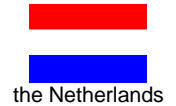


CERTIFICATE SUPPLEMENT (*)



1. TITLE OF THE CERTIFICATE (NL)

Diploma Beroepsonderwijs
Kwalificatie: Adviseur inkomensverzekeringen
Kwalificatiedossier: Financiële dienstverlening
In the original language

2. TRANSLATED TITLE OF THE CERTIFICATE (EN)

Certificate Senior Secondary Vocational Education
Qualification: Income protection insurances advisor
Qualification file: Financial services
This translation has no legal status

3. PROFILE OF SKILLS AND COMPETENCES

The most important duties of an Income protection insurances advisor are:

Core task 1: Offers guidance to clients in financial service

- 1.1 Advises, refers and builds a financial relation with the client
- 1.2 Manages the relation and supplies service regarding financials

Core task 2: Offers advice to private clients

- 2.1 Makes an inventory of customer data for the benefit of advice regarding private insurance
- 2.2 Drafts a risk analysis for the benefit of private insurance
- 2.3 Advises (and possibly mediates) a fitting solution, as well as financial as organisational
- 2.4 Manages and actualises advice regarding (follow up) private insurance
- 2.5 Monitors the handling of claims regarding private insurance

Core task 3: Offers advice on income insurances

- 3.1 Making an inventory of customer information for the purpose of an advice on disability assurance
- 3.2 Drafts a risk analysis for the purpose of disability insurance
- 3.3 Recommends (and possibly mediates) an appropriate solution, both financially and organisationally
- 3.4 Manages and actualises advice regarding (follow up) income insurance
- 3.5 Monitors the handling of claims regarding income insurance

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

The Income protection insurances advisor works at a bank, insurance company or financial intermediary. He mainly works with business clients with a collective contrast and also individual clients. The Income protection insurances advisor offers advice on income risks during illness and unemployment and can also keep advice up to date, maintain it and offer guidance in claims handling, by divulging information on reintegration routes and Health

* Explanatory note

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 is available at: <http://www.europass.cedefop.europa.eu/>

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

and Safety Authorities among others. The Income protection insurances advisor is in possession of the Financial Surveillance Law (WFT) diplomas WFT Basic, WFT Private indemnity and WFT Income protection insurance. Through this he is legally qualified to offer advice on the following products: saving and payment, private indemnity insurance and income protection insurance.

5. OFFICIAL BASIS OF THE CERTIFICATE

<p>Name and status of the body awarding the certificate The certificate issued on completion of the programme is signed by the examination board at the school where the pupil attended the programme.</p>	<p>Name and status of the national/regional authority providing accreditation/recognition of the certificate Ministry of Education, Culture and Science</p>																				
<p>Level of the certificate (national or international) Qualification level 4 of the Dutch VET qualification structure Characteristics: non-job related skills such as tactical and strategic capacities. The professional bears his or her own responsibility, which is not only related to practical implementation in terms of monitoring and supervision, but also a more formal, organisational responsibility. The range of tasks also includes drafting new procedures. NLQF level 4 - EQF level 4 - ISCED 3A</p>	<p>Grading scale / Pass requirements</p> <table border="0"> <tr><td>10</td><td>excellent</td></tr> <tr><td>9</td><td>very good</td></tr> <tr><td>8</td><td>good</td></tr> <tr><td>7</td><td>very satisfactory</td></tr> <tr><td>6</td><td>pass</td></tr> <tr><td>5</td><td>fail</td></tr> <tr><td>4</td><td>unsatisfactory</td></tr> <tr><td>3</td><td>very unsatisfactory</td></tr> <tr><td>2</td><td>poor</td></tr> <tr><td>1</td><td>very poor</td></tr> </table>	10	excellent	9	very good	8	good	7	very satisfactory	6	pass	5	fail	4	unsatisfactory	3	very unsatisfactory	2	poor	1	very poor
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6	pass																				
5	fail																				
4	unsatisfactory																				
3	very unsatisfactory																				
2	poor																				
1	very poor																				
<p>Access to next level of education/professions Most positions on advising in financial service are on the level of higher professional education (HBO). A VET-level advisor in this sector is generally expected to study to show a level of thinking and working on the level of HBO. Within regular education the Income protection insurances advisor can choose: - Associate degree Financial services management - HBO Financial services management. The Income protection insurances advisor can also develop into the HBO course Management of economy and law. It is important for the Income protection insurances advisor that these education options overlap sufficiently with the lawful proficiency requirements from the Financial Surveillance Law. Outside of regular education the Income protection insurances advisor can choose to do additional WFT modules. The VET-Professional can choose from 8 different modules in total.</p>	<p>International agreements The profession of Income protection insurances advisor is regulated in the Netherlands under the European directive 2005/36/EC, amended by directive 2013/55/EU.</p>																				
<p>Legal basis Act on Vocational Education and Training (WEB), registered number of qualification (crebo): 25142 The education and training for this qualification is offered as of August 1, 2015.</p>																					

6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

Senior secondary vocational education features two learning pathways: the school-based pathway (bol) and the training on the job pathway (bbl).
In the school-based pathway, the majority of the course consists of theory at school. The extent of the practical component (vocational practice) is between 20% and 60%. In the training on the job pathway, the extent of

6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

vocational practice is at least 60% of the course. The participant works four days a week in a training company, and attends school for theory subjects just one day a week.

In principle it is possible to follow both learning pathways, but which pathway is offered will depend on the individual educational institution.

Average duration of the education/ training leading to the certificate	3 years (4800 study hours) (depending on previous education)
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Entry requirements

The certificate preparatory vocational secondary education (vmbo) advanced vocational programme, combined programme, or theoretical programme, or a comparable level.

7. ADDITIONAL INFORMATION

Dutch senior secondary VET is based on qualification files, that each contain one or more qualifications. The information included in part 3 and 4 is derived directly from the qualification file determined by the Minister of Education, Culture and Science. The complete qualification file can be found at <http://kwalificaties.s-bb.nl/>, only in Dutch.

Optional subjects are linked to the qualification. The optional subjects have a total size of 15% of the course duration. The optional subjects completed by the student are listed on the certificate.

Additional information, including a description of the Dutch national qualifications system, is available at the Netherlands National Reference Point (NRP): www.s-bb.nl. The NRP is the information centre for vocational qualifications in the Netherlands. SBB has been appointed in this capacity by the Ministry of Education, Culture and Science.