
PROFESSIONAL COMPETENCY EXAMINATION
CERTIFIED FINANCIAL PLANNER®
CASE STUDY 1 – 21 SEPTEMBER 2023

Declaration:

By taking this examination, I, the candidate confirm that I have read, understand, and will abide by the terms and conditions as set out in the Examination Frequently Asked Questions Document, FPI Professional Competency Examination Policy, and the FPI Code of Ethics. I understand that a breach of any of the principles and instructions in these documents may lead to a disciplinary process. Any attempt at fraud or cheating will lead to disciplinary action.

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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Camilla Rothe



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