

Investment Education Seminars

The Fundamentals and Building on the Fundamentals

Detailed Outline

These workshops teach service providers, primarily client service representatives, participant telephone representatives and enrollment specialists, how to explain general investment concepts to defined contribution plan clients. Although the seminars can be delivered as a single workshop, they are typically offered as two separate seminars.

The primary objectives of these experiential seminars are to *review key investment concepts* and to *practice presenting those concepts to customers*.

Successful completion of the workshops earns a certification of completion from the Society of Professional Asset-Managers and Record Keepers (SPARK).

The Fundamentals (1-day seminar)

Basic Investment Concepts

- Return
- Risk
- Risk/Return Tradeoff
- Impact of Time

Investment Techniques

- Tax-Advantaged Investing
- Dollar-Cost Averaging
- Diversification
- Asset Allocation

Types of Investments

- Three Asset Classes
- Investment Risk/
Return Characteristics
- Investment Objectives

Educating Your Client

- Knowing, Understanding and
Identifying Your Client
- Uncovering Client Needs
- Rephrasing Jargon and Acronyms
- Customizing Investment Education

Types of Investment Vehicles

- Mutual Funds
- Employer Stock
- Others

For more information, contact Professional Development Solutions at inquiries@profdevsolutions.com

Building on the Fundamentals (1 ½-day seminar)

Analyzing Investments

- Equities/Stocks
 - Types of Stocks
 - Examining Stocks and Stock Funds
- Fixed-Income Investments
 - Types of Fixed-Income Investments/Bonds
 - Examining Bonds and Bond Funds
 - Analytical Tools
 - Management Approaches
- Cash Equivalents
 - Examining Cash Equivalents

Understanding Investment Performance

- Return and Risk
 - Return
 - Risk
 - The Risk/Return Tradeoff
- Indexes
 - Stock Indexes
 - Cash Equivalent Indexes
 - Peer Group Analysis
- Tracking Investment Performance
 - Stocks
 - Bonds
 - Mutual Funds

The Market at Work

- Retirement Plan Investments:
 - The Big Picture
 - Publicly Traded Investments
 - Privately Traded Investments
 - A World of Possible Investments
- Key Regulations
- Issuing New Securities
 - Underwriting Securities
- Trading Securities
 - Exchange Markets
 - The Trading Process

Key Economic Influences

- The Business Cycle
- Economic Indicators
 - Inflation
 - Consumer Price Index
- Federal Reserve System
 - The Fed and Inflation
 - The Federal Funds Rate
- Investor Psychology
- Speaking the Language

Plan Fees and Expenses

- What Fees Are There?
- How Are Fees Calculated?
- Who Pays The Fees?

Staying Informed

- A Wealth of Resources
 - Newspapers
 - Broadcasts
 - Periodicals
 - Industry Commentaries

Plan On It