

Knowledge	Skills	Responsibility and autonomy (Competences)
<ul style="list-style-type: none"> ▪ Background knowledge <ul style="list-style-type: none"> ▪ Economy, economic environment and the capital markets ▪ Company finance and accounting ▪ Basic financial mathematics and statistics ▪ Financial planning process and tools ▪ Personal risk protection ▪ Life insurance/private pensions <ul style="list-style-type: none"> ▪ Accident insurance ▪ Private health insurance/private nursing insurance ▪ Company's retirement pension scheme including executive pensions ▪ Application of protection solutions <ul style="list-style-type: none"> ▪ Business succession planning ▪ Business protection planning ▪ Estate/heritage planning ▪ Savings and investments <ul style="list-style-type: none"> ▪ Asset management ▪ Financial instruments including derivatives ▪ Bank deposits and building society savings ▪ Mutual funds ▪ Private equity and venture capital ▪ Direct investment in shares and bonds ▪ Mortgages and other sources of finance and credits <ul style="list-style-type: none"> ▪ Types of credits including leasing ▪ Repayment methods ▪ Legal aspects <ul style="list-style-type: none"> ▪ Social insurance ▪ Legal, taxation and commercial framework for 	<ul style="list-style-type: none"> ▪ Performing a life cycle analysis comprising all financial, risk, legal, social and tax aspects ▪ Developing a financial plan that over time will meet the client's need and interests ▪ Giving advice to the client on choice of suppliers of financial services ▪ Managing the relationship with the suppliers on behalf of the client ▪ Identifying opportunities and suggesting solutions to problems related to cross border transactions in Europe ▪ Applying the ethics of financial planning 	<p>The student is able to develop a comprehensive plan covering aspects concerning personal risk protection, income protection, pensions, savings, investment, mortgages and other asset management aspects based on a proactive review of the client's legal, financial and social situation</p>

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<p>financial services (depending on the national market)</p> <ul style="list-style-type: none"> ▪ European market for financial services (common European module) <ul style="list-style-type: none"> ▪ Legal framework, taxes and social security systems ▪ EU-directives and application in national laws and regulations ▪ Overview of the national financial services markets ▪ The origins and growth of the European Union ▪ The executive bodies of the European Union ▪ Financial services legislation of the European Union ▪ Conflict of laws ▪ The European financial services markets: An exemplary overview and comparison between the home country and two others <ul style="list-style-type: none"> ▪ Legal framework ▪ Taxes ▪ Social security systems and collective agreements ▪ Private provision ▪ Cross border activities from the home state of the adviser and the situation of expatriates ▪ Future European developments in relation to financial services 		