary / Historical |
| Requirements met  C/NYC | Requirements met  C/NYC | Requirements met  C/NYC |
| **Validity:**  The evidence submitted was valid; i.e. the assessment must be fit for purpose |  |  |  |
| **Authenticity:**  The evidence submitted was attributable to the person being assessed |  |  |  |
| **Sufficient:**  All the required workplace assessment criteria have been met. |  |  |  |
| **Current:**  The evidence submitted related to current and latest developments in terms of underwriting practices and processes, current legislation etc. |  |  |  |
| **Relevant:**  The evidence submitted specifically addressed the workplace assessment criteria as required. |  |  |  |

|  |
| --- |
| **ADDITIONAL FEEDBACK FROM ASSESSOR:** |

|  |
| --- |
| **DECLARATION BY CANDIDATE** |
| I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name and surname of candidate) declare that I am satisfied that the feedback given to me by the Assessor was relevant, sufficient and done in a constructive manner. I accept the assessment judgement and have no further questions relating to this particular assessment instrument. |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
| **CANDIDATE** | **ASSESSOR** | **MANAGER / *MENTOR* OF CANDIDATE** | **INTERNAL MODERATOR** |

### 2. Judgment on Observed evidence

|  |
| --- |
| **BEHAVIOURAL OBSERVATION** |

|  |  |  |  |
| --- | --- | --- | --- |
| **NAME OF CANDIDATE** |  | **NAME OF ASSESSOR** |  |
| **VENUE WHERE OBSERVATION WILL TAKE PLACE** |  | **TIME** |  |
| **MODULE TITLE** |  | | |

| **ASSESSMENT CRITERIA** | | **DESCRIPTION OF BEHAVIOUR OBSERVED** | **REQUIREMENTS MET** | | | **ACTION REQUIRED IF CANDIDATE DOES NOT MEET REQUIREMENTS** |
| --- | --- | --- | --- | --- | --- | --- |
| **YES** | | **NO** |
|  | |  |  | |  |  |
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| --- |
| **ASSESSOR’S FEEDBACK REMARKS:** |
| **COMMENTS FROM LEARNER:** |

## **3. Overall Assessment Decision**

(To be completed by the Assessor)

|  |  |
| --- | --- |
| The candidate has submitted evidence that is valid, relevant, current, sufficient and authentic against the listed specific outcomes and covered all range statements (Yes/No) |  |

|  |  |
| --- | --- |
| The candidate is **competent** in all the assessment criteria listed (Yes/No) |  |

|  |  |
| --- | --- |
| The candidate is **not yet competent** in the following assessment criteria: | The following items needed some **corrective action or improvement:** |