



# Student Information Guide



In Conjunction With:

**InterPrac**

#### **Pinnacle Details:**

Sydney: Suite 654, Level 6, 3 Smail Street, Broadway, NSW, 2007  
Melbourne: 68-72 York Street, South Melbourne, VIC, 3205  
Postal Address: PO Box 157, Broadway, NSW, 2007

Distance Learning Support: (02) 9280 4966

#### **InterPrac Details:**

Head Office: Level 3/29-33 Palmerston Crescent  
South Melbourne VIC 3205

Phone: 1800 700 666  
Fax: 1300 369 312  
Email: [info@interprac.com.au](mailto:info@interprac.com.au)

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## Pinnacle Financial Services Academy

### About Pinnacle Financial Services Academy

Pinnacle Financial Services Academy is an innovative registered training organisation (RTO) dedicated to financial services education. The Academy delivers a range of training outcomes through flexible learning options and a progressive, industry relevant focus.

Pinnacle Financial Services Academy's courses offer:

- An accredited qualification under the Australian Qualifications Framework (AQF) standards;
- Compliance with ASIC Policy Statement 146 training requirements for licensees and those employed in the financial industry; and
- A pathway to the Certified Financial Planner Education Program and hence assisting with Certified Financial Planner (CFP™) accreditation with the Financial Planning Association (FPA).

Pinnacle Financial Services Academy is a Registered Training Organisation by VETAB (Provider No. 91217).

As a Registered Training Organisation, Pinnacle Financial Services Academy offers nationally recognised formal qualification that abide by standards set by the Australian Quality Training Framework (AQTF) as directed by the Department of Education, Science and Training (DEST), previously managed by the Australian National Training Authority (ANTA).

Further information on the role of DEST can be found at the DEST website: [www.dest.gov.au](http://www.dest.gov.au).

These requirements include a high level of competence of our trainers and assessors, delivery and assessment strategies, and providing quality financial services related education including maintaining a high standard of course quality to meet industry standards.

### Scope of Registration

Pinnacle Financial Services Academy specialises in providing training in the financial services industry, with a focus on financial planning. We currently deliver courses from the Financial Services Training Package (FNS604)

Training Packages are developed by industry specialists with a wide range of experience, knowledge and skills. Each Training Package identifies the skills and knowledge (or competencies) required by that industry. A unit of competence describes a specific workplace skill.

Courses currently on our scope of registration include:

- (FNS50804) Diploma of Financial Services (Financial Planning)
- (FNS60404) Advanced Diploma of Financial Services (Financial Planning)

For further information refer to [www.ntis.gov.au](http://www.ntis.gov.au).

In relation to Pinnacle's PS146 compliance status refer to the ASIC Training Register at [www.asic.gov.au](http://www.asic.gov.au).

## Competency Based Training

### What is Competency Based Training (CBT)?

Competency based training is a flexible form of training that focuses on the attainment of knowledge and skills required by industry. Students must pass all elements of the competency to be deemed successful in that unit of competency. Competencies focus on what is expected of an employee in the workplace rather than the learning process.

	<p>Competency refers to all aspects of work performance including:</p> <ol style="list-style-type: none"><li>1. Performance of individual tasks (task skills)</li><li>2. Management of a number of different tasks within the job (task management skills)</li><li>3. Responding to irregularities and breakdowns in routine (contingency management skills)</li><li>4. Dealing with responsibilities and expectations of the work environment (job role environment skills), including working with others.</li></ol>
<b>Training Packages</b>	<p>Competencies are packaged into qualifications at the specific level e.g., Diploma and Advanced Diploma level. The range of qualifications aligns with the Australian Qualifications Framework (AQF). As Training Package qualifications are nationally recognised, employers throughout Australia can be confident that a graduate can perform tasks at the required industry standard. We currently offer courses from the FNS04 Financial Services Training Package.</p>
<b>Qualifications</b>	<p>Qualifications are based on various combinations of core and elective units.</p> <ul style="list-style-type: none"><li>• At the diploma level these units cover the required specialist areas to become a financial product adviser.</li><li>• At the advanced diploma level the course aims to develop advanced competencies and skills within the financial planning industry.</li></ul> <p>The full qualification is gained when individuals have demonstrated competence in all units.</p>

## Financial Services Compliance

<b>About Financial Services Compliance</b>	<p>The Financial Services Reform Act (2001), commonly referred to as FSRA, provides the legislative and compliance requirements for licensees to ensure that their financial product advisers are adequately trained for the level of advice they give. The Act also provides for other compliance requirements, including that all product advisers must operate under an Australian Financial Services License (AFSL).</p> <p>Financial product advisers must satisfy the generic and specialist knowledge requirements and skill requirements in order to offer personal advice. If general advice is being offered then the skills component of PS146 is not required.</p>
<b>ASIC Policy Statement 146 (PS146)</b>  <b>ASIC Policy Statement 146 (PS146) cont/...</b>	<p>The Australian Securities and Investment Commission (ASIC), regulates the financial services industry. ASIC sets out minimum training standards for financial product advisers in <u>Policy Statement 146: Licensing: Training of Financial Product Advisers</u> (PS146). This covers initial and ongoing training.</p> <p>Policy Statement 146 can be found at <a href="http://www.asic.gov.au">www.asic.gov.au</a>.</p> <p>PS146 requires that an adviser be assessed as competent to deliver advice in the specialist areas for which they seek to offer personal or general advice.</p> <p>Financial product advisers will meet ASIC's training standards by undergoing individual assessment or successfully completing courses on the ASIC Training Register relevant to their advisory activities. For instance financial planning, superannuation, managed investments, securities and</p>

derivatives, etc. This is regardless of other qualifications the individual may have. Advisers must retain documentary evidence that they have completed a ASIC training registered course or have been assessed and have met PS146 requirements.

The Diploma offered by Pinnacle Financial Services Academy covers the following ASIC PS146 areas:

- Generic Knowledge
- Derivatives
- Financial Planning
- General Insurance
- Life Insurance
- Managed Investments
- Securities
- Superannuation
- Skills

The ASIC training register is online and can be accessed via the ASIC website: [www.asic.gov.au](http://www.asic.gov.au)

## Enrolment Procedures

### Gaining Entry

#### **(FNS50804) Diploma of Financial Services (Financial Planning)**

The Diploma of Financial Services (Financial Planning) is targeted to participants with some knowledge of the financial services industry.

#### **(FNS60404) Advanced Diploma of Financial Services (Financial Planning)**

Pinnacle Financial Services Academy highly recommends individuals complete the Diploma of Financial Services (Financial Planning) or equivalent.

All students must 18 year of age or older to study at Pinnacle Financial Services Academy. The courses are presented in English only.

### How to Enrol

Courses are available at all times throughout the year and may be commenced at any time as such.

You should read the Student Information Guide and note that the information contained within this Guide constitutes part of your acceptance to enrolment.

You can download an enrolment form from the InterPrac website. Complete this form and then fax to the Academy.

**[www.interprac.com.au](http://www.interprac.com.au)**

**Fax: 1300 369 312**

Enrolment is accepted and processed when full payment is received and confirmed.

Ensure all sections of the application form are completed and submit with course fees in the manner described following. Generally course material

is posted to your nominated street address. It is important you notify us of any changes to address details or your email address, or any other key contact details in writing by completing the Change Personal Details form that you can download from [www.pinnacle.edu.com.au](http://www.pinnacle.edu.com.au).

We generally do not accept PO Boxes as primary mailing addresses.

There is a maximum period of 6 months from the date material is dispatched to complete any module before candidates are required to re-enrol.

Please ensure you read the Code of Academic Practice and our Privacy Policy contained at the end of this Student Information Guide prior to enrolling your course.

The current fees are listed in the section titled "Fees & Charges" in this Student Information Guide or on the website.

### Confirmation of Enrolment

Once you have enrolled successfully we will despatch your module materials to you. This will include learning and assessment materials and a guide to using the module.

Once your payment is processed (which may take up to 5 working days) you will receive a 'Confirmation of Enrolment' via email. A Tax Invoice will also be emailed. You should retain this as your receipt.

Contact the Academy should your enrolment details not be accurate or you do not receive your Confirmation of Enrolment email after 5 days of payment on [admin@pinnacle.edu.au](mailto:admin@pinnacle.edu.au).

You will be issued with a student number and password upon confirmation of enrolment via email. Both of these will be required to discuss your individual situation with Pinnacle staff and to access parts of the Pinnacle website. It is important that you retain your student number for future reference. You may wish to store this number on your mobile phone, however your password should be kept in a safe place.

### Receipt of Learning Materials

Once enrolment has been processed you should allow around 5 working days for delivery of course materials.

Contact Pinnacle should you not receive your course material within the above timeframe at [admin@pinnacle.edu.au](mailto:admin@pinnacle.edu.au).

### Induction Process

Students will be inducted to their nominated program of study at commencement of their training program. This induction will include:

- Learning outcomes to be achieved
- Methods of assessment to be used
- The criteria or standards on which assessment will be based
- Any timeframes for submission of work for assessment
- Provision of special requirements
- Appropriate behaviour in the training room (face to face)
- Health, safety and hygiene requirements (face to face)
- Appropriate behaviour during distance learning support

### Payment Of Fees

Payment can be made by credit card or cheque on the enrolment form available from the InterPrac website.

	<p>Note the only credit cards accepted are Bankcard, MasterCard or Visa.</p> <p>You will receive a confirmation email confirming your enrolment.</p> <p>Cheques must be made payable to:</p> <p><b>InterPrac Securities Pty Ltd.</b></p> <p><b>Please fax the forms to InterPrac on 1300 369 312</b></p>
<p>Course Clock</p>	<p>Please be aware that the official time that you start the course is the date the course material is dispatched to you. Administration staff will record this date. You must enrol in your first exam within three months of this date. For any study undertaken you must complete all assessments within 6 months from the date the course material was dispatched to you. If you exceed the 6 month time limit you will be asked to re-enrol in the module or course.</p>
<p><b><u>Resource Requirements for Students</u></b></p>	
<p>Email access and address</p>	<p>All students must nominate an email account that is accessed on a regular basis. We do not email large files, <b>but email is our primary and preferred method of contact with students</b>. A free web based email address maybe suitable for this purpose, so long as it is checked on a regular basis i.e. hotmail, gmail or yahoo.</p> <p>By signing the enrolment form you agree to be bound by the above conditions.</p>
<p>Computer and internet access</p>	<p>All students will require access to a computer with reliable access to the internet. Broadband and cable are typically the fastest internet options available today.</p>
<p>Reading Industry News &amp; Publications</p>	<p>Students are encouraged to read the financial press at least twice a week. Whilst we appreciate that we are all busy, keeping up-to-date with financial markets and industry specific news will assist you to relate and discuss key concepts with your clients and your facilitator.</p> <p>The following relevant publications may assist in your understanding of the financial services industry and keeping up to date with relevant market issues:</p> <ul style="list-style-type: none"> <li>• Financial Planning Magazine</li> <li>• Asset Magazine</li> <li>• Money Magazine</li> <li>• Personal Investor</li> <li>• Money Management</li> <li>• IFA Magazine</li> <li>• Women's Money</li> <li>• The Australian Financial Review (AFR)</li> </ul>

### (FNS50804) Diploma of Financial Services (Financial Planning)

#### About the Pinnacle Financial Services Academy Diploma of Financial Planning

The Diploma of Financial Services (Financial Planning) provides students with the skills and knowledge to enter the financial planning industry. This course offers compliance with ASIC Policy Statement 146 (PS146), allowing you to offer financial product advice across a range of financial product areas. The course covers the full financial planning process including client interaction, strategy development, preparing and presenting a Statement of Advice and client reviews.

Successful completion of 4 modules is required to achieve the Diploma qualification plus a telephone skills assessment. If you don't complete the 4 modules a Statement of Attainment is issued for partial completion.

You may wish to enrol for the full Diploma of Financial Services (Financial Planning) or may choose to only complete individual modules for which you seek ASIC Policy Statement 146 compliance, working towards the Diploma.

The Pinnacle Financial Services Academy Diploma of Financial Planning is an ASIC approved course. Completion of this course provides compliance of the ASIC areas:

- Generic Knowledge
- Derivatives
- Financial Planning
- General Insurance
- Life Insurance
- Managed Investments
- Securities
- Superannuation
- Skills

D0601, Financial Planning Principles & Practice is a suggested pre requisite to all other modules in the Diploma qualification, and ideally should be undertaken first.

#### Course Outcomes

- Comply with financial planning practice, ethical and operational guidelines and regulatory requirements
- Conduct financial planning analysis and research
- Develop and prepare a statement of advice
- Provide ongoing service to clients
- Prepare a financial plan

#### Who should enrol?

You should consider enrolling in this course if you are:

- New to the industry and are required to become licensed for ASIC purposes
- A para planner or trainee financial adviser;
- An administrative assistant looking to progress to a para planning and / or advising role;

- Looking to enter the financial services job market;
- In a position that requires a financial planning qualification;
- Investing your own money or looking to invest your own money and wish to further your education and / or formalize your experience; or
- In a job role that offers services and / or support to the financial services industry such as marketing, product development, software development

## Competencies

Pinnacle Financial Services Academy's courses are designed to provide participants with the knowledge and skills required by ASIC to offer advice in a financial advisory capacity across a range of areas - including generic knowledge, specialist knowledge and skills areas. This is in addition to meeting the base requirements for (FNS50804) Diploma of Financial Services (Financial Planning).

Competency Name	Competency Code
Communicate In The Workplace	FNSICGEN301A
Use Technology In The Workplace	FNSICGEN302A
Apply Health And Safety Practices In The Workplace	FNSICGEN304A
Apply principles of professional practice to work in the financial services industry	FNSICIND401A
Determine client requirements and expectations	FNSICCUS506A
Record and implement client instructions	FNSICCUS507A
Conduct product research to support recommendations	FNSICPRO502A
Provide appropriate and timely information and advice to clients	FNSICADV502A
Analyse financial market products for clients	FNSFMKT502A
Establishing client relationship and analyse needs	FNSASIC301A
Develop, present and negotiate client solutions	FNSASIC302A
Advise clients on financial risk	FNSFMKT503A
Provide appropriate services, advice and products to clients	FNSICADV501A
Comply with financial services legislation, industry and professional codes of practice	FNSCOMP501A
Comply with Financial Planning practice ethical and operational guidelines and regulations	FNSFPLN501A
Conduct financial planning analysis and research	FNSFPLN502A
Develop and prepare financial plan	FNSFPLN503A
Implement financial plan	FNSFPLN504A
Review financial plan and provide ongoing service	FNSFPLN505A
Meet with client to determine client requirements and expectations	FNSFPLN506A
Provide financial planning advice	FNSFPLN507A
Provide advice in Managed Investments	FNSASIC503TA
Provide advice in Securities	FNSASIC503WA
Provide advice in Derivatives	FNSASIC503VA
Provide advice in Financial Planning	FNSASIC503ZA
Provide advice in Life Insurance	FNSASIC503XA
Provide advice in Superannuation	FNSASIC503UA

**(FNS60404) Advanced Diploma of Financial Services (Financial Planning)**

**About the Advanced Diploma of Financial Services (Financial Planning)**

The (FNS60404) Advanced Diploma of Financial Services (Financial Planning) provides students with skills and knowledge to offer complex financial product and strategic advice across a range of financial product areas and practice management skills.

Completion of the Diploma of Financial Services (Financial Planning) or equivalent through an ASIC registered training provider is highly recommended to enrol in the Advanced Diploma of Financial Services (Financial Planning).

The Advanced Diploma of Financial Services (Financial Planning) provides an entry pathway to the Financial Planning Association’s (FPA™) Certified Financial Planner Education Program.

The successful completion of 4 modules plus a skills assessment (see below) is required to achieve the Advanced Diploma qualification. If you don’t complete the 4 modules a Statement of Attainment is issued for each module or competency successfully completed.

**Course Outcomes**

- Conduct complex financial planning research
- Provide technical and professional guidance
- Determine requirements and expectations for clients with complex needs
- Provide comprehensive monitoring & ongoing service
- Develop a complex and/ or innovative financial planning strategy
- Present and negotiate a complex and / or innovative financial plan to a client
- Implement a complex and / or innovative financial plan
- Prepare, supervise and monitor application of financial planning practice guidelines

**Who should enrol?**

You should consider enrolling in this course if you are:

- A senior para planner, financial planner, financial planning manager ;
- In a position where your employer expects you to continue further study after the Diploma of Financial Services (Financial Planning);
- You are working towards becoming a Certified Financial Planner (CFP™)

**Competencies**

Upon successful completion of the Advanced Diploma, you will have achieved the following competencies:

Financial Planning Competency	Competency Code
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	Apply Principles Of Professional Practice To Work In The Financial Services Industry	FNSICGEN401A
	Conduct Complex Financial Planning Research	FNSFPLN508A
	Provide Technical And Professional Guidance	FNSFPLN601A
	Determine Client Requirements & Expectations For Clients With Complex Needs	FNSFPLN602A
	Provide Comprehensive Monitoring & Ongoing Service	FNSFPLN603A
	Develop Complex And/Or Innovative Financial Planning Strategies	FNSFPLN604A
	Present & Negotiate Complex And/Or Innovative Financial Plan To Client	FNSFPLN605A
	Implement Complex And/Or Innovative Financial Plan	FNSFPLN606A
	Establish Or Review Human Resources, Administration And Information Support	FNSPRAC703A

### Pathways

The Advanced Diploma of Financial Services (Financial Planning) is a pathway to further education through the CFP™ Education Program. Students should note that the Financial Planning Association maintains other requirements to become a Certified Financial Planner (CFP™). Further information can be found at [www.fpa.asn.au](http://www.fpa.asn.au).

### Fees & Charges

The following information is applicable as at 1 August 2006

#### Course Fees

The total costs of the current qualifications are listed below. This fee covers all course materials, administration and the assessments outlined in the 'Course Delivery & Assessment' section of this Student Information Guide. All fees are in Australian dollars and are GST free.

Course Name & Code	Distance Education Investment
Advanced Diploma of Financial Services (Financial Planning)	\$1,800
Diploma of Financial Services (Financial Planning)	\$1,800

Fees and charges must be paid in full prior to the dispatch of course materials. Enrolments will be processed on the receipt and confirmation of your enrolment fee.

**Please choose your course carefully as refunds are generally granted under special circumstances only.**

#### Examinations & Assignments

Course fees cover two attempts at the examination for each module. After failing two attempts, you may enjoy another 2 examination attempts attracting a \$70 examination re-sit fee. The maximum number of examination attempts are 3 per student. All exam resits must be completed within 6 months from the date the course material was dispatched to you.

Students may resubmit their project twice for marking. Each resubmission attracts a \$130 resubmission fee.

Simply email [assessments@pinnacle.edu.au](mailto:assessments@pinnacle.edu.au) to book an examination resit or resubmit your project. In addition, you will need to fax a Project Cover sheet for every project you resubmit declaring the authenticity of your work and also a payment form detailing the method you wish to use to pay any associated fees. The forms can be downloaded from the website at [www.pinnacle.edu.au](http://www.pinnacle.edu.au).

The fee above includes first attempt at all assessment tasks. For second and

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	subsequent attempts an assessment fee of \$70 for re-sit of examinations and \$130 for all other re submissions. Note that assignments are referred to as 'projects' at the Academy.
Recognition of Prior Learning (RPL)	Please refer to the section on Recognition of Prior Learning for fees in relation to this method of assessment.
Re-enrolment in a module	<p>If a student is required to repeat a module, they can do so at 70% of the published advertised rate at the time of re-enrolment. A student would be required to re-enrol under the following circumstances:</p> <ul style="list-style-type: none"> <li>• The student was still assessed as Not Yet Competent in either the exam and/or assignment after the second re-submission / attempt</li> <li>• The student has not completed the module within the required timeframe of 6 months and is unable to meet the requirements for a course extension</li> </ul> <p>If re-enrolment does not occur within 6 months of enrolment, then the full course fee must be paid to re-enrol.</p> <p>Please download a re-enrolment form from the Pinnacle Financial Services Academy website, or request one via email at <a href="mailto:info@pinnacle.edu.au">info@pinnacle.edu.au</a>.</p>
How safe is my money?"	As a Registered Training Organisation, student fees are managed in accordance with AQTF Standard 3. Moneys are allocated when training is provided or course material issued.

## Varying Your Enrolment Details

Refunds & Withdrawing from a course	<p>A student may withdraw from a course at any time. However, it is essential you understand no refunds are paid apart from in exceptional circumstances approved by the Managing Director which may include-</p> <ul style="list-style-type: none"> <li>• Pinnacle cancels a course and there is not another course running within the practically foreseeable future); or</li> <li>• The student is deemed to be ineligible for enrolment in the particular course/module; or</li> <li>• An application for RPL or RCC is subsequently approved, of which the difference is refunded; or</li> <li>• Severe medical conditions supported by a medical certificate</li> </ul> <p>We will not consider refunds for:</p> <ul style="list-style-type: none"> <li>• Inconvenience of travel to class</li> <li>• Moving interstate</li> <li>• Change in student work hours</li> <li>• Students who leave before finishing the course</li> <li>• Change of job</li> </ul> <p>To request a refund, a student should apply in writing stating the amount of the requested refund and why the refund is being requested.</p>
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## Course Delivery

Open Learning & Flexible Delivery	Pinnacle Financial Services Academy recognizes differences in students' learning styles, interests, needs and opportunities and so has adopted an open learning policy. This includes flexible attendance patterns, physical access for the disabled are required, sufficient student support services and providing literacy
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	<p>and numeracy support. Student support services include a counselling and/or mentoring program.</p> <p>Student access is also enhanced by allowing open entry and exit points in training packages/ programs and providing alternative learning resources, which cater for the individual needs of students.</p> <p>Flexible delivery may take many forms. Students may work through a module at a time or enrol in the full qualification at once. Facilitated and distance learning options are available. In relation to the facilitated program flexibility is offered in relation to the attendance requirements.</p> <p>If you have concerns with your access to learning because of work or family commitments, geographic isolation, literacy and numeracy problems, or language and cultural barriers, you are encouraged to discuss your particular concerns with your facilitator or contact the Academy on (02) 9280 4966.</p>
<b>Competency Based Training &amp; Assessment</b>	<p>Competency based training is a flexible form of training that focuses on the attainment of knowledge and skills required by industry. Students must pass all elements of the competency to be deemed successful in the unit of competency. Competencies focus on what is expected of an employee in the workplace rather than the learning process. Competency refers to all aspects of work performance including the requirement to:</p> <ul style="list-style-type: none"> <li>• Performance of individual tasks (task skills)</li> <li>• Management of a number of different tasks within the job (task management skills)</li> <li>• Responding to irregularities and breakdowns in routine (contingency management skills)</li> <li>• Dealing with responsibilities and expectations of the work environment (job role environment skills), including working with others.</li> </ul>
<b>Delivery of Courses</b>	<p>Pinnacle Financial Services Academy offers courses at all times through out the year. There are no set study periods. Students have 6 months to complete each module from the date the course material is dispatched to you. Each qualification is broken down into 4 individual modules plus a verbal skills assessment. You must book in for the exam within 3 months from the date course materials were dispatched to you.</p> <p>This 6 month timeframe maybe extended by exceptions determined on a case by case basis by the Managing Director. Successful attainment for each course or course module may be achieved by:</p> <ul style="list-style-type: none"> <li>• Facilitation</li> <li>• Distance Learning</li> <li>• Recognition of Prior Learning (RPL), including <ul style="list-style-type: none"> <li>○ RPL By Portfolio</li> <li>○ RPL By Assessment</li> <li>○ RPL By Recognition of Qualification</li> </ul> </li> </ul> <p>It is highly recommended students read the course material prior to attending the courses.</p>
<b>Distance Learning</b>	<p>Distance Learning mode is where you receive the course material and complete the required assessments according to your own schedule and own pace, so long as is completed within the 6 month deadline. This offers ultimate flexibility, but no interactive learning environment apart from the student support services outlined in the Client Support section of the Student Information Guide.</p>
<b>Course Material</b>	<p>Regardless of the mode of study facilitated or distant each student will be</p>

posted a set of notes for each module they are enrolled in. This will be posted to the address you nominate on the enrolment form (PO boxes not allowed).

These notes must be brought with you if you are enrolled in a facilitated course. It is recommended you read these notes prior to the facilitated training session.

The introduction to each module includes an overview of the module, method of assessment, useful websites. The study material includes learning outcomes for each chapter, informational content, including activities and reference material.

Please note the Academy in no way endorses the external content of any nature. We do, however, encourage students to research all areas of the market, including exploring online resources.

The study material is written and reviewed by industry experts and reviewed and updated on a regular basis.

## Course Assessment

### Competency Based Assessment

A student will be deemed competent in an assessment when they can demonstrate the knowledge and skills to the standards of performance described in a unit of competency as outlined in the training package. These performance standards have been determined by industry to be relevant to the skills required of an employee. You are required to have your first examination attempt to demonstrate the required units of knowledge by the end date of your 3 month enrolment period.

The skills assessment is undertaken upon successful completion of knowledge component.

### Overview of Assessment

For assessment purposes both the facilitated and distance learning study options comprise of 3 assessment components:

1. An open book multi choice online knowledge examination;
2. A project (commonly referred to as an assignment); and
3. A phone based skills role play (only required once overall for the completion of each qualification)

Students must receive at least 70% in the knowledge exam across all subject areas to pass this component. Course fees include 1 (one) resubmission of the project and 2 (two) re sits of exam is included within the course fee.

### Assessment Fees

- Examination resits: No additional charge (up to 2 re-sits)
- Project resubmission: \$130

### Examinations

Assessments are open-book and online via the learning management system.

Students do not need to book in for an assessment. These can be taken at home or a place of work.

Students may be asked personal security questions as a check when the log into the assessment.

Assessments are multi choice. Each assessment has time limit placed on it of 4 minutes per question, with each chapter containing 8 to 10 multiple choice questions.

The actual timeframe of assessment varies slightly with each module and how many chapters are contained within each module. Students can undertake the assessment for each chapter separately, rather than a full module at a time.

	<p>You must undertake the assessments for the chapters in the order they appear in your notes however.</p> <p>You will be required to sign a declaration form indicating your compliance with the assessment rules and your personal completion of the assessment with no third party assistance.</p> <p>Students should ensure they have their study materials with them. No additional resources are allowed. Writing instruments and a calculator should be taken as well to assist with workings of calculations.</p>
<b>Pass Mark &amp; Re-sits</b>	<p>You will know the outcome of your assessment on the spot.</p> <p>If you do not pass your assessment the first time around, you will have the opportunity of re-sitting this immediately after your first attempt or may log into the system at a later date.</p> <p>You only have to successfully complete those chapters or units of each module for which you were not assessed as competent the first time round. Students are allowed 2 additional resits in addition to the first attempt.</p>
<b>Assessment Instructions</b>	<p>Students should comply with all directions given in the assessment. This includes instructions given by a supervisor, instructions online, on notice in a formal assessment room, or in the material provided at the start of the assessment. No communication or assistance between any other individual is allowed. Students are not to undertake the assessment in the same room as another student.</p>
<b>Student Declaration</b>	<p>You must sign a declaration to be faxed to us in order to confirm your final results and that you did not have assistance during the assessment and have complied with the assessment requirements and guidelines as set out in the instructions given at the time of assessment.</p> <p>This form can be downloaded from the website and online learning management system and will also be available in the assessment within the learning management system.</p> <p>Refer to the information on Academic Misconduct for information on any student who is suspected of misadventure will be allowed to finish the assessment but their paper will be reviewed accordingly.</p>
<b>Examination Instructions</b>	<p>Students should comply with all directions given in the examination. This includes instructions given by a supervisor, outlined in the examination instructions online, on notice in a formal examination room, or in the material provided at the start of the examination. No communication or assistance between students is allowed once in the examination room, if in the same room.</p> <p>The supervisor is not permitted or capable of discussing the contents of the examination paper with students at any time. The supervisor can assist with general questions and is allowed to make appropriate enquiries as seen necessary to ascertain if there have been any breaches of assessment rules.</p> <p>Students should not attempt to obtain any assistance from other students or personal notes other than information provided in the examination paper. Refer to the section titled "Disciplinary Procedures" for further information. Any student who is suspected of misadventure will be allowed to finish the assessment but their paper will be reviewed accordingly.</p> <p>Any disturbing behaviour will result in the student being asked to leave the examination room, their examination being confiscated and graded as if it had been completed.</p>

<p><b>Special Examination Facilities</b></p>	<p>Any student who requires customised assistance during the examination should notify Pinnacle Financial Services Academy upon enrolment in the subject or as soon as practical.</p>
<p><b>Projects</b></p>	<p>The project is to be submitted to Pinnacle Financial Services Academy within three months of commencement of the course. The project should be submitted via the online learning system, for which you will receive login details for upon enrolment.</p> <p>The project requires a written response to a case study and series of activities. You should prepare your responses in a word document or in .rtf (rich text format) and then copy and paste into the learning management system for marking. Your project will be submitted via the system to your assessor who will mark the project.</p> <p>A 'Project Cover Sheet' must be faxed to Pinnacle Financial Services Academy on (02) 9280 4998. DO NOT fax the entire project. Just fax the cover sheet, Ensure that the cover sheet is signed.</p> <p><i>No faxed or emailed projects will be accepted</i>, nor should projects be handed to your trainer if attending face to face training.</p>
<p><b>Plagiarism</b></p>	<p>The project is to be your own work and not rewritten from the course notes or copied from someone else's work. If you are working in a study group, the project should still express your own ideas and work.</p> <p>Refer to the Academic Misconduct Policy for further information.</p>
<p><b>Processing of Projects</b></p>	<p>The responsibility is with the student to either ensure the project is completed within the timeframe specified or to request alternative arrangements no later than 2 weeks prior to your project being due. Subsequent attempts at projects and online knowledge assessments must be completed within 6 months of commencement of the module.</p>
<p><b>Re Submission of Projects</b></p>	<p>Students must resubmit their project within 2 weeks of receiving the notification of a Not Yet Competent Result</p>
<p><b>Assessment Results</b></p>	<p>Project results take no more than 21 days to become available. Once all assessment components have been completed results will be emailed to the student and a certificate posted to your nominated address.</p> <p>Your final result will depend on the combined results from both the project and exam components of assessment.</p> <p>To complete a module successfully both the assessment and project must be completed at the required standard.</p> <p>Projects must be submitted online no later than the day they are due.</p> <p>You will receive a confirmation of receipt which you should retain. Please only send one project at a time if you are completing more than one module.</p>
<p><b>Course Extension</b></p>	<p>Course extensions are available to those who have compelling reasons with written and verifiable evidence as to the circumstances leading to the need for an extension. A form is required to gain a course extension.</p> <p>A course extension form is available for download on the Pinnacle website at <a href="http://www.pinnacle.edu.au">www.pinnacle.edu.au</a>.</p>

	The period of extension will be determined by Pinnacle Financial Services Academy based on the evidence provided and the nature of the circumstances surrounding your request for a course extension
<b>Appeals Process</b>	<p>If you are not satisfied with the results of your assessment you have the right to appeal the decision and request a re-assessment by The Academy which may include another assessor.</p> <p>You should firstly speak to your assessor; if you are still not satisfied then you should put your appeal in writing.</p> <p>Refer to the website for an appropriate form to complete if you wish to appeal an assessment outcome.</p>
<b>Currency of Study Materials</b>	If you have been approved for an extension or must re-enrol in a module, this must occur within 6 months of the course material originally being dispatched to you.

## Recognition of Prior Learning

<b>What are the RPL requirements</b>	According to Standard 8.2 of the Australian Quality Training Framework (AQTF) standards for RTO's, all accredited courses and qualifications offered to students must provide for Recognition of Prior Learning (RPL).
<b>What is Recognition of Prior Learning (RPL)?</b>	<p>Recognition of Prior Learning refers to the recognition of individual competencies held under the Australian Qualifications Training Framework (AQTF), which can be obtained a number of ways including skills and knowledge gained as a result of training, work experience and life experience.</p> <p>RPL is for individuals who believe they are already competent. Competency may consist of a combination of behaviours, skills, knowledge and attitudes that may have acquired in many different ways during one's working career.</p> <p>A qualification can be issued if competence can be demonstrated across a set of pre determined competency units at the required level, for instance either at a Diploma or Advanced Diploma level. Each national qualification has a minimum number of units of competence that must be achieved. If all of the competency units required for the full qualification are not completed then a Statement of Attainment will be issued for those units of competence that are completed successfully in full. A full qualification such as the Diploma or Advanced Diploma will not be issued until the remaining competencies are achieved by way of training, assessment or exemptions.</p> <p>A maximum of 75% of a qualification can be achieved via RPL. This is so long as the requirements of each competency unit are met along with any other stated criteria.</p> <p>Each unit of competency describes a specific task or skill and includes elements, performance standards and evidence requirements:</p> <ul style="list-style-type: none"> <li>• Elements of competence: the outcomes related to doing the job functions as described by the unit;</li> <li>• Performance standards describe the level of performance used by the assessor in judging for each outcome required to prove competence;</li> <li>• Evidence is the work documents and any assessment activities that are used to provide proof of the competency.</li> </ul>

## Methods of RPL

RPL can be achieved 3 ways-

1. RPL By Portfolio
2. RPL By Recognition of qualification or
3. RPL By Assessment,

RPL by Portfolio and RPL by Assessment are forms of assessment available within the AQTF and RPL by Recognition of Qualification is a means of recognising completed assessments and awards issued by another RTO.

The evidence that we collect for the purposes of this assessment will be verified. It must also satisfy the principles of assessment of ensuring it is authentic, sufficient, current and valid.

## 1. RPL by Portfolio

This option is available if you have no formal qualifications that cover the competencies required under the FNS04 Training Package but have considerable industry experience and are able to produce a portfolio of evidence to substantiate this against the required competencies.

### **FNS50804 Diploma of Financial Services (Financial Planning) / ASIC Accreditation**

This RPL method is referred to as "Individual Assessment" in ASIC Policy Statement 146 [PS146.52] In order to be granted an exemption under this method of RPL you:

1. Don't have recognised formal qualifications that meet the competencies; and
2. Have at least 5 of the most recent 8 years of relevant experience in the financial services industry sector you are applying for

### **FNS60404 Advanced Diploma of Financial Services (Financial Planning)**

In order to be granted an exemption under this method of RPL you:

1. Don't have recognised formal qualifications that meet the competencies; and
2. Have considerable relevant experience in the financial services industry sector you are applying for

If you satisfy the experience requirements outlined above you should then read the competencies, performance criteria and evidence requirements for each unit and decide if you can apply for RPL by submitting a portfolio of evidence of work samples.

For the portfolio of evidence, you will need to gather evidence to validate the achievement of all of the performance criteria listed for each unit. The types of evidence that you can submit include sample financial plans, file notes, certificates for previous training, job descriptions, duty statements, performance appraisals, and references from employers, supervisors and clients as well as products and documentation that you have developed.

The assessor assigned to you will undertake a review of the evidence you provide, and will a judgement on whether you have achieved the requirements for recognition. If there is not enough evidence to support a judgement of competence the assessor will contact you and ask for more evidence or provide you with advice on any further training that you might need to undertake to complete the assessment process.

If the evidence you produce does not satisfactorily show competence you may be asked to participate in a role-play, or answer questions related to the unit or undertake a practical task to further substantiate your claim

You will receive notification in writing when the assessor receives your

application and you will also receive written notification of your results.

Refer to the RPL by Portfolio Kit for further information on the competencies and performance criteria.

The portfolio of evidence must be submitted within 3 months to Pinnacle Financial Services Academy for assessment from the time of application.

You will be emailed the outcome of your application or further information requested within 21 days of receipt of the application.

**Fees (RPL by Portfolio)**

\$450 for the first subject

\$300 for subsequent subjects after the first

## 2. RPL by Recognition of Qualification

Under standard 5 of the Australian Quality Training Framework (AQTF) a Registered Training Organisation (RTO) must recognise and accept qualifications and Statements of Attainment issued by any other RTO in Australia. Pinnacle Financial Services Academy complies with this standard.

This is often referred to as 'Credit transfer' or 'exemption' and is an assessment process that assesses a qualification or other formal training outcomes and determines the extent to which it is equivalent to the required learning outcomes, competencies, or standards in a qualification.

This refers to the recognition of individual competencies that make up a particular qualification. RTOs generally do not recognise completion of partial units of competencies. Whilst recognition can be given for competencies achieved from another RTO, exemptions for full modules will only be given upon satisfactorily completing the competencies and the learning outcomes and content in Pinnacle Financial Services Academy's courses.

Pinnacle Financial Services Academy will recognise up to 75% of a qualification via RPL means.

**FNS50804 Diploma of Financial Services (Financial Planning) / ASIC Accreditation**

In order to be granted an exemption under this method of RPL the course must

1. Be listed on the ASIC Training register and
2. Covers the same competencies as Pinnacle recognised under the AQTF, or
3. Cover similar learning outcomes and content to that course offer by Pinnacle.

If the course is not listed on the ASIC Training Register you are not able to apply for RPL by Recognition of Qualification. You may be eligible for RPL by Assessment. The ASIC Training Register can be found at [www.asic.gov.au](http://www.asic.gov.au)

**FNS60404 Advanced Diploma of Financial Services (Financial Planning)**

In order to be granted an exemption under this method of RPL the course must

1. Covers the same competencies as Pinnacle recognised under the AQTF, or
2. Cover similar learning outcomes and content to that course offer by Pinnacle.

The documentation you provide should clearly show the level, learning outcomes, content, and assessment requirements.

To apply

1. Download the relevant RPL Form (Diploma or Advanced Diploma) from [www.pinnacle.edu.au](http://www.pinnacle.edu.au)

### 2. RPL by Recognition of Qualification cont/...

2. Provide a certified copy of your Statement of Attainment or Certificate of Completion
3. The above should show the competency units achieved and PS146 compliance units achieved (if a course under the AQTF)
4. If the course doesn't comply with national competency standards a course overview showing content and learning outcomes should be provided.
5. For the Diploma level print off details of the course from the ASIC Training Register

Photocopies of academic transcripts may be certified by a Justice of the Peace or other approved person. Do not send original documents. The above requirements should be faxed to 03 8621 6910

This study completed elsewhere must have been completed within the relevant life of the current Training Package. That is when the training package expires, so does the currency of the training.

If the training was completed more than 3 years ago you must provide evidence of ongoing training for the last three years in order to show that your knowledge and skill is current.

Pinnacle Financial Services Academy will confirm all qualifications with the issuing body.

You will be emailed the outcome of your application or further information requested within 14 days of receipt of the application.

#### **Fees (RPL by Recognition of Qualification)**

\$150 per subject

NOTE: Some subjects that are already determined as meeting the requirements automatically maybe charged at a lower rate

### 3. RPL by Assessments

With RPL by Assessment the assessment component of module must be completed including the assessment and project.

No course material or notes will be provided for RPL by Assessment.

This method is available if you:

- have not undertaken formal study that meets the criteria set out for RPL by Qualification; or
- Are not able to produce a portfolio of evidence; and
- believe you are able to demonstrate the competencies required to meet the standard required in the qualification

To apply

1. Download the relevant RPL Form (Diploma or Advanced Diploma) from [www.pinnacle.edu.au](http://www.pinnacle.edu.au)
2. Provide a copy of your resume outlining job roles job function and years in the industry
3. Provide copies of any formal or informal training you have completed

Photocopies of academic transcripts may be certified by a Justice of the Peace or other approved person.

Do not send original documents. The above requirements should be faxed to:

**Fax: 03 8621 6910**

You should firstly speak to your assessor; if you are still not satisfied then you

### 3. RPL by Assessments cont/...

should put your appeal in writing.

Your portfolio of evidence or any other transcripts or information supplied will not be returned to you after the assessment process is finished so do not provide us with any original certificates or materials that you wish to keep. All copies of prior qualifications and certificates or references must be certified as true copies of the originals by a Justice of the Peace.

If you have any queries regarding the RPL process that you would like to discuss before commencing development of your portfolio you can contact The Academy on: 1300 782 822.

#### **Fees (RPL by Assessment)**

\$290 per subject

#### **Pre 1995 Training**

ASIC Policy Statement 146.44 requires that where training is listed on the ASIC Register but was completed before 1 January 1995 advisers must show that their knowledge and skills are current, by evidence of ongoing training or supplementary gap training.

#### **Foreign Qualifications**

ASIC Policy Statement 146.45 recognises that while foreign qualifications may be accepted, advisers generally need to undertake a course on the ASIC Training Register to become familiar with the Australian regulatory requirements.

### Academic Appeals

If a student wishes to appeal an assessment outcome or procedural matter, a written request should be made to the Training and Program Manager outlining your reason as to why you believe your assessment outcome is not appropriate.

You may first wish to discuss your assessment outcome with your trainer / assessor.

If this outcome is unsatisfactory you may then you should state your case in writing within 10 days of receiving your results. There is no financial charge to lodge an appeal.

If you are not satisfied with the outcome of the initial appeal then a second appeal to the Managing Director and Appeal Committee is allowed. This Appeal Committee will consist of the Managing Director and a subject matter expert from outside Pinnacle Financial Services Academy. The decision of this committee is final.

Academic grievances should be put in writing. The Academic Appeal and Grievance form can be downloaded from the website: [www.pinnacle.edu.au](http://www.pinnacle.edu.au)

### Academic Misconduct

#### What is Academic Misconduct?

Academic misconduct refers to behaviour that may:

- Disrupt the learning environment,
- Be inappropriate towards a staff member or other student,
- Involve dishonesty or helping others to gain an unfair disadvantage in assessment tasks,
- Contradicts the Assessment Policies and Procedures set out in this guide,
- Result in misadventure during an examination
- Plagiarism content from material not referenced in the bibliography,

	<ul style="list-style-type: none"> <li>• Copy another student’s work, or</li> <li>• Involve lodging work completed by another person under your name</li> </ul>
<b>Plagiarism and Collusion</b>	<p>You are not to represent someone else’s ideas or work as your own. This includes:</p> <ul style="list-style-type: none"> <li>• Not referencing other people’s work</li> <li>• Copies or substantially copies another student’s work as your own</li> <li>• Substantially paraphrasing the course materials in your assessments.</li> </ul> <p>You are not to undertake any behaviour that purposely undermines a fair and just assessment system. This includes</p> <ul style="list-style-type: none"> <li>• The submission of an assessment that has already been submitted</li> <li>• Unauthorised access to assessment resources or inappropriate help from another person in relation to assessments</li> </ul> <p>The above policies apply to all students that have undertaken study previously, as well as current and future students.</p>

## Client Support

<b>Client Support at the Academy</b>	The Academy offers a number of services to you should you require further assistance or support with your studies. If we are unable to assist you directly The Academy will endeavour to assist you by seeking appropriate support.
<b>Flexible Study Modes</b>	Both the facilitated and distance programs allow you to work through the course materials at a pace suited to you. For each module, the first exam must be attempted within 3 months of the course material being dispatched to you and the entire module must be completed within 6 months of enrolment
<b>Course Material</b>	The introductory guide, supplied with the learning materials will describe how the module is structured and offers advice on how to approach the course. Where applicable, reading material is contained within the course material and further points of information are also provided, such as websites.
<b>Website</b>	The website <a href="http://www.pinnacle.edu.au">www.pinnacle.edu.au</a> should be your first contact point. The information will be updated and improved over time. Most forms are available from this website.
<b>Distance Education Trainer</b>	Students have unlimited access to a Distance Education Trainer via phone and email.
<b>Tele tutorials</b>	Tutorials or tele-tutorials are available upon demand to provide an opportunity to discuss topics within a module with a distance education trainer.
<b>Language Literacy And Numeracy</b>	If you have difficulties in this area you should contact your tutor to arrange a counselling session. Other arranges for further assistance can also be discussed such as an extension of examination time.
<b>Access And Equity</b>	You should notify us of any special considerations you may require with regards to access and equity at the time of enrolment. Pinnacle Financial Services Academy recognises AQF qualifications and Statements of Attainment issued by other Registered Training Organisations.
<b>Concerns &amp; Feedback</b>	Pinnacle Financial Services Academy encourages concerns, feedback and suggested improvements in relation to the services we provide to you. A form

	<p>maybe obtained from <a href="http://www.pinnacle.edu.au">www.pinnacle.edu.au</a> or email <a href="mailto:students@pinnacle.edu.au">students@pinnacle.edu.au</a>. We will acknowledge all written concerns, feedback and suggestions within 10 working days of receipt.</p>
<p><b>Complaints &amp; Grievances</b></p>	<p>If you have a complaint or a concern please speak up so something can be done to assist you. Usually the first person you should approach is the person whose behaviour is causing the problem or the person responsible for the area. You may approach a trainer or another staff member for advice and strategies to resolve the issue.</p> <p>If you are still dissatisfied with the outcome of your complaint or grievance, send a written report detailing your grievance to the Director of Pinnacle Financial Services Academy via post to: The Managing Director, PO Box 157, Broadway NSW 2007.</p> <p>Concerns or complaints may relate to delivery of the course, course material/resources, a staff member / other student or unfair treatment or behaviour or service standards.</p>
<p><b>Welfare &amp; Guidance</b></p>	<p>The College will assist the student through counselling and guidance if problems are experienced. All enquiries in the first instance should be directed to your facilitator if enrolled in a face to face course, or otherwise contact the Academy at <a href="mailto:students@pinnacle.edu.au">students@pinnacle.edu.au</a> to organise a meeting with a course mentor.</p>

## Student Responsibilities & Obligations

<p><b>What are Students Responsible for?</b></p>	<p>All students with Pinnacle Financial Services Academy must:</p> <ul style="list-style-type: none"> <li>• Maintain a high standard of behaviour while participating in facilitated training sessions and in the vicinity of the Academy's offices/ training site; and</li> <li>• Comply with The Academy's rules and requirements, as laid out in this Student Information Guide and updated on our website.</li> </ul> <p>You are responsible for:</p> <ul style="list-style-type: none"> <li>• Assessment items are submitted by the due date, unless an extension has been granted for exception circumstances. Any application for extension of assessment time should be made 2 weeks prior to the due date of completion of assessment</li> <li>• Application for exemption must be made before the required date</li> <li>• Checking that commitments such as holidays, work, personal do not clash with assessment dates</li> <li>• Punctuality – ensuring you arrive on time and return from breaks on time.</li> <li>• Notifying the client services team if changing email address, name, address or phone number.</li> <li>• Notifying client services if you intend to withdraw from study</li> <li>• Mobile phones are to be switched off during facilitated sessions.</li> <li>• Maintaining an appropriate dress code</li> <li>• Maintaining your obligation to comply with Pinnacle Financial Services Academy rules in relation to workplace health and safety and misconduct.</li> </ul>
<p><b>Coming to the Academy in Person</b></p>	<p><b>Theft or Missing Property</b></p> <p>You are responsible for your own belongings. If you believe your belongings have been stolen it is your responsibility to report the matter to the police. If you wish a staff member from PFSA may assist. Any alleged theft of student belongings</p>

### Coming to the Academy in Person cont/...

should also be reported to a staff member who can then alert other staff and students to exercise caution and report suspicious behaviour.

#### **Smoking Policy**

No smoking is allowed in the building whatsoever, or wherever Non Smoking signs are displayed.

#### **Workplace Health & Safety**

To meet its obligations under the Workplace Health and Safety Act, its Regulations and Standards and to assist you in meeting your obligations, Pinnacle Financial Services Academy has implemented an effective workplace health and safety program.

#### **Dress Code**

Dress code for facilitated courses is smart casual. Dress code excludes tank tops, singlets, thongs or scuffs.

#### **Parking**

Off site parking is available for a small fee at local parking stations is available.

## Code Of Academic Practice

As a Registered Training Organisation, Pinnacle Financial Services Academy is required to operate within the national standards and principles of the Australian Quality Training Framework (AQTF).

All staff are committed to this Code of Practice and will strive at all times to meet the Academy's aims and objectives for the provision of quality education and training services.

### Access and Equity

Pinnacle Financial Services Academy is committed to integrating Access and Equity Principles within all our services that we provide to our clients. All staff are committed to respecting the rights of our clients and provides information, advice and support that is consistent with our core values, Code of Practice and equal opportunity legislation.

To assist with diversity of student needs, staff may assess the extent to which a student is likely to achieve the competency standards and outcomes of the course. Allowable adjustments and support may be made to assessments or training facilities for students who have an impairment. Students are encouraged to raise any concerns regarding access and equity with any of our staff members.

Regardless of cultural background, gender, sexuality or disability, you have the right to study in an environment that is free from discrimination and harassment and to be treated in a fair and considerate manner in both the training environment and in relation to our policies and procedures. Students should report any problems to a staff member.

### Assessment and Training Standards

Pinnacle Financial Services Academy's trainers and assessors and maintain qualifications and experience to deliver and assess at a level appropriate to the qualification they are facilitating. We ensure our staff undertake professional development activities in relation to their roles.

Our flexible approach to learning and assessment is documented within our Student Information Guide and forms part of our learning and assessment strategies. These are appropriate for the relevant training package and Pinnacle Financial Services Academy's scope of registration

<b>Marketing and Advertising</b>	Marketing of our courses is done in an accurate and ethical manner. We will only promote and market those services (qualifications) for which we are authorised to deliver. We use recognised training logos only in accordance with the appropriate authority's permission and within their guidelines.
<b>Language, Literacy and Numeracy</b>	The courses are written for participants of the financial services industry and are written in English. Students requiring assistance in this area maybe referred to external stakeholders at their own cost.
<b>Appeals, complaints &amp; grievances</b>	<p>We will not tolerate harassment or behaviour that doesn't respect the rights of other students, staff members or any other participant in our training or business practices. This includes bullying and discrimination.</p> <p>If at any time a participant is dissatisfied with their results, they have the right to appeal an assessment decision. This should be put in writing using the process described in this Student Information Guide.</p>
<b>Disciplinary Procedures</b>	Pinnacle Financial Services Academy aims to ensure all participants get the maximum benefit from our courses. Any individual displaying disruptive or inconsiderate behaviour may be asked to leave the session and/ or course. Such behaviour may include cheating, continual interruptions, offensive language, being disrespectful to staff or students, non participation, sexual harassment, acting in an unsafe manner or continual late arrival.
<b>Client Support &amp; Services</b>	<p>Pinnacle Financial Services Academy aims to provide quality service, efficient responses, accurate information and timely issue of qualifications.</p> <p>Support and services we offer includes Recognition of Prior Learning (RPL) Assessment, the choice of a face to face or distance education program, flexible attendance patterns, training needs analysis, information contained on the website and other marketing material, pre course interviews/ discussions, email and phone assistance by trainers. Trainers also remain back for up to one hour after classes for any questions from students.</p> <p>We will ensure information regarding our policies and procedures including fees, course structure and vocational outcomes, assessment strategy are circulated and understood by both staff and clients. We ensure that clients receive this information prior to enrolment. Such information is available on our web site at <a href="http://www.pinnacle.edu.au">www.pinnacle.edu.au</a> and in the Student Information Guide.</p> <p>For facilitated courses, an induction is provided on the first morning of training. The trainer will be the first point of contact should you require any support or guidance. Your trainer will then take appropriate steps to resolve any issues.</p>

## Privacy Policy

<b>Pinnacle's Privacy Policy</b>	<p>Pinnacle Financial Services Academy requires certain information from you to provide our services and manage the education process. Whilst we aim to inform you of any upcoming events and new courses, we respect your decision to decline receiving such information.</p> <p>We only use the information collected directly for the service we are providing to you. This includes passing on certain information about you to our direct service providers such as couriers.</p> <p>Feedback or Questions</p> <p>Please contact us on <a href="mailto:students@pinnacle.edu.au">students@pinnacle.edu.au</a> or phone on (02) 9280 4966.</p>
<b>What information is collected?</b>	Pinnacle Financial Services Academy collects personal information from students including name, address, contact details etc. We specifically use this information for the purpose it was collected – the provision of training courses, products and services. We collect personal information in a variety of ways including:

## Student Information Guide

	<ul style="list-style-type: none"> <li>• Submission and processing of enrolment forms,</li> <li>• A request received for further information or enquiries in relation to your individual circumstances,</li> <li>• You request to be placed on a mailing list, or</li> <li>• Financial details are recorded to process payment for courses</li> </ul> <p>You can request to be removed from a mailing list by emailing the Academy at <a href="mailto:unsubscribe@pinnacle.edu.au">unsubscribe@pinnacle.edu.au</a>.</p>
<b>Employer or third party disclosure</b>	<p>If your employer or other interested party requires a copy of your results, we require a signed disclosure from you before we can release information to a third party. The disclosure form can be obtained from <a href="http://www.pinnacle.edu.au">www.pinnacle.edu.au</a>.</p>
<b>What is your information used for?</b>	<p>Your information is used to provide you with training and education services and also:</p> <ul style="list-style-type: none"> <li>• Keep you up to date with Pinnacle Financial Service Academy's products and latest industry news, and</li> <li>• Assist with</li> <li>• Improvements in our systems and processes</li> <li>• Training and coaching of staff</li> </ul>
<b>What information is collected?</b>	<p>We only retain your information for the purposes described above. Our database and storage mechanisms have in place suitable security and privacy measures to protect your information. This includes staff and confidentiality requirements as well as access restrictions.</p> <p>Where time limited storage requirements apply we comply with the required legislation by maintaining certain information.</p>
<b>Can I access my information?</b>	<p>You are able to access your information that we have on file following a written request. In order to assist us to meet your request please provide as much information as possible as to the nature of the information required and the purpose so we can best meet your needs.</p> <p>If you believe your information is incorrect or out of date please inform us so we may ensure it is corrected. Generally there is no fee to access your personal information, however depending on the nature of the request there maybe a charge to process the request.</p>

## Disclaimer

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sought.

### Contact details

#### InterPrac (Head Office)

Level 3  
29 – 33 Palmerston Crescent  
South Melbourne VIC 3205  
Phone: 1800 700 666  
Phone: 03 9209 9777  
Fax: 03 9209 9770  
Website: [www.interprac.com.au](http://www.interprac.com.au)  
Email: [info@interprac.com.au](mailto:info@interprac.com.au)

#### Pinnacle Financial Services Academy (Melbourne Office)

68-72 York Street  
South Melbourne  
VIC 3205  
  
Booking Enquiries: 1300 782 822  
Fax: (03) 8621 6910

#### Pinnacle Financial Services Academy (Sydney Office)

Suite 654  
Level 6  
3 Smail Street  
Broadway NSW 2007  
  
Postal: PO Box 157, Broadway NSW 2007  
Phone: (02) 9280 4966  
Fax (02) 9280 4998