

# SHORT COURSE: CONTINUOUS PROFESSIONAL DEVELOPMENT (CPD)

**MILPARK  
EDUCATION**  
Financial Planning  
& Insurance



PROUDLY PART OF  
**STADIO**  
— HOLDINGS —

**QUALIFICATION:**  
SHORT COURSE:  
CONTINUOUS  
PROFESSIONAL  
DEVELOPMENT (CPD)

**MODE OF DELIVERY:**  
Online.



PARTNERING WITH YOU ON YOUR **FP&I** LEARNING JOURNEY

## COURSE PURPOSE

The competency requirements, as set out in the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002) [FAIS Act (BN 194 of 2017)], require financial services providers, key individuals and representatives to complete continuous professional development (CPD). The CPD "Activity" means an activity that is:

- accredited and tracked by a Professional Body;
- allocated an hour-value by that Professional Body; and
- verifiable, and excluded –
  - an activity performed towards a qualification; and
  - product-specific training.

## LIST OF MODULES

Financial Planning Courses

Online Short Course: Administration of Deceased Estates (CPD)	ADME1-OS
Online Short Course: Consequences of Non-Disclosure (CPD)	CONND1-OS
Online Short Course: Constructing a Client Portfolio (CPD)	CCPOR1-OS
Online Short Course: Cultural Diversity in Financial Planning (CPD)	CDFPL1-OS
Online Short Course: Disability Cover (CPD)	DISCO1-OS
Online Short Course: Employee Benefits and Client Engagements (CPD)	EBCEN1-OS
Online Short Course: Employee Benefits: Risk and Structuring of Risk Benefits (CPD)	EMBEN1-OS
Online Short Course: Ethical Investments (CPD)	EINVE1-OS
Online Short Course: Ethics Cases for Financial Planners (CPD)	ECAFP1-OS
Online Short Course: FICA Annual Update (CPD)	FICAU1-OS
Online Short Course: Forex Investments (CPD)	FINV2C-OS
Online Short Course: Fraud Detection and Prevention (CPD)	FDPREV-OS

**AN EXTRAORDINARY LIFE**

Online Short Course: Global Investment Strategies (CPD)	GISTR1-OS
Online Short Course: Health Services Benefits (CPD)	HSBEN2C-OS
Online Short Course: Investment Planning (CPD)	INPLA1-OS
Online Short Course: Investment Planning for Business Owners (CPD)	IPLBU1-OS
Online Short Course: Investments (CPD)	IVES2C-OS
Online Short Course: Long-term Insurance (CPD)	LINS2C-OS
Online Short Course: Pension Fund Benefits (CPD)	PBEN2C-OS
Online Short Course: Practice Management (CPD)	PMANA1-OS
Online Short Course: Regulatory Requirements for Replacements (CPD)	RRREP1-OS
Online Short Course: Risk and Business Assurance (CPD)	RBINS1-OS
Online Short Course: Short-term and Long-term Deposits (CPD)	STLD2C-OS
Online Short Course: Short-term Commercial Lines (CPD)	STCO2C-OS
Online Short Course: Short-term Personal Lines (CPD)	STPE2C-OS
Online Short Course: Social Media Use (CPD)	SMEDU1-OS
Online Short Course: Social Media Use for Financial Planners (CPD)	SMUFP1-OS
Online Short Course: Social Media Use for Key Individuals (CPD)	SMUKI1-OS
Online Short Course: Structured Deposits (CPD)	SDEP2C-OS
Online Short Course: Tax and Retirement Funds (CPD)	TACRF1-OS
Online Short Course: Tax-free Savings Accounts in Financial Planning (CPD)	TSAFP1-OS
Online Short Course: The POPI Act (CPD)	POPAC1-OS

### Short-term Insurance Courses

Online Short Course: Cost of Customer Care in Short-term Insurance (CPD)	CCCSTI-OS
Online Short Course: Personal Lines Insurance for High-net Worth Individuals(CPD)	PLIHWI-OS
Online Short Course: Short-term Insurance (CPD)	STINS1-OS
Online Short Course: Fundamentals of Business Interruption Insurance (CPD)	FBIINS1-OS
Online Short Course: Parametric Insurance (CPD)	PARAI1-OS
Online Short Course: Protection of Personal Information Act	POPAC1-OS
Online Short Course: Introduction to Fire Insurance Classes	IFICL1-OS
Online Short Course: Introduction to Transportation Insurance	ITRAI1-OS
Online Short Course: Introduction to Engineering Insurance	IENGI1-OS
Online Short Course: Introduction to Liability Insurance	ILIAI1-OS
Online Short Course: Introduction to Motor Insurance	IMINS1-OS
Online Short Course: Legal Expenses	LEGEX1-OS
Online Short Course: Introduction to Aviation Insurance	IAVII1-OS
Online Short Course: Introduction to Marine Insurance	IMARI1-OS
Online Short Course: Accident & Health Insurance	ACCHI1-OS
Online Short Course: Introduction to Agriculture Insurance	IAGRI1-OS
Online Short Course: Drone Insurance	DROIN1-OS
Online Short Course: Personal Motor Insurance	PEMIN1-OS
Online Short Course: Call Centre Training	CACET1-OS
Online Short Course: Personal All Risks	PARIN1-OS

### Banking and Investment Short courses

Online Short Course: The Future of Banking (CPD)	FUTBAN-OS
Online Short Course: How Banks Generate Income (CPD)	BGENIN-OS
Online Short Course: Regulation in Banking (CPD)	REGUBA-OS

List of Class of Business training content offered for the purpose of meeting the CPD requirements of the FAIS Act

Course Name	Course Code	Accreditation Body:	Duration	CPD points
Forex Investments	FINV2C-OS	FPI	4 hours	4
Health Services Benefits	HBEN2C-OS	FPI	7 hours	7
Investments	IVES2C-OS	FPI	7 hours	7
Long-term Insurance	LINS2C-OS	FPI	10 hours	10
Pension Fund Benefits	PBEN2C-OS	FPI	4 hours	4
Short-term and Long-term Deposits	STLD2C-OS	FPI	7 hours	7
Short-term: Commercial Lines	STCO2C-OS	FPI	7 hours	7
Short-term: Personal Lines	STPE2C-OS	FPI	6 hours	6
Structured Deposits	SDEP2C-OS	FPI	6 hours	6

## COURSE DESCRIPTIONS

### ACCIDENT AND HEALTH INSURANCE ACCHI1-OS

The purpose of this course is to provide a clear explanation of the various products available under the Accident and Health Insurance class of business. This course is aimed at providing participants with an understanding of the types of Accident and Health Insurance available in South Africa.

### ADMINISTRATION OF DECEASED ESTATES ADMDE1-OS

The purpose of this short course is to provide an overview of the deceased estate administration process. The course also considers the parties relevant to the administration process, key aspects of the legislative landscape in which the process takes place, and the role that the financial adviser can play when a deceased estate is administered. The course is aimed at providing a foundational knowledge of the deceased estate administration process to financial planning students as well as professional advisers.

### CALL CENTRE TRAINING CACET1-OS

The purpose of this course is to provide an overview of effective sales and communication skills to call centre agents. The course is aimed at providing participants with an overview of the sales function, selling techniques and communication skills.

### CONSEQUENCES OF NON-DISCLOSURE CONND1-OS

The purpose of this course is to provide knowledge on the main pieces of legislation that regulate the disclosure requirements for financial services providers (FSP), its representatives and product providers of financial products. It provides an overview of what should be disclosed by the FSP, representative and product providers to a client. Non-adherence can result in penalties, and consequences thereof are not only reputational, but costly. This module enables you to know what to disclose to your client and what the product provider should disclose.

### CONSTRUCTING A CLIENT PORTFOLIO CCPOR1-OS

The purpose of this short course is to assist students in their understanding of how to construct an investment portfolio for their clients. This is to enable the student to understand the portfolio construction process that has to be followed. The theory and approach are supported by practical examples, as well as extra reading and activities. This is intended only as a short course to discuss some of the available approaches in constructing a client's portfolio, and to review relevant terms. This course is not intended to cover comprehensively all the available approaches with the associated benefits and advantages of each, and this should not be expected.

### COST OF CUSTOMER CARE IN SHORT-TERM INSURANCE CCCSTI-OS

The purpose of this course is to introduce participants to the relevant concepts and considerations in providing good customer care to clients. There are factors that differentiate good and bad customer care, and the effect on the company. In order to ensure great customer care, various effective guidelines are included, that will provide the delegate with techniques to identify the type of client with which they are dealing, and tools to be able to effectively improve client interaction.

### CULTURAL DIVERSITY IN FINANCIAL PLANNING CDFPL1-OS

This module is aimed at providing students with an understanding of the various theories and thoughts associated with culture, and its diverse nature. Cultural diversity within financial planning stretches far beyond the issue of colour, race or social standing, and is in fact multi-faceted. In order to develop niche markets and comprehend different value systems, financial planners need to understand South African culture, as well as different generations and how their value systems differ. The financial planner will begin to appreciate the importance of embracing an ever-evolving culture, steeped in different levels of diversity. How to simply 'talk' about diversity and to address it within a more inclusive financial planning environment is the true meaning of cultural intelligence (CQ).

## DISABILITY COVER DISCO1-OS

The purpose of this short course is to serve as a refresher for entry-level advisers who meet with potentially new or existing clients to discuss and help them reach their financial goals. As per the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002) (FAIS), all registered Financial Advisers have both a fiduciary and suitability obligation to put their clients' interests first when suggesting financial products. The course provides an understanding of the different types of disability cover in terms of features, advantages and general characteristics that will enable Financial Advisers to offer financial products that best meet the suitability and affordability requirement needs of their potentially new or existing clients.

## DRONE INSURANCE DROIN1-OS

The purpose of this course is to provide an overview of the various types of Drone Insurance cover available across the globe. This course is aimed at providing participants with an understanding of the cover available for drones in the insurance market.

## EMPLOYEE BENEFITS AND CLIENT ENGAGEMENTS EBCEN1-OS

The purpose of this course is to introduce the basic employee benefits available. We also introduce basic principles and steps to follow in the client engagement process.

## EMPLOYEE BENEFITS: RISK AND STRUCTURING OF RISK BENEFITS EMBEN1-OS

This course outlines the key concepts of employee risk benefits. The purpose of this course is to introduce employee benefit risk types, as well as how they are structured, the contributions involved, the benefits payable and the terms and conditions.

## ETHICAL INVESTMENTS EINVE1-OS

The purpose of this course is to introduce participants to the relevant concepts and considerations in ethical investments. The role of the institutional investor and the codes guiding ethical investment behaviour will be considered. As a financial planner, the participant will be challenged to be mindful of ethical investment choices when considering investment options for clients.

## ETHICS CASES FOR FINANCIAL PLANNERS ECAFP1-OS

The purpose of this short course is to investigate ethical considerations for financial planners. Topic 1 begins by taking a closer look at the relevant definitions. We then continue by looking at different examples of codes of ethics in the financial planning industry; and we notice that a golden thread seems to follow throughout the various identified principles, one that is closely related to the Financial Advisory and Intermediary Services' (FAIS's) General Code of Conduct (GCOC). This course also considers determinations from the Office of the Ombud for Financial Services Providers (FAIS Ombud) that highlight a deviance from both the GCOC and Treating Customers Fairly (TCF) principles.

## FICA: ANNUAL UPDATE FICAU1-OS

In this short course, you will learn how to comply with the requirements of the Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001) (also referred to as 'FICA' or the 'FIC Act') and other relevant anti-money laundering legislation as they apply to accountable institutions (AIs), like financial services providers (FSPs). This course is an update on FICA: it outlines the new amendments and provides an overview of the application of these FICA amendments. We will also identify the appropriate procedures and systems that a provider must have in place in order to adhere to the Risk Management and Compliance Programme (RMCP). Note that accountable institutions (AIs) have to maintain specified records for a minimum period of five years and that these documents must be used for customer due diligence identification and verification. In addition, this module provides an outline of the consequences of non-compliance and offences that face an accountable institution if they do not adhere to FICA. To conclude, a brief exposition on the requirements to include in your RMCP, as per the published Guidance Note 7 on FICA, will be discussed as well.

## FRAUD DETECTION AND PREVENTION FDPREV-OS

The purpose of this short course is to provide you with an understanding of fraud management. The module is structured into three topics, which include understanding the nature of fraud, the reasons behind why perpetrators commit fraud, red flag indicators, as well as fraud measures and techniques to detect and prevent fraud. The module will assist you in applying the theory to everyday life situations, thereby preventing you from falling victim to fraudulent schemes. It will further assist you in identifying and combatting fraudulent activities in the organisation where you are employed.

## FUNDAMENTALS OF BUSINESS INTERRUPTION INSURANCE FBIINS1-OS

The purpose of Fundamentals of Business Interruption Insurance is to demystify difficult and problematic terms and definitions used in Business Interruption Insurance. The goal is to make advisers more at ease discussing the topic with their clients, to give more accurate advice to eliminate errors and ensure clients are adequately covered. The course will cover topics such as the differences between Gross Profit Additions & Difference basis, Increases in Costs of Working and Additional Increase in Costs of Working, Standard & Annual Turnover as well as setting the correct Indemnity Period.

## GLOBAL INVESTMENT STRATEGIES GISTR1-OS

The purpose of this course is to provide an overview of the benefits and risks of including offshore assets in an investment portfolio and how clients can gain access to offshore investment opportunities.

## HEALTH SERVICES BENEFITS HESBN1-OS

The purpose of this course is to equip the financial planner with the theory background of a medical scheme, as well as the alternative benefits that may be available. In this course, financial planners are enabled to understand the requirements for the provision of planning for health events using medical schemes, as well as alternative funding opportunities.

## HOW BANKS GENERATE INCOME BGENIN-OS

The purpose of this short course is to provide you with an understanding of how banks generate income. The module will assist you in understanding the income sources of a bank. The module is structured into two topics; namely, 'Pricing of bank products' and 'Interest and investment income'.

## INTRODUCTION TO AVIATION INSURANCE IAVII1-OS

The purpose of this course is to provide a clear explanation of the cover provided by the Aviation Insurance policy. This course is aimed at providing participants with an understanding of insurance evolution and law, coverage and policy forms, different types of products, specialist and ancillary classes, underwriting and claims practices of Aviation Insurance.

## INTRODUCTION TO ENGINEERING INSURANCE IENGI1-OS

The purpose of this course is to provide a clear explanation of the cover for Plant, Machinery and Electronics provided by the Engineering policy. This course is aimed at providing participants with an understanding of the scope of cover, policy conditions, exceptions, clauses and extensions of Engineering Insurance.

## INTRODUCTION TO FIRE INSURANCE CLASSES IFICL1-OS

The purpose of this course is to provide a clear explanation of the cover provided by the Fire, Buildings Combined and Office Contents sections of a Commercial Multi-peril policy. This course is aimed at providing participants with an understanding of the defined events, structure, conditions and exclusions of the Fire Insurance Classes.

## INTRODUCTION TO LIABILITY INSURANCE ILIAI1-OS

The purpose of this course is to provide a clear explanation of the cover provided by the Liability Insurance policy. This course is aimed at providing participants with an understanding of the defined events, basis of cover, conditions, extensions and exclusions of the Liability Insurance policy.

## INTRODUCTION TO MARINE INSURANCE IMARI1-OS

The purpose of this course is to provide an introductory explanation of the cover provided by Marine insurance. This course is aimed at providing participants with an understanding of the cover provided in the Marine insurance market.

## INTRODUCTION TO MOTOR INSURANCE IMINS1-OS

The purpose of this course is to provide a clear explanation of the cover provided under the Motor policy. This course is aimed at providing participants with an understanding of the defined events, structure, conditions, exceptions, extensions and exclusions of Motor Insurance.

## INTRODUCTION TO TRANSPORTATION INSURANCE ITRAI1-OS

The purpose of this course is to provide a clear explanation of the cover provided by the Transportation Insurance policy. This course is aimed at providing participants with an understanding of the structure, conditions and extensions of the Transportation Insurance policy.

## LEGAL EXPENSES LEGEX1-OS

The purpose of this course is to provide a clear explanation of the cover provided by the Legal Expenses policy. This course is aimed at providing participants with an understanding of the structure and cover provided under a Legal Expenses policy.

## PARAMETRIC INSURANCE PARAI1-OS

The purpose of this course is to provide a clear explanation of the cover provided by Parametric Insurance. This course is aimed at providing participants with an understanding of the structure, conditions and claims process of Parametric Insurance.

## PERSONAL ALL RISKS PARIN1-OS

The purpose of this course is to provide an in-depth look into the cover, extensions, exclusions and conditions for the cover provided under the Personal All Risks Section of a Personal Lines Insurance Policy.

## PERSONAL LINES INSURANCE FOR HIGH-NET WORTH INDIVIDUALS PLIHWI-OS

The purpose of this course is to introduce participants to the relevant concepts and considerations of high-net worth (HNW) individuals in Personal Lines insurance. The factors that differentiate HNW clients from others, and the risks that they face will be considered. As an underwriter or broker, the participant will be challenged to be mindful of these risks and the uniqueness of the risks when considering investment options for such clients. Those who deal with HNW clients in a professional environment will benefit from this course.

## PERSONAL MOTOR INSURANCE PEMIN1-OS

The purpose of this course is to provide an in-depth look into the cover, extensions, exclusions and conditions for the cover provided under the Personal Motor Section of a Personal Lines Insurance Policy.

## PRACTICE MANAGEMENT PMANA1-OS

The purpose of this online short course is to consider certain elements of practice management. An article by Frances X. Frei on "The Four Things a Service Business Must Get Right" serves as a starting point for this course. The value proposition of the financial planner and/financial planning practice will then be considered in more detail. Next, certain elements of pricing and costing will be reviewed. The final two topics of this course will provide an introduction to employee and customer management.

## REGULATION IN BANKING REGUBA-OS

The purpose of this short course is to provide you with an understanding of compliance, risk management and the regulatory environment in the banking sector. The module will assist you in understanding how regulatory compliance is managed within the banking sector, and how relevant risk and compliance methodologies are applied. The module is structured into two topics; namely, 'Regulatory Risk Management' and 'The Regulatory Environment'.



## RISK AND BUSINESS ASSURANCE RBINS1-OS

The purpose of this course is to assist students in their understanding of the risks that companies face and how business assurance solutions can be implemented to mitigate or solve these risks. This will further enable students to understand the different risks that business owners, shareholders and partners face, which threaten the continuity of their business should an unplanned death or disability occur. This course also focuses on the importance of key employees in the business and how, through proper business risk planning, this can be implemented to prevent businesses from closing down. The theory and approach are supported with practical examples as well as extra reading and activities for students.

## SHORT-TERM INSURANCE STINS1-OS

The purpose of this short course is to provide an overview of the knowledge and skills required by personal lines insurance specialists operating within the South African insurance environment. This course is aimed at providing participants with an understanding of the general principles underlying personal lines insurance and the nature and structure of the different personal lines products. Trends in personal lines insurance will also be considered.

## SOCIAL MEDIA USE SMEDU1-OS

This short course provides an overview of important considerations for managers/owners of financial planning practices on the use of social media. The course introduces the relevant legislation one should consider when using social media in a financial planning practice, and includes the use of social media by employees. The course further provides an introduction on how to use social media more effectively in the marketing of a financial planning practice or business. Finally, policies on the use of social media in the financial planning practice are considered to encourage the manager/business owner to consider this as part of the risk management and human resources policies in their business.

## SOCIAL MEDIA USE FOR KEY INDIVIDUALS SMUK1-OS

This course provides an introduction to the use of social media in financial services. The course further introduces the relevant legislation one should consider when using social media in financial services. Social media policies and why key individuals should be aware of these policies are also discussed.

## SOCIAL MEDIA USE FOR FINANCIAL PLANNERS SMUFP1-OS

This course provides an introduction to the use of social media in financial services. The course further introduces the relevant legislation one should consider when using social media in financial services.

## TAX AND RETIREMENT FUNDS TACRF1-OS

The purpose of this short course is to enable financial planners to understand the taxation of retirement funds at three important points: tax involved when a client makes contributions to a retirement fund; the tax on returns within the retirement fund while the client is a member; and the tax implications when the client exits the fund (whether on account of retirement, withdrawal or death). Understanding the tax

implications of each allows financial planners to provide appropriate retirement planning recommendations to clients.

## TAX-FREE SAVINGS ACCOUNTS IN FINANCIAL PLANNING TSAFP1-OS

The purpose of this course is to serve as a refresher of the theory background as it relates to tax-free savings accounts. With this basis in place, it aims to engage financial planners to consider certain advice aspects – with reference also to their own advice processes.

## THE FUTURE OF BANKING FUTBAN-OS

The purpose of this short course is to provide you with an understanding of the future of banking. The module is structured into six topics, which include discussing opportunities and challenges for the future of banking, evaluating how the role of the typical banker will change, as well as explaining possible steps that a banker can take to prepare for the future of banking. The module will assist you in being prepared for what the future of banking entails and being future-fit in a constantly changing banking environment.

## THE POPI ACT POPAC1-OS

The purpose of this course is to provide a clear explanation of The Protection of Personal Information Act (POPI Act) as updated July 2020. This course is aimed at providing participants with an understanding of the compliance and non-compliance of the POPI Act.

## THE REGULATORY REQUIREMENTS FOR REPLACEMENTS RRREP1-OS

The purpose of this course is to understand the main pieces of legislation that regulate replacement of financial products and associations to which the Financial Services Provider and its representatives have to adhere.

## OFFERING

The following will be provided for each course:

- Access to the online course page
- Online material
- Videos from industry experts to guide you through complex aspects of the material
- Online activities to complete before attempting the assessments
- Three attempts at each online assessment
- Online verifiable certificate, available immediately on successful completion of course.

## MODE OF DELIVERY

The course will be delivered using the *myMilpark* online platform. You will study in your own time. A tutor will be available on an online forum to assist with content-related queries. A course administrator will also be available to assist with administrative queries and may be contacted through telephone or email.

## EXPECTATIONS

In order to successfully complete these courses, you should:

- work through all the material and activities.
- achieve at least the pass mark in each of the online tests assigned to a specific course within the time allowed.

You are allowed three attempts at each online test. If you do not achieve a pass mark in any of the three attempts, you will be required to repeat the course.

## ADMISSION REQUIREMENTS

These courses have open enrolment, but proficiency in English is required.

### English proficiency

Applicants are required to be proficient in English prior to admission to the course. Applicants whose first language is not English may be required to provide proof of proficiency.

## ACCESS TO TECHNOLOGY

Milpark provides students with materials, resources, formative assessments (including online tests and quizzes), discussion opportunities and a number of administrative services as part of the *myMilpark* and *myCourses* online tuition and support environments. Course materials direct students to additional external resources in the form of links to downloadable documents, websites and videos.

Having access to the below-mentioned online facilities is essential for efficient communication, learning and success. You will need continuous (daily) access to study, using the resources mentioned above, and to submit and receive your assignments.

### Minimum system requirements

1. Reliable internet connection with continuous access
2. Firefox/Chrome web browser
3. Microsoft Word
4. The means to open and read PDF documents
5. Ability to scan and upload documents
6. Email/cellphone for notification and communication
7. Access to Microsoft 365 using Milpark student credentials.

## DURATION

A study plan will be provided, but, as the course is self-paced, the duration will depend on your time availability up to a maximum of 12 months.

## CERTIFICATION

A short course certificate of completion will be issued provided that you meet the minimum requirements for certification for the specific course. On completion of the course, you will be awarded CPD points as accredited by the FPI (Financial Planning Institute of Southern Africa) or the IISA (Insurance Institute of South Africa), a Professional Body as defined in BN194 of 2017.

## FURTHER STUDIES

Students who have successfully completed this short course certificate may articulate onto other short courses. Students may at any time apply for admission to any of Milpark's further or higher education qualifications, where they may be admitted, subject to the admission requirements of each qualification.

## PRICING

The course fees include access to the online environment for the full duration of the course, and one cycle of assessments (three attempts at each online test). Each continuous professional development module cost is priced as follows: two-hour course at R285 and six-hour course at R795. Should you wish to complete the Class of Business Training content with the purposes of meeting the CPD requirements of the FAIS Act, the cost per course will be R450.

## ABOUT MILPARK EDUCATION

Milpark Education offers a range of higher education qualifications, accredited by the Higher Education Quality Committee (HEQC) of the Council on Higher Education (CHE). Milpark Education offers distance learning and contact learning, as well as supporting workshops. The qualifications include a variety of certificate, diploma, undergraduate degrees and the MBA.

## DISCLAIMER

The content of this brochure is accurate at the time of going to print. Milpark Education reserves the right to change the course content due to changes in legislation, market requirements and other reasons. Notice of such changes will be published on our website.