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**CASE STUDY 1 – 21 SEPTEMBER 2023**

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**FACTS OF THE CASE STUDY**

You are an authorised Category I Financial Service Provider who runs your own financial planning practice as a natural person. You do not receive or hold client financial products or funds of or on behalf of a client.

Richard De Beer, aged 46, and his wife, Mary De Beer, aged 44, have met with you for the first time to discuss several issues that require clarification. Richard and Mary are married in community of property. They have two sons, Lucas (who is a chemical engineer, 22 and not financially dependent on his parents) and Alexi (a 15-year-old Grade 9 learner).

**Richard's Employment at Great Works (Pty) Ltd.**

Richard has dedicated 12 years of his professional life to his position at Great Works (Pty) Ltd, a tenure that has been both rewarding and challenging. However, he increasingly feels that he has hit a career plateau within the organisation, seeing minimal opportunities for further professional or personal growth. Despite his proactive approach to try and elevate his department, his suggestions for innovative strategies have unfortunately fallen on deaf ears, often being dismissed by management as overly ambitious and impractical. This has left him contemplating his long-term prospects at the company. As of now, Richard enjoys a fairly comfortable remuneration package, earning R80,000 per month. He is a contributing member of the Great Works pension fund, which, after his years of consistent contributions, has grown to a respectable R 1,736,685. Nonetheless, the stagnant work environment has Richard

# Cfp Case Study Answers

**Annelies Wilder-Smith**

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**Model Driven Engineering Languages and Systems** Jon Whittle, Tony Clark, Thomas Kühne, 2011-10-12 This book constitutes the refereed proceedings of the 14th International Conference on Model Driven Engineering Languages and Systems MODELS 2011 held in Wellington New Zealand in October 2011 The papers address a wide range of topics in research foundations track and practice applications track For the first time a new category of research papers vision papers are included presenting outside the box thinking The foundations track received 167 full paper submissions of which 34 were selected for presentation Out of these 3 papers were vision papers The application track received 27 submissions of which 13 papers were selected for presentation The papers are organized in topical sections on model transformation model complexity aspect oriented modeling analysis and comprehension of models domain specific modeling models for embedded systems model synchronization model based resource management analysis of class diagrams verification and validation refactoring models modeling visions logics and modeling development methods and model integration and collaboration

**A Blueprint for Greenhouse Gas Reduction** Rengasamy Kasinathan, Arun Kanchan, 2025-09-30 This comprehensive book details greenhouse gas GHG emissions across a range of sources sectors and countries with particular emphasis on the United States and other developed nations It presents an in depth analysis covering the roles of industries policymakers and regulatory frameworks in contributing to and mitigating GHG emissions The authors discuss emission measurement and monitoring methodologies supported by real life case studies illustrating how corporations policymakers and industry leaders can implement responsible decarbonization strategies Additionally it covers the critical verification aspect of enforcing climate policies and regulations Features Provides a detailed sector wise breakdown of GHG emissions across energy transportation industry and agriculture Explains the scientific basis of emissions and their regulatory frameworks governing them under global agreements such as the Paris Agreement and U S EPA policies Presents recommendations for energy efficient strategies and key actions that industries and policymakers can adopt to reduce GHG emissions Highlights AI big data and IoT as tools for carbon monitoring and emission tracking Offers guidance for professionals and scholars on estimating emissions and implementing reduction methods at both organizational and policy levels This book is essential for environmental and energy professionals policymakers corporate sustainability officers researchers and industry leaders engaged in emissions reduction regulatory compliance and climate policy It is also a valuable resource for EHS personnel facility administrators students and faculty studying and teaching the environmental impacts of GHG emissions

**Advances in Carbon Management Technologies** Subhas Sikdar, Frank Princiotta, 2020-03-19 Advances in Carbon Management Technologies comprises 43 chapters contributed by experts from all over the world Volume 1 of the book containing 23 chapters discusses the status of technologies capable of yielding substantial reduction of carbon dioxide emissions from major combustion sources Such technologies include renewable energy sources that can replace fossil fuels

and technologies to capture CO<sub>2</sub> after fossil fuel combustion or directly from the atmosphere with subsequent permanent long term storage The introductory chapter emphasizes the gravity of the issues related to greenhouse gas emissions global temperature correlation the state of the art of key technologies and the necessary emission reductions needed to meet international warming targets Section 1 deals with global challenges associated with key fossil fuel mitigation technologies including removing CO<sub>2</sub> from the atmosphere and emission measurements Section 2 presents technological choices for coal petroleum and natural gas for the purpose of reducing carbon footprints associated with the utilization of such fuels Section 3 deals with promising contributions of alternatives to fossil fuels such as hydropower nuclear solar photovoltaics and wind Chapter 19 of this book is freely available as a downloadable Open Access PDF at <http://www.taylorfrancis.com> under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license Routledge Handbook of Foreign Policy Analysis Methods Patrick A Mello, Falk Ostermann, 2022-12-26 The disintegration and questioning of global governance structures and a re orientation toward national politics combined with the spread of technological innovations such as big data social media and phenomena like fake news populism or questions of global health policies make it necessary for the introduction of new methods of inquiry and the adaptation of established methods in Foreign Policy Analysis FPA This accessible handbook offers concise chapters from expert international contributors covering a diverse range of new and established FPA methods Embracing methodological pluralism and a belief in the value of an open discussion about methods assumptions and diverging positions it provides new state of the art research approaches as well as introductions to a range of established methods Each chapter follows the same approach introducing the method and its development discussing strengths requirements limitations and potential pitfalls while illustrating the method's application using examples from empirical research Embracing methodological pluralism and problem oriented research that engages with real world questions the authors examine quantitative and qualitative traditions rationalist and interpretivist perspectives as well as different substantive backgrounds The book will be of interest to a wide range of scholars and students in global politics foreign policy and methods related classes across the social sciences Chapters 4 25 and 32 of this book are available for free in PDF format as Open Access from the individual product page at [www.routledge.com](http://www.routledge.com) It has been made available under a Creative Commons Attribution Non Commercial No Derivatives 4.0 license Rattiner's Review for the CFP(R) Certification Examination, Fast Track Study Guide Jeffrey H. Rattiner, 2003-07-30 A CFP Study Guide that delivers what you need to succeed This quick study guide for candidates preparing to take the CFP Certification Examination covers the bare bones essentials needed to pass this challenging exam in a logical and easy to absorb manner Covering some of the most important disciplines of financial planning insurance employee benefit investment income tax retirement estate and general planning this text provides a no nonsense approach to studying that includes A highly logical and efficient format An in depth outline of core essentials Explanations of all relevant exposures complete with solutions and practical examples Key

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**Proceedings ... SPE Annual Technical Conference and Exhibition** Society of Petroleum Engineers (U.S.). Technical Conference and Exhibition, 1993 Personal Financial Planning Cases and Applications James F. Dalton, Michael A. Dalton, 2003

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*ServSafe? Coursebook with Exam Answer Sheet* National Restaurant Association Educational Foundation, 2001-05-30 This all inclusive book provides a wealth of food safety information and supplies functional guidance on food quality maximum storage periods and crisis management It conveys to employees and managers the principles necessary to maintain food safety in an operation and how to protect against foodborne illness outbreaks More than 1.3 million professionals have been certified through the ServSafe Food Protection Manager Certification Examination ServSafe is a registered trademark of the National Restaurant Association Educational Foundation

**Function Point Analysis** David Garmus, David E. Herron, 2001 Function Point Analysis Measurement Practices for Successful Software Projects is a comprehensive presentation of the principles of function point analysis FPA and a guide to its effective use in managing the development and deployment of software Written for both information technology IT practitioners and managers it describes how to use this proven but underutilized software sizing metric to achieve successful software projects Completely up to date the book introduces the latest rules and guidelines released in the International Function Point Users Group IFPUG Counting Practices Manual 4.1 Function Point Analysis presents fundamental counting techniques for basic to advanced technologies It explains the calculations for determining function point size an indication of a software application's overall functionality and complexity Moving beyond mechanics the book features the most common uses of FPA and reveals experience based techniques for applying the methodology with success The book covers such important topics as An overview of FPA for the IT executive A description of software measurement relating size to other software metrics Sizing data and transactional functions The application of general system characteristics Counting object oriented Web based client server and GUI

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