PGIM
India Mutual Fund

Unlock
growth opportunities

with

PGIM India Mutual Fund
RETIREMENT READINESS
CERTIFICATION
POWERED BY **CIEL**

Most of us are experts at bringing in investments and focusing on the acquisition phase of a person’s life. However, many of us struggle when our clients retire and enter the distribution phase. Recommending dividend plans or SWP options alone may not necessarily be the most ideal recommendation.

Moreover, there is a growing business opportunity in focusing on Retirement. Increasing number of people across age groups, especially in their later years are approaching advisors to guide them with their retirement investments. Therefore, it pays to have better Retirement conversations.

About the Certification

PGIM India Mutual Fund ‘Retirement Readiness Certification’ program aims to create a robust and relevant qualification. The objective of the certification is to build your competency in retirement planning. This certification aims to help you by enhancing the quality of interactions you can have with your clients and make the right recommendations leading them to construct, rebalance and review their portfolio of investments.

The program is intensive and has the power to qualitatively alter retirement planning and its practices, by presenting the retirement concepts in a very practical format.

Suitable for those who want more

- Prepares advisors to have meaningful retirement conversations with clients
- Scale up to a higher valuation business model with retirement-oriented assets

Course Content

The course is designed for knowledge and skill upgradation in the wealth management or financial advisory business and covers the following areas.

1. Retirement income need & objectives
2. Integrate understanding of products and strategy
3. Recommend appropriate tax-efficient retirement income options
4. Understand investor psychology
5. Guide to estate planning

Content Outline

The new course structure consists of seven comprehensive modules within a 2-month window to arm you with knowledge to plan actionable and effective retirement plan for your clients.

Module 1

The Retirement Mindset:

The need and urgency for retirement planning

Module 2

Retirement Principles and Products:

An introduction to the retirement solutions, both traditional and modern

Module 3

Execution of a Retirement Plan:

A well-developed retirement planning process encompasses the entire spectrum of retirement planning, from the individual's point of view of accumulation while earning, to distribution when retired

Module 4

Financial Dashboard:

Covers the Retirement Math and relevant calculators

Module 5

Converting Corpus into Income:

Provides insights into designing optimal retirement income streams

Module 6

Understanding Investor Psychology:

Talks about the various behavioural biases that drive client's behaviour and effective ways to manage them

Module 7

Basics of Estate Planning:

Guides you on the holistic approach while helping clients decide who will inherit their assets after them

Course Structure

- Comprehensive e-workbook
- Concept building through online self-study modules with inter-activities
- Online videos, infographics, glossary terms and articles
- Practical and relevant case studies
- Quizzes and tests to monitor progress
- Online exam and certification

Exam

An Online Remote Proctored Certification Exam will be conducted. Exam dates will be intimated after registering for online exam. Fees for the first attempt is included in the course fees, subsequent attempts will be charged at ₹500 per attempt inclusive of tax.

Duration	Eligibility	Course Fee
2-month formal certification (Self Study)	Empanelled distributors of PGIM India Asset Management Pvt. Ltd. If you are not empanelled with PGIM India Mutual Fund then, you can empanel online in a few minutes at: https://online.pgimindiamf.com/invest/empanelment/empanelmentnew.aspx	₹4000 + GST

About PGIM India Mutual Fund

PGIM India Mutual Fund is a wholly-owned business of PGIM, the global investment management business of Prudential Financial, Inc. (US). PGIM is a global top 10 Investment Manager and offers a broad range of investment capabilities through its multi-manager model with experienced investment teams focused on specific asset classes and approaches to investments. PGIM is built on the strength and stability of a 140-year legacy and is dedicated to serving the needs of its global client base with a commitment to invest in performance, product innovation and integrity. PGIM has its presence across 16 countries with 38 offices and over 1,300+ investment professionals.

PGIM India Asset Management is a full service investment manager, offering a broad range of equity and fixed income solutions to retail and institutional investors throughout the country. PGIM India Asset Management manages 20 open-ended funds operated by 15 investment professionals. In addition to managing investor assets through domestic Mutual Funds, the fund house also offers Offshore Funds and Portfolio Management Services. The fund house leverages the strength and stability of PGIM to build on its decade-long history in India.

About CIEL

Centre for Investment Education and Learning (CIEL) is a learning-solutions company for the investments and financial services sector. CIEL's training approach combines conceptual clarity with practical application. It has conducted Wealth Management Certification Programs since 2007. Its Wealth Management Advance Certification is accredited by NISM under the RIA guidelines and has trained over 12000 private bankers, advisors and relationship managers.

Includes all assets managed by PGIM, the principal management business of Prudential Financial Inc. (PFI). Asset includes public and private fixed income, public equity (both fundamental and quantitative), and real estate. Effective December 31, 2012, International Investments became part of PGIM (today known as PGIM Global Partners), historical financial results have been restated to reflect the combined businesses. AUM are based on company estimates and are subjected to change. Totals may not sum due to rounding.

Visit: pgimindiamf.com/retirement

Speak to your PGIM India Mutual Fund Relationship Manager

In case of any queries, email: partnerdesk@pgimindia.co.in

Register for this course to build competency in the area of retirement which will enhance the knowledge and quality of interaction of the participants in the field of retirement products.

The participants may offer services in the field of retirement products, subject to fulfilling regulatory requirements, if any, in this regard.