SSC # 41 – MANAGING MARKET BASED INVESTMENT CONTRACTS

This course is eligible for:

3.5 Life & A&S CE Credits for BC, SK, MB & ON

3.5 LIFE CE Credits ONLY for AB.

QC resident Advisors will receive 3 PDUs

MFDA – 3 CE Credits as indicated on the course selection page

What will the Financial Advisor learn as a result of completing this course?

Financial advisors assess the financial needs of individuals and help them with investments (such as stocks and bonds) mutual funds, segregated funds , tax laws, and insurance decisions. They help clients plan for short-term and long-term goals, such as education expenses and retirement. They recommend investments to match the clients' goals.

Market based insurance and investment products offer consumers great opportunity – and much greater risk. The sales process for these products is therefore necessarily more complex.

Consumers need to have a solid understanding of what they are buying and much go to great lengths to ensure that the sale is "suitable."

This course will take a close look at all of the various issues that must be considered in the sale of variable (market based) contracts. This course will be of interest to the advisor whether they market mutual funds or segregated funds etc.

This course covers:

- Looking at a changing buying public
- Market based products vs. Traditional life insurance
- Duty of care , Compliance & various implications pertaining to these investments
- Regulation of Individual Variable Insurance Contracts
- The information folder and what it needs to contain.

- Suitability as to the type of investments for your clients, what is the risk reward relationship and their risk tolerance
- What is risk management & systematic and non-systematic risk?
- What are some of the variable product investment issues and specific risks ?
- Terms and strategies that the advisor needs to know such as: risk management utilizing timing strategies, buying and selling patterns , buy and hold strategies, aggressive timing, defensive timing, dollar cost averaging, constant ratio plan & constant dollar plan
- What the clients suitability is as an investor, what is their liquidity status and their investment horizons? Is their age suitable for these investments? Can they pay for these investments? What are their personal objectives?
- Portfolio allocation models, bond based portfolios, income portfolios, specialized investment division portfolios and the fixed account model.