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CORE LIST: CLASS OF BUSINESS



Our role is to link you with accredited educational providers, assist with enrolment, and manage the process from start to finish – ensuring everything runs smoothly until you successfully obtain your Class of Business (CoB). Here is the standard List in no specific order:

CLASS 1

LONG-TERM INSURANCE: CATEGORY A

CLASS 2

LONG-TERM INSURANCE: CATEGORY B1

CLASS 3

LONG-TERM INSURANCE: CATEGORY B2

CLASS 4

LONG-TERM INSURANCE: CATEGORY C

CLASS 5

SHORT-TERM INSURANCE: PERSONAL LINES

CLASS 6

SHORT-TERM INSURANCE: COMMERCIAL LINES

CLASS 7

PENSION FUNDS

CLASS 8

COLLECTIVE INVESTMENT SCHEMES

CLASS 9

DISCRETIONARY FINANCIAL PRODUCTS

**MUST BE
COMPLETED
WITHIN ...**



**OF THE DATE OF
FIRST
APPOINTMENT**



Representatives may only render services for approved Cob's. CoB is product-specific and separate from RE, NQF qualifications and CPD. FSPs are responsible for ensuring ongoing CoB compliance.

FSCA FIT AND PROPER TIMELINES START AT DOFA. RE EXAMS, QUALIFICATIONS, COB AND CPD MUST BE COMPLETED WITHIN PRESCRIBED REGULATORY TIMEFRAMES.



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Class 1 – Long-term Insurance:

Category A

Assistance policies

☛ Funeral and assistance-type products

Who: Funeral advisers / assistance policy reps.

Class 2 – Long-term Insurance:

Category B1

Risk policies

☛ Life cover, disability, dread disease

Who: Life risk advisers

Class 3 – Long-term Insurance:

Category B2

Investment-linked life products

☛ Endowments and linked policies

Who: Investment & life advisers

Class 4 – Long-term Insurance:

Category C

Retirement products

☛ RAs, preservation funds, living annuities

Who: Retirement planning advisers

Class 5 – Short-term Insurance: Personal Lines

Personal insurance

☛ Motor, household, buildings

Who: Personal lines brokers

Class 6 – Short-term Insurance:

Commercial Lines

Business insurance

☛ Commercial motor, liability, engineering

Who: Commercial brokers

Class 7 – Pension Funds

Employer group benefits

☛ Pension & provident funds

Who: Employee benefits consultants

Class 8 – Collective Investment Schemes (CIS)

Unit trusts & portfolios

☛ Collective investment products

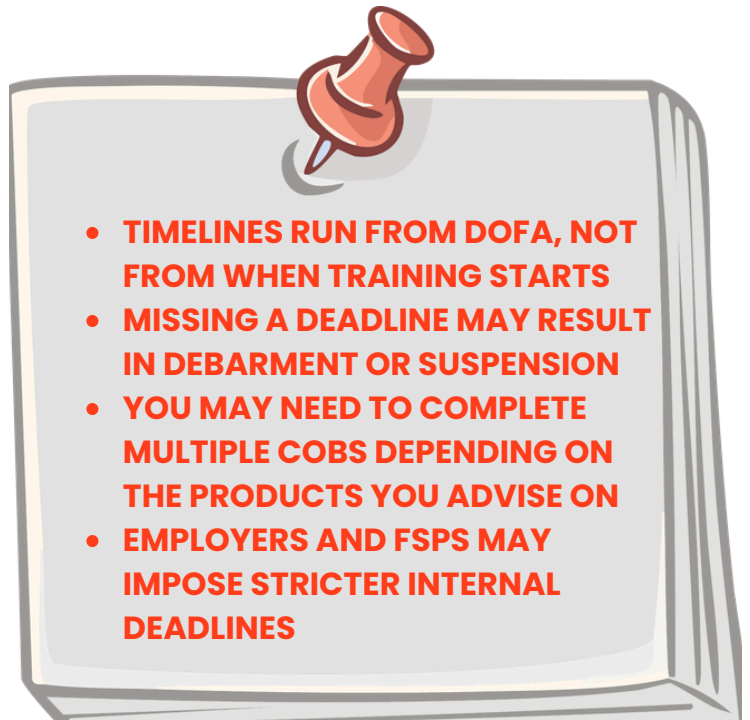
Who: Investment advisers / wealth managers

Class 9 – Discretionary Financial Products

Managed investments

☛ Discretionary mandates & portfolios

Who: Representatives under Discretionary FSPs



- **TIMELINES RUN FROM DOFA, NOT FROM WHEN TRAINING STARTS**
- **MISSING A DEADLINE MAY RESULT IN DEBARMENT OR SUSPENSION**
- **YOU MAY NEED TO COMPLETE MULTIPLE COBS DEPENDING ON THE PRODUCTS YOU ADVISE ON**
- **EMPLOYERS AND FSPS MAY IMPOSE STRICTER INTERNAL DEADLINES**



- **Representatives may only render services for approved CoBs.**
- **CoB is product-specific and separate from RE, NQF qualifications and CPD.**
- **FSPs are responsible for ensuring ongoing CoB compliance.**



CLASS OF BUSINESS (COB)



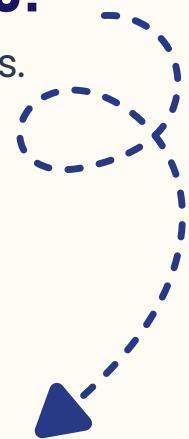
OUR ROLE IN YOUR CLASS OF BUSINESS (COB) JOURNEY



Our role is to link you with accredited educational providers, assist with enrolment, and manage the process from start to finish – ensuring everything runs smoothly until you successfully obtain your Class of Business (CoB).

WHAT FIT & COMPLIANT CONSULTING DOES FOR YOU:

- ✓ Match you with the correct COB based on your role and products.
- ✓ Coordinate enrolment with accredited training providers.
- ✓ Track progress, deadlines, and compliance requirements.
- ✓ Liaise between you, the provider, and your FSP where required.
- ✓ Support you until CoB completion and confirmation.



WHAT THIS MEANS FOR YOU:

- ✓ You focus on learning and completing your training – we handle the admin, follow-ups, and compliance coordination.
- ✓ You are assigned your own personal coordinator.
- ✓ Your coordinator guides you step-by-step, from enrolment to completion
- ✓ We partner with trusted, accredited educational providers (Discounts avail)
- ✓ You can complete your COB online, from the comfort of almost anywhere.

Fit & Compliant Consulting is your compliance link – coordinating enrolment and support with accredited providers until your COB is achieved.



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