



FINC20026 Superannuation and Wealth Planning

Term 1 - 2020

Profile information current as at 14/12/2025 12:39 pm

All details in this unit profile for FINC20026 have been officially approved by CQUniversity and represent a learning partnership between the University and you (our student). The information will not be changed unless absolutely necessary and any change will be clearly indicated by an approved correction included in the profile.

Corrections

Unit Profile Correction added on 26-03-20

The end of term examination has now been changed to an alternate form of assessment. Please see your Moodle site for details of the assessment.

General Information

Overview

In this unit you will cover the core concepts relating to superannuation and wealth planning. Using client scenarios and financial planning software, you will explore a broad range of superannuation strategies including the relevant tax treatments, legislation and self-managed superannuation options. The unit also focuses on the evaluation of risk and selection of appropriate investment products which can apply to diversified superannuation and non-superannuation wealth planning. You will also apply risk evaluation and investment product selection to diversified superannuation and non-superannuation wealth planning.

Details

Career Level: *Postgraduate*

Unit Level: *Level 8*

Credit Points: 6

Student Contribution Band: 10

Fraction of Full-Time Student Load: 0.125

Pre-requisites or Co-requisites

There are no requisites for this unit.

Important note: Students enrolled in a subsequent unit who failed their pre-requisite unit, should drop the subsequent unit before the census date or within 10 working days of Fail grade notification. Students who do not drop the unit in this timeframe cannot later drop the unit without academic and financial liability. See details in the [Assessment Policy and Procedure \(Higher Education Coursework\)](#).

Offerings For Term 1 - 2020

- Online

Attendance Requirements

All on-campus students are expected to attend scheduled classes – in some units, these classes are identified as a mandatory (pass/fail) component and attendance is compulsory. International students, on a student visa, must maintain a full time study load and meet both attendance and academic progress requirements in each study period (satisfactory attendance for International students is defined as maintaining at least an 80% attendance record).

Website

[This unit has a website, within the Moodle system, which is available two weeks before the start of term. It is important that you visit your Moodle site throughout the term. Please visit Moodle for more information.](#)

Class and Assessment Overview

Recommended Student Time Commitment

Each 6-credit Postgraduate unit at CQUniversity requires an overall time commitment of an average of 12.5 hours of study per week, making a total of 150 hours for the unit.

Class Timetable

[Regional Campuses](#)

Bundaberg, Cairns, Emerald, Gladstone, Mackay, Rockhampton, Townsville

[Metropolitan Campuses](#)

Adelaide, Brisbane, Melbourne, Perth, Sydney

Assessment Overview

1. **Practical Assessment**

Weighting: 50%

2. **Examination**

Weighting: 50%

Assessment Grading

This is a graded unit: your overall grade will be calculated from the marks or grades for each assessment task, based on the relative weightings shown in the table above. You must obtain an overall mark for the unit of at least 50%, or an overall grade of 'pass' in order to pass the unit. If any 'pass/fail' tasks are shown in the table above they must also be completed successfully ('pass' grade). You must also meet any minimum mark requirements specified for a particular assessment task, as detailed in the 'assessment task' section (note that in some instances, the minimum mark for a task may be greater than 50%). Consult the [University's Grades and Results Policy](#) for more details of interim results and final grades.

CQUniversity Policies

All University policies are available on the [CQUniversity Policy site](#).

You may wish to view these policies:

- Grades and Results Policy
- Assessment Policy and Procedure (Higher Education Coursework)
- Review of Grade Procedure
- Student Academic Integrity Policy and Procedure
- Monitoring Academic Progress (MAP) Policy and Procedure – Domestic Students
- Monitoring Academic Progress (MAP) Policy and Procedure – International Students
- Student Refund and Credit Balance Policy and Procedure
- Student Feedback – Compliments and Complaints Policy and Procedure
- Information and Communications Technology Acceptable Use Policy and Procedure

This list is not an exhaustive list of all University policies. The full list of University policies are available on the [CQUniversity Policy site](#).

Previous Student Feedback

Feedback, Recommendations and Responses

Every unit is reviewed for enhancement each year. At the most recent review, the following staff and student feedback items were identified and recommendations were made.

Feedback from Email from Student

Feedback

Students did not seem to find navigating Moodle easy and they found the textbook resource too advanced or in some instances, failed to realise they needed to use the prescribed resources for this unit.

Recommendation

Unit coordinator will spend more time teaching students using a video recording where to find the resources on Moodle and how to navigate Moodle. Furthermore, the video will include information highlighting to students that they can access copies of the additional readings from the Library without having to go to the expense of purchasing any books.

Unit Learning Outcomes

On successful completion of this unit, you will be able to:

1. Apply key concepts in prudential supervision of Australian superannuation and apply to a diverse range of superannuation accumulation and withdrawal problems
2. Analyse the problems affecting superannuation wealth in Australia and the impact on providing advice
3. Construct investment portfolios using domestic and international financial products to solve wealth planning problems
4. Calculate superannuation and wealth planning outcomes using financial planning software and tools
5. Assess the financial investment values and capacities of a wide range of clients in the development of wealth plans.

This unit has been designed to conform to the accreditation requirements of the Financial Planning Education Council.













Alignment of Learning Outcomes, Assessment and Graduate Attributes

 N/A Level	 Introductory Level	 Intermediate Level	 Graduate Level	 Professional Level	 Advanced Level
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Alignment of Assessment Tasks to Learning Outcomes

Assessment Tasks	Learning Outcomes				
	1	2	3	4	5
1 - Practical Assessment - 50%		•	•	•	•
2 - Examination - 50%	•		•		•

Alignment of Graduate Attributes to Learning Outcomes

Graduate Attributes	Learning Outcomes				
	1	2	3	4	5
1 - Knowledge					
2 - Communication					
3 - Cognitive, technical and creative skills					
4 - Research					
5 - Self-management					
6 - Ethical and Professional Responsibility					
7 - Leadership					
8 - Aboriginal and Torres Strait Islander Cultures					

Alignment of Assessment Tasks to Graduate Attributes

Assessment Tasks	Graduate Attributes							
	1	2	3	4	5	6	7	8
1 - Practical Assessment - 50%								
2 - Examination - 50%								

Textbooks and Resources

Textbooks

FINC20026

Prescribed

Financial Planning in Australia 2019 Essentials Edition

Edition: 2019 (2019)

Authors: Sharon Taylor

LexisNexis Butterworths

Australia

ISBN: 9780409349047

Binding: Paperback

FINC20026

Supplementary

Australian Superannuation Handbook 2019-20

Edition: 78th (2019)

Authors: Stuart C Jones

Thomson Reuters

Sydney , NSW , Australia

ISBN: 9780864697943

Binding: Paperback

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Supplementary

Financial Planning

Edition: 2nd (2018)

Authors: Warren McKeown, Mike Kerry & Marc Olynyk

John Wiley & Sons Australia, Ltd

Milton , Queensland , Australia

ISBN: 9781118644836

Binding: Paperback

Additional Textbook Information

Availability of an [eBook version of the Prescribed textbook *Financial Planning in Australia 2019 Essentials Edition*](#)

If you prefer a paper text, all three can be purchased from the CQUni Bookshop here: <http://bookshop.cqu.edu.au> (search on the Unit code)

[View textbooks at the CQUniversity Bookshop](#)

IT Resources

You will need access to the following IT resources:

- CQUniversity Student Email
- Internet
- Unit Website (Moodle)
- XPlan software to complete Practical Assessment 1

Referencing Style

All submissions for this unit must use the referencing style: [American Psychological Association 6th Edition \(APA 6th edition\)](#)

For further information, see the Assessment Tasks.

Teaching Contacts

Angelique McInnes Unit Coordinator
a.mcinnnes@cqu.edu.au

Schedule

Week 1 - 09 Mar 2020

Module/Topic	Chapter	Events and Submissions/Topic
Wealth Planning 5 – Constructing Investment strategy advice	4	<ol style="list-style-type: none">1. Please refer to the study guide for details of the unit2. For your assessment download the three files in the Assessment folder on Moodle.3. Start unpacking the assessment case study.4. Use the Q&A Forum on Moodle if you are unsure about any content and assessment issue.5. Complete self-study questions

Week 2 - 16 Mar 2020

Module/Topic	Chapter	Events and Submissions/Topic
The Superannuation Environment	1, 2 and 9	<ol style="list-style-type: none">1. Please refer to the study guide for the exact pages to refer to for each chapter.2. Complete self-study questions3. For the assessment spend time considering the Fact Find document and getting to Know Your Client scenario.4. Look at the Statement of Advice to see what is expected of you during the assessment so that you can plan your time carefully.5. Create a timeline plan of how you are going to complete this assessment.6. Then complete the sections of the SOA titled 'Your goals and objectives' and 'Your risk tolerance' sections of the SOA.

Week 3 - 23 Mar 2020

Module/Topic	Chapter	Events and Submissions/Topic
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Accumulation Strategies -
Superannuation funds, MySuper,
Contributions and
Superannuation Guarantee and
Taxation of Superannuation
funds

2, 9 and 12

1. Please refer to the study guide for the exact pages to refer to for each chapter.
2. Complete self-study questions
3. For the assessment complete the '**Our Recommended Superannuation Strategies**' section by reviewing the Fact Find, the client's goals, needs and risk tolerance and linking these to what investment strategy/ies you believe are achieve them.
4. Ask for help during the Zoom drop-in sessions and/or the Moodle Q&A forums to clarify any matter in the unit's content and assessment.

Week 4 - 30 Mar 2020

Module/Topic	Chapter	Events and Submissions/Topic
Withdrawal of superannuation & taxation of benefits	12	<ol style="list-style-type: none"> 1. Please refer to the study guide for the exact pages to refer to for each chapter. 2. Complete self-study questions 3. For the assessment focus on completing the 'Our Superannuation Product Recommendations' section of the SOA using the prompts/questions within the SOA to develop and document your research data you collected to make appropriate superannuation investment strategy recommendations to the clients

Week 5 - 06 Apr 2020

Module/Topic	Chapter	Events and Submissions/Topic
Payment of death benefits, pensions and annuities, family law and superannuation, including employment termination payments	12 and 14	<ol style="list-style-type: none"> 1. Please refer to the study guide for the exact pages to refer to for each chapter. 2. Complete self-study questions 3. For the assessment continue working through the SOA methodically. While working on the product recommendations, also consider 'Replacement and alternative product recommendations' of the SOA. 4. For your assessment follow the guidelines in the grading rubrics carefully.

Vacation Week - 13 Apr 2020

Module/Topic	Chapter	Events and Submissions/Topic
Catching up and Assessment Completion		<ol style="list-style-type: none"> 1. Catch up on weekly readings audio lectures and self-study questions 2. Work on your Practical Assessment

Week 6 - 20 Apr 2020

Module/Topic	Chapter	Events and Submissions/Topic
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Overview & regulation of SMSFs (self-managed superannuation funds) 3 and 9

1. Please refer to the study guide for the exact pages to refer to for each chapter.
2. Complete self-study questions
3. For the assessment you should be at the stage of completing the **'Recommended asset allocation'** as well as making a start on the **'Financial outcomes of our recommended strategies'**

Week 7 - 27 Apr 2020

Module/Topic	Chapter	Events and Submissions/Topic
SMSF investment rules, pension and annuities	9 and 11	<ol style="list-style-type: none"> 1. Please refer to the study guide for the exact pages to refer to for each chapter. 2. Complete self-study questions 3. For the assessment complete the 'Cost of our advice' section of the SOA and start finalising the 'Supporting information and Annexures'.

Week 8 - 04 May 2020

Module/Topic	Chapter	Events and Submissions/Topic
Wealth Planning 1 – Investors, Investment Frameworks and Market Efficiency	1, 2, 6 and 7	<ol style="list-style-type: none"> 1. Please refer to the study guide for the exact pages to refer to for each chapter. 2. Complete self-study questions 3. For the assessment finalise your Statement of Advice document ready for submission

Week 9 - 11 May 2020

Module/Topic	Chapter	Events and Submissions/Topic
Wealth Planning 2 – Portfolio theory and construction - Defensive and Growth	6 and 7	<ol style="list-style-type: none"> 1. Assessment is due this week 2. Please refer to the study guide for the exact pages to refer to for each chapter. 3. Complete self-study questions 4. Prepare for the exams <p>SUPERANNUATION AND WEALTH PLANNING (PRACTICAL ASSESSMENT 50%) Due: Week 9 Friday (15 May 2020) 11:45 pm AEST</p>

Week 10 - 18 May 2020

Module/Topic	Chapter	Events and Submissions/Topic
Wealth Planning 3 – Managed Funds, Platforms and Wraps	8	<ol style="list-style-type: none"> 1. Please refer to the study guide for the exact pages to refer to for each chapter. 2. Complete self-study questions 3. Prepare for the exams 4. Complete the student evaluation

Week 11 - 25 May 2020

Module/Topic	Chapter	Events and Submissions/Topic
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Wealth Planning 4 – Gearing & Leveraging Strategies

7

1. Please refer to the study guide for the exact pages to refer to for each chapter.
2. Complete self-study questions
3. Prepare for the exams
4. Complete the student evaluation if you have not done so

Week 12 - 01 Jun 2020

Module/Topic	Chapter	Events and Submissions/Topic
Wealth Planning 5 – Portfolio Evaluation and Review	8	<ol style="list-style-type: none">1. Please refer to the study guide for the exact pages to refer to for each chapter.2. Complete self-study questions3. Prepare for the exams4. Complete the Student evaluation if you have not done so

Review/Exam Week - 08 Jun 2020

Module/Topic	Chapter	Events and Submissions/Topic
All the best for the exams		

Exam Week - 15 Jun 2020

Module/Topic	Chapter	Events and Submissions/Topic
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Assessment Tasks

1 SUPERANNUATION AND WEALTH PLANNING (PRACTICAL ASSESSMENT 50%)

Assessment Type

Practical Assessment

Task Description

This is an **individual** assessment.

Important detailed information for your assessment is on the Moodle site.

Before you begin please read the:

1. instructions for completing and submitting your assessment.
2. case study background.

Task requirements:

1. Identify the client's objectives, needs and financial situation by reviewing the case study background, fact find and risk profile information provided.
2. If you choose to use XPlan, input this information into XPlan software so that you can model the various strategies within XPlan.
3. Prepare a written Statement of Advice using the template provided and financial planning software [XPlan, Microsoft-Excel and/or related software] The software is available to you via Moodle.
4. Using the analysis questions provided within the Statement of Advice template, develop and document appropriate superannuation and wealth planning strategies and recommendations to achieve the client's retirement goals.

We provide:

1. Instructions document to complete the assessment with grading rubrics
2. Completed fact find and risk profile document assumedly obtained during a meeting with the client that has already taken place.
3. Statement of Advice template, which you must complete to be graded.
4. Data analysis questions within the Statement of Advice to assist preparing the Statement of Advice document.

From the above task, it is clear this is a practical assessment dealing with a real world financial planning client superannuation need. Please start this assessment as soon as possible, because for some of you it will require learning

numerous new skills. Learning how to use new software [for instance, XPlan] may need sometime and practice. Your unit coordinator is available via Moodle discussion forum and Q&A forum, as well as Zoom drop-in sessions mobile phone messaging.

Please refer to Moodle and download all three files relating to this Assessment requirements. Please read these documents carefully.

Email your unit coordinator directly to address any personal matters, concerns or difficulties during the term is encouraged.

Assessment Due Date

Week 9 Friday (15 May 2020) 11:45 pm AEST

Submission via Moodle

Return Date to Students

Week 10 Friday (22 May 2020)

Feedback via Moodle

Weighting

50%

Assessment Criteria

We award marks for completing a Statement of Advice (SOA) Microsoft-Word template provided covering the following sections of the SOA.

1. Introduction (Table of Contents)
2. Your goals and objectives
3. Scope of your advice
4. Your tolerance to risk
5. Retirement funding
6. Summary of our Advice in a Strategy Map
7. Our Recommended Superannuation Strategies
8. Our Superannuation Product Recommendations
9. Replacement and alternative product recommendations included
10. Recommended asset allocation
11. Financial outcomes of our recommended strategies
12. Cost of our advice
13. Supporting information and Annexures
14. Organisation/Structure/Presentation/Mechanics
15. Sources/Evidence

Find in the Assessment Instruction File in Moodle a comprehensive marking criteria sheet covering grade

Referencing Style

- [American Psychological Association 6th Edition \(APA 6th edition\)](#)

Submission

Online

Submission Instructions

Your assessment 1 comprise a single Microsoft -word files as per the Assessment Criteria List above that is to be uploaded and submitted via Moodle

Learning Outcomes Assessed

- Analyse the problems affecting superannuation wealth in Australia and the impact on providing advice
- Construct investment portfolios using domestic and international financial products to solve wealth planning problems
- Calculate superannuation and wealth planning outcomes using financial planning software and tools
- Assess the financial investment values and capacities of a wide range of clients in the development of wealth plans.

Graduate Attributes

- Knowledge
- Communication

- Cognitive, technical and creative skills
- Research
- Self-management
- Ethical and Professional Responsibility

Examination

Outline

Complete an invigilated examination.

Date

During the examination period at a CQUniversity examination centre.

Weighting

50%

Length

180 minutes

Exam Conditions

Closed Book.

Materials

Dictionary - non-electronic, concise, direct translation only (dictionary must not contain any notes or comments).

Calculator - all non-communicable calculators, including scientific, programmable and graphics calculators are authorised

Academic Integrity Statement

As a CQUniversity student you are expected to act honestly in all aspects of your academic work.

Any assessable work undertaken or submitted for review or assessment must be your own work. Assessable work is any type of work you do to meet the assessment requirements in the unit, including draft work submitted for review and feedback and final work to be assessed.

When you use the ideas, words or data of others in your assessment, you must thoroughly and clearly acknowledge the source of this information by using the correct referencing style for your unit. Using others' work without proper acknowledgement may be considered a form of intellectual dishonesty.

Participating honestly, respectfully, responsibly, and fairly in your university study ensures the CQUniversity qualification you earn will be valued as a true indication of your individual academic achievement and will continue to receive the respect and recognition it deserves.

As a student, you are responsible for reading and following CQUniversity's policies, including the [Student Academic Integrity Policy and Procedure](#). This policy sets out CQUniversity's expectations of you to act with integrity, examples of academic integrity breaches to avoid, the processes used to address alleged breaches of academic integrity, and potential penalties.

What is a breach of academic integrity?

A breach of academic integrity includes but is not limited to plagiarism, self-plagiarism, collusion, cheating, contract cheating, and academic misconduct. The Student Academic Integrity Policy and Procedure defines what these terms mean and gives examples.

Why is academic integrity important?

A breach of academic integrity may result in one or more penalties, including suspension or even expulsion from the University. It can also have negative implications for student visas and future enrolment at CQUniversity or elsewhere. Students who engage in contract cheating also risk being blackmailed by contract cheating services.

Where can I get assistance?

For academic advice and guidance, the [Academic Learning Centre \(ALC\)](#) can support you in becoming confident in completing assessments with integrity and of high standard.

What can you do to act with integrity?



Be Honest

If your assessment task is done by someone else, it would be dishonest of you to claim it as your own



Seek Help

If you are not sure about how to cite or reference in essays, reports etc, then seek help from your lecturer, the library or the Academic Learning Centre (ALC)



Produce Original Work

Originality comes from your ability to read widely, think critically, and apply your gained knowledge to address a question or problem