

# PRESS RELEASE

Introducing

## SMART Education

### A New Chapter of Learning Begins

#### Ongoing education is no longer a choice, it's mandatory.

Since the introduction of FSR, there has not been any notable attention paid to the education of "THE ADVISER" who wishes to write risk insurance. Most educational programmes until now have operated on an ad hoc basis, as far as risk education is concerned.

Arguably Risk Insurance (Life Insurance, TPD, Trauma and Income Replacement Insurance) forms the backbone of any sound 'Wealth Creation' strategy and deserves to be high on the list of expert services provided by Financial Planners and Advisers.

Some would argue that Risk Insurance plays only a minor part of the client's 'Wealth Creation Programme' and is best left to others to deal with. The irony of this is argument is they risk their own "Wealth Creation Programme" by not being able to understand even the basics of how 'Wealth Protection' works.

To address this vital subject we are proud to introduce **SMART Education**.

#### What is SMART Education about?

- ✚ SMART Education is designed to provide the Adviser's with reliable, accurate and easy to understand knowledge on how risk insurance really works.
- ✚ All the material is FPA approved and accredited.
- ✚ It is designed to meet the FSR's requirement "**know the product rule**".
- ✚ **The material used is verbatim of the risk companies PDS's and/or Policy Documents.**
- ✚ It provides expert comment.
- ✚ It is a cost effective way for the Dealer Group or the Individual to provide/acquire ongoing high level 'Compliant Risk Education'.
- ✚ **Importantly, it guarantee's a minimum of 12 CPD points per annum, provided you successfully pass all exams.**

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## Who is SMART Education?

- ✚ SMART Education is Australian owned and is fully independent from any Insurance company.
- ✚ Our team has over 25 years experience in the Risk Insurance industry.

## How the programme works

1. We have introduced a fully automated training/accreditation education system that allows you to work at your own pace from the date you register.
2. When you register for the education program, you will receive your login details within 24 hours.
3. With these login details, you can now access our library of published and accredited reading materials, and either read (30 minutes reading time per article) or download an article relevant to an exam topic.
4. Once you have read the article, sit the exam on-line.
5. If successful, you will be notified immediately; you can either view your certificate or print it out. (Certificates stay on line for 12 months)
6. If unsuccessful, you can resit the exam 30 minutes later (time to read the article again)
7. We post a new topic twice per month, namely the 1<sup>st</sup> and 3<sup>rd</sup> Tuesday of each month, whereby you will be electronically notified.
8. You have 12 months to do all the reading and examinations (we recommend that you do them as regular as possible)

## What's the SMART Education advantage?

Ongoing Education is mandatory; with SMART Education the adviser will be able to enhance their knowledge of Risk Insurance Products and gain 12 valuable CPD points in the process. It is as simple as that.

**Is there a cost?** Yes, you can choose between:

\$180.00 per annum (GST included) or  
\$ 16.00 per month (GST included).

You can download the user manual to see how simple it is to Learn & Earn (CPD Points) - [www.smartcomparator.com.au/articles/SMART\\_Education\\_user\\_manual.pdf](http://www.smartcomparator.com.au/articles/SMART_Education_user_manual.pdf)

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