PGIM
India Mutual Fund

Retirement Readiness

Certification

EDUCATION PARTNER

CIEL CENTRE FOR INVESTMENT EDUCATION & LEARNING

Most of us are experts at bringing in investments and focusing on the acquisition phase of a persons' 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

The Retirement Readiness Certification is brought to you by PGIM India Mutual Fund & CIEL, to build competency in the area of retirement. This certification aims to help you, by enhancing the quality of interactions you can have with your clients and making the right recommendations relevant to the distribution phase of your client's life. The Retirement Readiness Certification brought to you by PGIM India Mutual Fund & CIEL, is a relevant program that has the power to qualitatively alter retirement related conversations, by bringing in retirement concepts in a very practical format.

SUITABLE FOR THOSE WHO WANT TO

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

COURSE CONTENT

Retirement income need & objectives

Integrate understanding of products and strategy

Recommend appropriate tax-efficient retirement income options

COURSE OUTLINE

1 **The Retirement Mindset**
The need and urgency for retirement solutions

2 **Retirement Principles and Products**
An introduction to retirement solutions, both traditional and modern

3 **Execution of Retirement Solutions**
Well-rounded retirement solutions encompassing the entire spectrum of products, including the distribution phase.

4 **Financial Dashboard**
Covers the Retirement Math and relevant calculators

5 **Converting Corpus into Income**
Provides insights into designing optimal retirement income streams

COURSE STRUCTURE

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

DURATION

- 2 Month online certification (SELF STUDY)

ELIGIBILITY

- Empaneled distributors of PGIM India Asset Management Pvt. Ltd.

  If you are not empaneled with PGIM India Mutual Fund then you can empanel online in a few minutes at: pgimindiamf.com/empanelment

COURSE FEES

- COURSE FEES : RS.10,500 (INCLUSIVE OF GST)
- PGIM INDIA DISCOUNT : RS.6,500
- REGISTER AND PAY : RS.4,000

EXAM

- The Certification exam will be held once a month at NSE IT centres across locations. Exam dates will be intimated on registering for online exam.

  Fees for the first attempt is included in the course fees, subsequent attempts will be charged at Rs 500 per attempt inclusive of tax.

PGIM India Mutual Fund

About PGIM India Mutual Fund

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based Prudential Financial, Inc. (PFI). With operations in the United States, Asia, Europe and Latin America, PFI has provided customers with a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management.

PGIM is the global investment management business of PFI, one of the top 10 investment managers with over USD 1.2 trillion[1] in asset under management. PGIM offers a wide range of actively managed asset classes and investment styles including Equities, Fixed Income and Real Estate. It has its presence across 15 countries in 37 offices with over 1,200+ 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. We manage 18 open-ended funds operated by 16 investment professionals. In addition to managing our investors assets through domestic Mutual Funds, we also offer Offshore Funds and Portfolio Management Services. The fund house leverages the strength and stability of PGIM's 140-year legacy to build on its decade long history in India.

[1] *Includes all assets managed by PGIM, the principal management business of Prudential Financial Inc. (PFI). Asset include 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.*

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. We have conducted Wealth Management Certification Programs since 2007. CIEL's Wealth Management Advance Certification is accredited by NISM under the RIA guidelines. Trained over 12000 private bankers, advisors and relationship managers.

To Register for the Retirement Readiness Certification

Visit: pgimindiamf.com/retirement

Speak to your PGIM India MF Relationship Manager

In case of any queries email: partnerdesk@pgimindia.com

The Retirement Readiness Certification is being offered by PGIM India Mutual Fund and Centre for Investment Education & Learning (CIEL), 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.