



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

**Abschlussprüfung im staatlich anerkannten Ausbildungsberuf
Kaufmann/Kauffrau für Versicherungen und Finanzen - Fachrichtung Finanzberatung**

(1) in original language

2. TRANSLATED TITLE OF THE CERTIFICATE (EN)(1)

**Final examination in the state-recognized training occupation Insurance and Financial
Services Broker Specialising in Financial Advisory**

(1) This translation has no legal status.

3. PROFILE OF SKILLS AND COMPETENCES

- Advise private and commercial clients and prospects on insurance and financial investment products
- Analyse the individual insurance, investment and retirement needs of the clients
- Perform risk checks and take decisions regarding the acceptance of applications
- Provide information about financial investments, analyse the customer's financial asset situation and prepare quotes for financial investment products
- Enter into contracts taking the general legal and contractual conditions into account and support the customer in the execution of orders for buying and selling financial investment products
- Serve clients, form client relationships and carry out measures for insurance portfolio maintenance and contract retention
- Process insurance claims and investigate performance obligations taking the general legal and contractual conditions into consideration
- Make use of accounting tools and results of controlling in performing their duties
- Utilise information and communication technology systems and apply facilitation and presentation skills in product presentation and client acquisition, among other activities

They have at least two special skills in the fields of: financial consulting for commercial clients, optimisation of customers' financial product inventories, private real estate financing and insurance and sales of products for company retirement provision.

4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE (1)

Insurance and Financial Services Brokers Specialising in Financial Advisory work primarily for insurance companies and other financial service enterprises or are freelance agents or brokers. They may also be employed in industry and commerce as well as other service enterprises.

(1) if applicable

(*) 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.europass.cedefop.eu.int/transparency

5. OFFICIAL BASIS OF THE CERTIFICATE

Name and status of the body awarding the certificate Chamber of Industry and Commerce	Name and status of the national/regional authority providing accreditation/recognition of the certificate Chamber of Industry and Commerce
Level of the certificate (national or international) ISCED 3B	Grading scale / Pass requirements 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 A total of at least 50 grade points are required to pass the examination.
Access to next level of education / training Certified Insurance and Financial Services Specialist, Certified Banking Specialist, Certified Specialist for Financial Consulting, Leasing Specialist, Insurance Management Expert (DVA), Bachelor of Insurance Management (B.A.)	International agreements In the field of vocational training, joint declarations on the comparability of qualifications obtained in the respective vocational training systems have been signed on the basis of bilateral agreements concluded between Germany and France and between Germany and Austria.
Legal basis Ordinance on Initial Vocational Education and Training in the Occupation of Insurance and Financial Services Broker Specialising in Insurance of 05/17/2006 (Federal Law Gazette, Part I, p 1187) First amended training regulations for vocational education and training in the occupation of insurance and financial services broker of 27 May 2014 (Federal Law Gazette, BGBl. I of 13 June 2014 pp. 690-697) and vocational school skeleton curriculum for the training occupation of insurance and financial services broker (resolution adopted by the Standing Conference of the Ministers of Education and Cultural Affairs on 8 March 2006, last amended on 27 September 2013).	

6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

Final examination administered by the competent body: <ol style="list-style-type: none"> 1. after completion of dual training in a company and at part-time vocational school (normal procedure) 2. after retraining in a recognized training occupation 3. as an external examination for working people without formal vocational qualifications or persons who have been trained at full-time vocational schools or other vocational training institutions
Additional information Entry requirements: Entry requirements are not governed by legislation; as a rule, young people are admitted after completing (nine or ten years of) general education. Duration of training: 3 years. Training in the "dual system": Teaching of the knowledge, skills and competences needed for an occupation is based on the typical requirements of work and business processes and prepares the trainees for a specific job. The training is provided in a company and at part-time vocational school: In the company, the trainees acquire practical skills in a real working environment. On one or two days per week, the trainees attend part-time vocational school, where they are taught general and vocational knowledge related to their training occupation. More information is available at: www.berufenet.arbeitsagentur.de National Europass Centre www.europass-info.de