



# Subject Outline

## **Tier 1 Superannuation — General Advice**



# Subject outline

## SUBJECT OVERVIEW

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Superannuation is a key savings tool for retirement and receives support through government incentives and concessional tax treatment.

In this subject, students explore the characteristics of the superannuation industry in Australia and superannuation as a means of funding retirement.

The subject will provide the foundation skills for understanding how superannuation operates and its benefits in supporting retirement lifestyles.

Access to superannuation is limited to preserve the funds for use in retirement. Taxation of superannuation is at lower rates to offer an incentive to save for retirement. These features will be explained in the context of the legislation that governs superannuation.

This subject is part of the General Advise Specialisation – Superannuation (GAS-Super) course. The GAS-Super course is designed for individuals seeking to work, or who are already working in the superannuation industry in customer-facing roles, especially general advice.

## LEARNING OUTCOMES

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On successful completion of this subject, students should be able to:

- Explain retirement planning in the Australian context
- Discuss the key elements of superannuation, including contribution, accumulation and payment benefits
- Explain the role of age pension in retirement planning
- Identify superannuation strategies to maximise retirement income.

## TOPICS

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Topic 1: Fundamentals of retirement planning and superannuation in Australia

Topic 2: Superannuation contributions

Topic 3: Accessing superannuation

Topic 4: Death benefits, insurance and estate planning

Topic 5: Introduction to social security

Topic 6: Introduction to aged care funding

Topic 7: Exploring superannuation strategies



## UNITS OF COMPETENCY

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There are no units of competency awarded for this subject.

## SUBJECT ENTRY REQUIREMENTS

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The pre-requisite for this subject is Tier 1 Generic Knowledge.

Students are required to be 18 years and over to enrol in this subject.

Students who are in Australia on a student visa are unable to enrol in this subject. If you are in Australia on a visa and wish to enrol, you need to check that you are enrolling in accordance with the study conditions of your visa.

## SUBJECT DURATION

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Students have a total of twelve (12) weeks to complete the learning and assessment requirements for this subject from their initial enrolment date. An additional four (4) weeks resubmission time will be granted if the exam has been attempted and the student has been deemed not yet competent. This time can be used to re-sit the exam.

## DELIVERY MODE

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This subject is delivered online.

Kaplan's online learning portal KapLearn enables the provision of innovative, interactive learning resources and support. KapLearn can be accessed anywhere at any time using a computer or mobile device that has internet access. Students are also provided with hard copy subject notes for their reference.

KapLearn is the access point for subject notes, supplementary learning material, practice activities and assessments. KapLearn is also the access point for ongoing support. The 'Ask your tutor' forum provides continuous technical support from subject matter experts.

## ASSESSMENT TASKS

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The assessment tasks for this subject are listed below.

Topic	Assessment	Assessment Detail
Topics 1–10	1 Exam	Supervised, open book multiple choice examination, four (4) sittings, competent in all questions.

Students may attempt the exam at any time if they believe they are adequately prepared. Students will receive personal reminder emails as they approach their assessment deadline.

Students who complete the subject will receive a Certificate of Completion.



## RECOGNITION OF PRIOR LEARNING

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Individuals may be able to obtain Recognition of Prior Learning (RPL) for a Kaplan Professional award subject based on their previous study and/or work experience. To do this, individuals must submit evidence that demonstrates they have already met the requirements of the subject through these other means.

Evidence can take many forms, such as information about approved study, information about work experience, certificates, transcripts or other credentials. To find out if you are eligible for RPL, refer to our Credit Transfer and RPL page: <[www.kaplanprofessional.edu.au/faqs/kaplans-exemptions-service](http://www.kaplanprofessional.edu.au/faqs/kaplans-exemptions-service)>.

## EXEMPTION FOR GENERAL ADVICE SPECIALISATION – SUPERANNUATION COURSE

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You may be exempted from having to study this subject within the General Advice Specialisation – Superannuation course if you have previously completed either:

- Tier 1 Superannuation General Advice at Kaplan Professional; or
- RG146 Superannuation through an Australian Registered Training Organisation (RTO); or
- A Diploma (AQF5) or higher-level qualification at an accredited Australian higher education provider.

If your prior Tier 1 Superannuation General Advice was completed at Kaplan Professional, your exemptions towards the General Advice Specialisation – Superannuation course will automatically be applied upon enrolment into CFS Client engagement in financial services.

If your prior Tier 1 Superannuation General Advice was completed through an RTO, or equivalent studies were completed through a Diploma or higher qualification, your exemptions towards the General Advice Specialisation – Superannuation course will be applied upon submission of certified supporting evidence and a completed application form available [here](#).

**Note:** Studies completed between 5 – 10 years may require the completion of a challenge exam in addition to supporting evidence. Studies completed outside of 10 years will be assessed on a case-by-case basis.

**IMPORTANT:** Please do not enrol in Tier 1 Superannuation General Advice – GAS-Super if you intend to seek an exemption for this subject. However, you may enrol and commence studies in other subjects in the General Advice Specialisation – Superannuation course for which you are not seeking exemption/s.

## FEES

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An updated schedule of fees is available at the Kaplan Professional website: <[www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au)>.

## STUDENT POLICIES

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Students who enrol in a Kaplan subject are bound by our published policies, including the policy that sets out our rules for assessment. Students can review these policies before they enrol by going to the Kaplan website: <[www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au)>. The policies also assist students when their study program does not go as planned and they need extra support.