

**1. TITLE OF THE CERTIFICATE (DE)**

**Zeugnis über die Prüfung zum anerkannten Fortbildungsberuf  
Geprüfter Fachwirt/Geprüfte Fachwirtin für Finanzberatung**

**2. TRANSLATED TITLE OF THE CERTIFICATE (EN)**

**Certificate on completion of the recognized further training examination for  
Certified financial consultancy specialist**

This translation has no legal status.

**3. PROFILE OF SKILLS AND COMPETENCES**

Advice to private customers:

- Determine target groups and ensure that customers are adequately addressed; supervise marketing activities to attract customers
- Identify customer requirements on the basis of their situation, objectives and plans
- Analyse the requirements of customers in view of their situation, objectives and plans, taking the market environment and market forecasts into account
- Develop customized strategies for reaching the goals, taking products into account that suit the customer's needs
- Communicate strategies and related products in a customized manner, advise on opportunities and risks, liabilities and costs and support the customer in decision-making
- Support customers in the implementation of their decisions and review the customers' situation regularly and on specific occasions

Advice to business customers (firms and self-employed professionals):

- Run a financial services company or a division of a company and manage human resources
- Analyse the requirements of customers in view of their situation, objectives and plans, taking the market environment and market forecasts into account
- Develop customized strategies for reaching the objectives, taking products into account that suit the customers' needs
- Communicate strategies and related products in a customized manner, advise on opportunities and risks, liabilities and costs and support the customer in decision-making
- Support customers in the implementation of their decisions and review the customers' situation regularly and on specific occasions

**4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE**

Certified financial consultancy specialists work as managers in banking firms or insurance companies or as self-employed professionals. They use their broad and in-depth knowledge of financial products and market conditions to advise private customers independently and responsibly on capital investment, pension schemes, asset and property protection and real estate investments and they advise business customers on financing schemes, provision against risks and company pension schemes and provide relevant instruction for staff.

**(\*) Explanatory notes**

This document is designed to provide additional information about the specified certificate and does not have any legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications, Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information on transparency is available at: [www.cedefop.eu.int/transparency](http://www.cedefop.eu.int/transparency)

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## 5. OFFICIAL BASIS OF THE CERTIFICATE

<b>Name and status of the body awarding the certificate</b> Chamber of Industry and Commerce ( <i>Industrie- und Handelskammer, IHK</i> )	<b>Name and status of the national/regional authority providing accreditation/recognition of the certificate</b> Chamber of Industry and Commerce
<b>Level of the certificate (national or international)</b>  ISCED 2011 Level 65 These qualifications are referenced to level 6 of both the German and the European Qualifications Framework (DQR, EQF); see publication of 1 August 2013 (BAnz AT 20.11.2013 B2).	<b>Grading scale/Pass requirements (**)</b> 100 - 92 points = 1 = excellent 91 - 81 points = 2 = good 80 - 67 points = 3 = average 66 - 50 points = 4 = pass 49 - 30 points = 5 = poor 29 - 0 points = 6 = fail The candidate passed all examinations required for the completion of further training.
<b>Access to next level of education and training</b> The further training examination gives access to the next level of qualifications <ul style="list-style-type: none"> <li>• Certified business economist under the Vocational Training Act (<i>Geprüfter Betriebswirt/Geprüfte Betriebswirtin, BBiG</i>)</li> <li>• Certified business economist under the Crafts Code (<i>Geprüfter Betriebswirt/Geprüfte Betriebswirtin, HwO</i>)</li> <li>• Certified vocational training specialist (<i>Geprüfter Berufspädagoge/Geprüfte Berufspädagogin</i>)</li> </ul> as well as access to advanced programmes in higher education.	<b>International agreements</b>
<b>Legal basis</b> Regulations governing the recognized further training examination for certified financial consultancy specialist of 9 February 2012 (BGBl. I p. 510); last amended by the regulations of 26 March 2014 (BGBl. I p. 274)	

## 6. OFFICIALLY RECOGNIZED WAYS OF ACQUIRING THE CERTIFICATE

The certificate is acquired through passing the examination administered by the body mentioned in section 5 above. Before sitting the examination, candidates must furnish proof of

1. Successful completion of vocational training for the recognized occupation of bank clerk (*Bankkaufmann/Bankkauffrau*), insurance and financial services broker (*Kaufmann/ Kauffrau für Versicherungen und Finanzen*), insurance clerk (*Versicherungskaufmann/Versicherungskauffrau*), property agent (*Immobilienkaufmann/ Immobilienkauffrau*), real estate management clerk (*Kaufmann/Kauffrau in der Grundstücks- und Wohnungswirtschaft*) or investment fund specialist (*Investmentfondskaufmann/Investmentfondskauffrau*), followed by at least one year of practical work or
2. Successful completion of training for another recognized commercial or administrative occupation, followed by at least two years of practical work or
3. At least five years of work experience or
4. Relevant skills and competences.

### Additional information

The skills and competences of which proof is to be furnished in the further training examination are usually acquired during many years of practical work and within the framework of education measures. Courses are offered in preparation for the examination; their duration and content are geared to the different specialist and managerial tasks.

Translations of the certificate can be obtained from the body mentioned in section 5 above.

(\*\*) Note