



SELECTED LONDON COURSES

**HOW THE FINANCIAL  
MARKETS REALLY WORK**

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**MANAGING PRIVATE CLIENTS  
IN DIFFICULT MARKETS**

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# HOW THE FINANCIAL MARKETS REALLY WORK

## **Background**

Financial Markets and their jargon can be really confusing to those not involved. This one day course gives a concise and effective overview as to what the Financial Markets are and the nature of their main products for those with no prior knowledge.

## **Delegates**

- IT, HR and other specialists new to the City
- New staff in Financial Institutions

## *Content*

### **Overview of Financial Markets**

Functions of the world's Financial Markets – Transferring Funds and Risk  
Sell-Side (Investment Banks) vs Buy-Side (Institutional Investors)

### **Foreign Exchange Markets**

Overview and scale of the FX markets  
Major Markets  
Spot, Cross and Forward Exchange rates; Interest Rates and Carry Trades

### **The Bond Markets**

Fixed Income basics – what is a Bond exactly?  
Bond Pricing – Coupons and Yields  
Sub-Prime & the Credit Crunch explained  
Corporate Bonds and Credit Ratings – importance of the Rating Agencies

### **The Equity Markets**

Equities in context – Shareholders at the end of the food chain. What moves the Markets

Corporate actions in the secondary markets – Share Splits, Rights Issues

Equity Pricing explained – Price/Earnings Ratios, Dividend Yields

### **Commodities and Derivatives Markets-Options, Swaps, Futures**

Derivatives, what are they exactly?  
Exchange Traded vs OTC

Futures – Margin requirements and Leverage – Risk and exposure, role of the Clearing House

Options – Terminology, for Hedging or Speculation?

Swaps – Interest Rate and Credit Default swaps; importance of counterparty risk

# MANAGING PRIVATE CLIENTS IN DIFFICULT MARKETS

## Background

It is easy to manage Private Clients in bull markets. Unfortunately the recent market decline and financial crisis has made many Private Clients nervous and irritable and prone to go elsewhere. Everyone or anyone is to blame but themselves.

How can Front Office staff in Financial Institutions deal with this situation? How can clients be retained and given a measure of satisfaction?

This one-day course using examples and cases, suggests some answers.

## Delegates

- Private Bankers
- Stockbrokers
- Retail Bankers
- IFAs and Insurance Brokers
- Front Office staff dealing with Private Clients
- All client facing staff in Financial Institutions

## Content

The philosophy of the relationship with the client

- a partner not a selling situation
- the long-term view
- products and services and what to offer when

Identifying the real needs of the client

- critical questions to ask
- setting up a correct risk profile
- communication: type, frequency and content
- managing expectations
- anticipating the future

Identifying problems in the client relationship

- identifying silent criticism
- signals of problems in the relationship
- cultural aspects
- concrete examples

What to do when a relationship is in danger?

- explanation
- competitor comparison
- review of objectives and time horizon
- what products to use without undermining asset allocation

How to react to criticism?

- what lies behind a critic
- different types of clients and different types of criticism
- every problem an opportunity

Documentation and its importance

- account opening forms
- the mandate
- single orders

*Numerous examples and cases will be included*

## DETAILS

### HOW THE FINANCIAL MARKETS REALLY WORK

**Duration:** 1 day **Time:** 9.30 am - 5.00 pm  
**London:** **Wednesday 28 January, Tuesday 12 May 2009**  
Radisson Berkshire Hotel, 350 Oxford Street, London WIN 0BY  
Tel: 0207 629 7474 (Underground: Bond Street)  
**Dublin:** **Thursday 19 March 2009**  
Additional dates on request  
**Fee:** London £ 380 + VAT  
Dublin Euro 440

### MANAGING PRIVATE CLIENTS IN DIFFICULT MARKETS

**Duration:** 1 day **Time:** 9.30 am - 5.00 pm  
**London:** **Monday 2 February 2009**  
Radisson Berkshire Hotel, 350 Oxford Street, London WIN 0BY  
Tel: 0207 629 7474 (Underground: Bond Street)  
**Thursday 7 May 2009**  
Venue on application  
**Fee:** £ 380 + VAT

**Discount:** 10% for 3 or more delegates from the same organisation attending the same course.  
Prices are inclusive of documentation, lunch and refreshments.  
Accommodation is not included but details will be provided upon request.

## APPLICATION FORM (please photocopy if necessary)

Please enrol (Names) .....  
on your Course.....on (date) .....  
A cheque for £ .....made out to Investment Education plc is enclosed.  
Please invoice .....  
Course details should be sent to Mr / Mrs / Ms .....  
Company .....  
Address .....  
.....  
Postcode .....Tel.....Email .....

**Email Bookings:** Bookings may be made via a booking form on our website at : [www.InvestmentEducation.net](http://www.InvestmentEducation.net)

### Cancellations

Full fees are refunded for cancellations received more than 14 days before course commencement. Thereafter a 50% refund applies. No refund is made for cancellations within 7 days of course commencement. In the event of cancellation by Investment Education plc liability will be limited to the course fee.

**Terms:** Law of England and sole jurisdiction of English Courts to apply to all arrangements with Investment Education plc.

Course content, presentation and timing are regrettably always subject to change without notice. The company reserves the right to refuse entry to any delegate. Individuals and their employing organisations making or booking places for delegates warrant that notes copyright will be observed and that course notes or other documentation provided on the course will not be provided to outside organisations or people. The same parties also independently warrant that for a period of up to one year from the date of the last course attended by an employee of the same organisation or, separately, themselves, all trainers used by Investment Education plc on courses they attend, will only be used by them via Investment Education plc failing which the appropriate Investment Education plc day rate per course day or part thereof will be paid to Investment Education plc. Trainers already used by the nominating organisation in the 2 years before the date of the course attended are excluded from this restriction. If Investment Education plc considers that these terms have been infringed then the party or nominating organisation for the delegate will provide upon written request, a complete, accurate and prompt response to clarify the situation to the satisfaction of Investment Education plc. Each term in these booking conditions is to be independently construed.

**Please reply to: Investment Education plc, Oddfellows House, 40 Fountain Street, Manchester M2 2BE, United Kingdom  
Telephone: +44(0)161 832 3800 Fax: +44(0)161 832 5800**

### IN-HOUSE AND OTHER COURSE DETAILS ARE AVAILABLE UPON REQUEST

*Example courses include:*

- Corporate Actions
- Energy Markets & Derivatives
- Bonds & Fixed Income Markets
- Fund Management Overview
- Hedge Funds Overview
- Fundamentals of Fails Management
- Accounting for Investment
- OEICS & UT Administration
- Compliance Basics
- Accounting for Basic Derivatives
- Pensions Investment Briefing
- Swaps Overview
- Securities Lending & Borrowing
- SICAV Briefing
- Pension Fund Accounting