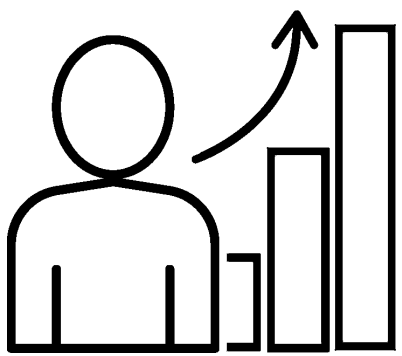


SHORELINE ASIA. INTRODUCTION TO FINANCIAL PLANNING

A Program for the staff
of Institutions and their
Bancassurance
Partnerships.



Financial Planning Training

LEARN THE PRINCIPLES AND PRACTICES OF FINANCIAL PLANNING

Creating Better Client Outcomes through holistic advice and expertise.

The Shoreline Asia Introduction to financial planning training program has been designed for institutions looking to upskill their customer facing staff such as HNW relationship managers, investment and insurance advisors and others involved in providing financial services advice and support to clients.

The key benefits of the program include:

1. Leverage the distribution capability that exist within your organisation.
2. Build stronger and deeper client relationships.
3. Improve market share and profitability of your key distribution channels such as Bancassurance or HNW Premium banking clients.
4. Improve the professionalism of your customer facing staff.
5. Build a client centric advice model.
6. Recognise the importance of transparency, compliance and customer focus in building sustainable client relationships.
7. Build subject matter expertise.
8. Develop confidence to have more extensive conversations with clients.
9. Gain a deeper appreciation of the role of insurance and investments in helping clients achieve their financial goals
10. Learn how to harness risk for improved client outcomes.
11. Learn how to prepare and present a financial plan
12. Participants will have the opportunity to participate in an on-going engagement and professional development program.

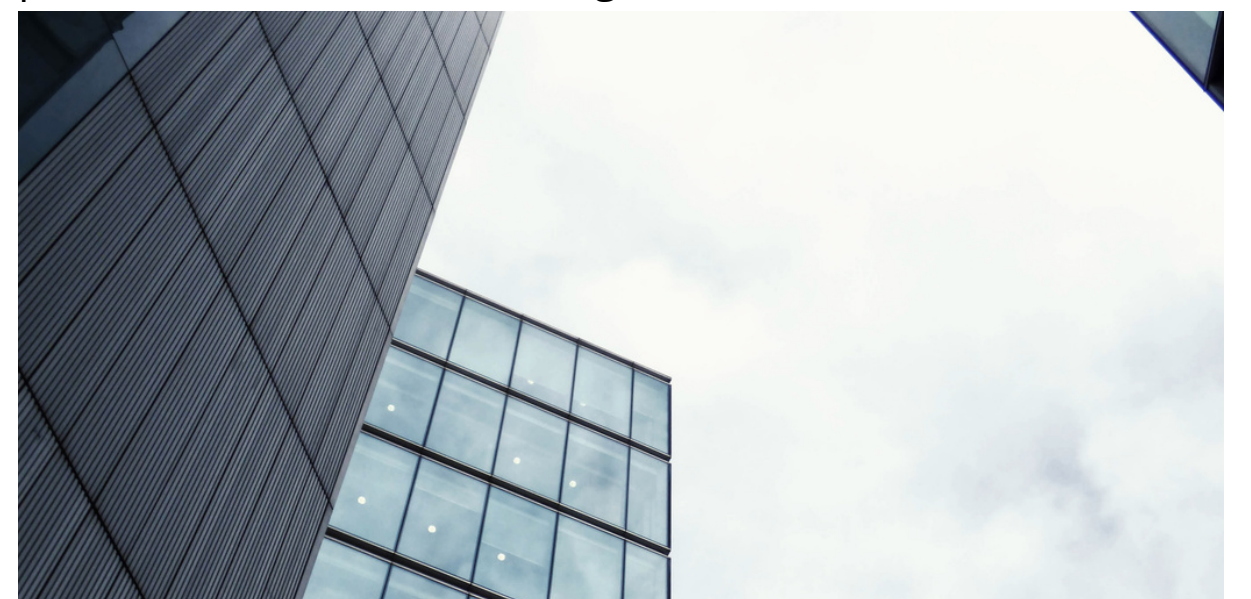


Program Overview

Using our Learning Management System, this is an entirely on-line, self-paced learning program

The program's focus is on building best practice expertise in Financial Planning using the latest mix of concepts and strategies.

The program is specifically designed for those who have limited to moderate expertise in the principles and practices of Financial Planning.



The Program will cover key essentials, including: core financial planning concepts, understanding investment markets and products, the role of insurance and insurance products, principles of asset allocation, preparing and presenting the financial plan and general principles of compliance and treating customers fairly.

The program also covers the skills and habits of successful financial advisers as well as a specialist module on how to discuss insurance with clients.

Participants will gain comprehensive knowledge of what a financial planner actually does and the skills and confidence to have a comprehensive goals and needs based conversation and advice with their clients.

Curriculum

The Program is broken up into 7 Chapters, each containing one or more training modules.

It is important to note that, due to our extensive library of training material and subject matter expertise, the program can be customised to suit your particular needs.

At the end of each module there is multiple choice quiz and participants will be asked to reflect on the module and enter their response to 2 questions:

- 1 – What were the key learnings in the module?
- 2 – How will this help me when I am back in the business?

Chapter 1: Introduction to financial planning.

This chapter contains 2 Modules.

In this introductory chapter we introduce the participants to financial planning and cover off on topics such as:

- What is Financial Planning?
- The value of advice
- The theory and practice of financial planning as a form of advice giving.
- Basic Financial Planning concepts e.g.
- Needs Analysis
- Asset allocation
- Diversification
- The role of insurance in financial planning
- A simple insurance based needs analysis
- Investment risk
- Identifying client lifestyle needs and goals

We also look at Financial Planning financial concepts such as :

- Dollar cost averaging
- The power of compound interest
- The cost of waiting
- The impact of inflation

Chapter 2: Understanding investment markets and products.

This Chapter contains 2 Modules.

In this chapter we look at investment and insurance products and their underlying characteristics.

Financial planning is of course strongly associated with investing, so we start off by looking at asset classes - what they are and their risk and return characteristics.

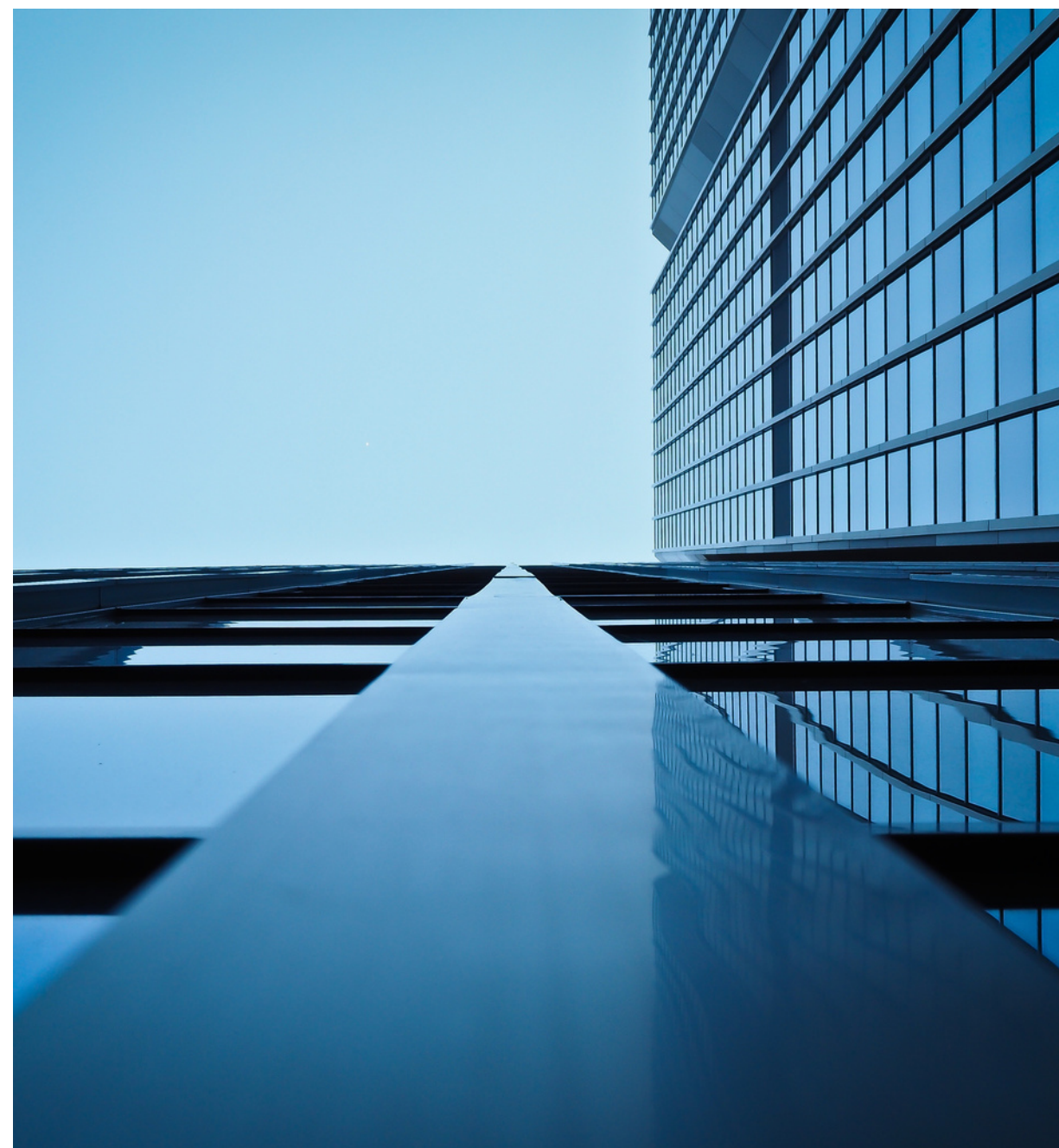
We look at:

1: Characteristics of the 4 core asset classes e.g.

- Equities
- Bonds
- Property
- Cash

2: Other Asset classes e.g.

- Infrastructure
- Alternatives
- ESG



Having investigated the asset classes we then consider their interplay in asset allocation, so we look at:

- Risk vs Return characteristics of the main asset classes
- Asset Allocation examples for different risk profiles.

Now that we have an understanding of the asset classes we can look at the products that a client may use to access them.

This section of the module therefore looks at the features and benefits of the various styles of investment products e.g.,

- Mutual Funds
- Insurance (as an investment vehicle)
- Exchange Traded Funds
- Managed Accounts
- Hedge Funds
- Private Equity Funds

Chapter 3: Understanding insurance and insurance Products

This Chapter Contains 2 Modules

Of course, insurance is a core component of any financial plan. It is also often the case that it is the product set that financial advisors have the most difficulty with. So, it is appropriate in a course of this nature to provide participants with sufficient information to help them feel confident to propose insurance to their clients.

The first module provides a background to insurance e.g., the nature of risk, insurance and its functions, concepts of insurance such as insurable interest, utmost good faith etc.

Having established the basic principles of insurance, the second module covers the features and benefits of all the major product types e.g., Auto insurance, Health insurance, Whole of Life. Credit Insurance etc.

CURRICULUM

Chapter 4- How to construct an investment portfolio

This Chapter contains one module.

In this module we approach investing from a perspective that financial planning is a goals-based advice process, in effect the advice process is all about mitigating against the risk of not achieving those goals. The process is not about maximising returns for their own sake.

Therefore, the module approaches the discussion from a risk perspective e.g.,

Helping clients to understand and manage the difference between their:

- Risk appetite
- Risk tolerance

How risk is driven by:

- Time horizon
- Income needs
- Quantum of available capital

Translating risk into an appropriate asset allocation based on:

- The return characteristics of the core asset classes
- Expectations of mean return over time
- Modern Portfolio Theory and The Efficient Frontier

Issues in asset allocation and portfolio construction to be aware of e.g.,

- It's not set and forget
- What happens in a market panic?

Chapter 5: Preparing the financial plan

This chapter contains one module.

In this chapter, we present students with a checklist of questions to prepare in preparation for a financial planning client interview.

We also present an 8-step process for preparing a financial plan along with some commentary on what to think about when choosing investment products for a client's portfolio.

The module also provides advice on how to effectively present their recommendations.

Chapter 6.-The skills and practices of a successful advisor

This Chapter contains 2 modules.

These are 'soft skills modules where we teach a behavioural approach to client engagement along with proven techniques for guiding a client in a sales situation through a targeted set of questions.

We also train on the importance of effective communication.

As mentioned previously, many financial advisors struggle with selling insurance, so we also provide some specific training on insurance sales techniques such as:

- Only asking 'open' questions
- Handling objections.
- Specific questioning techniques to 'get beyond the no.'

Chapter 7. Regulation and compliance

This chapter contains one module

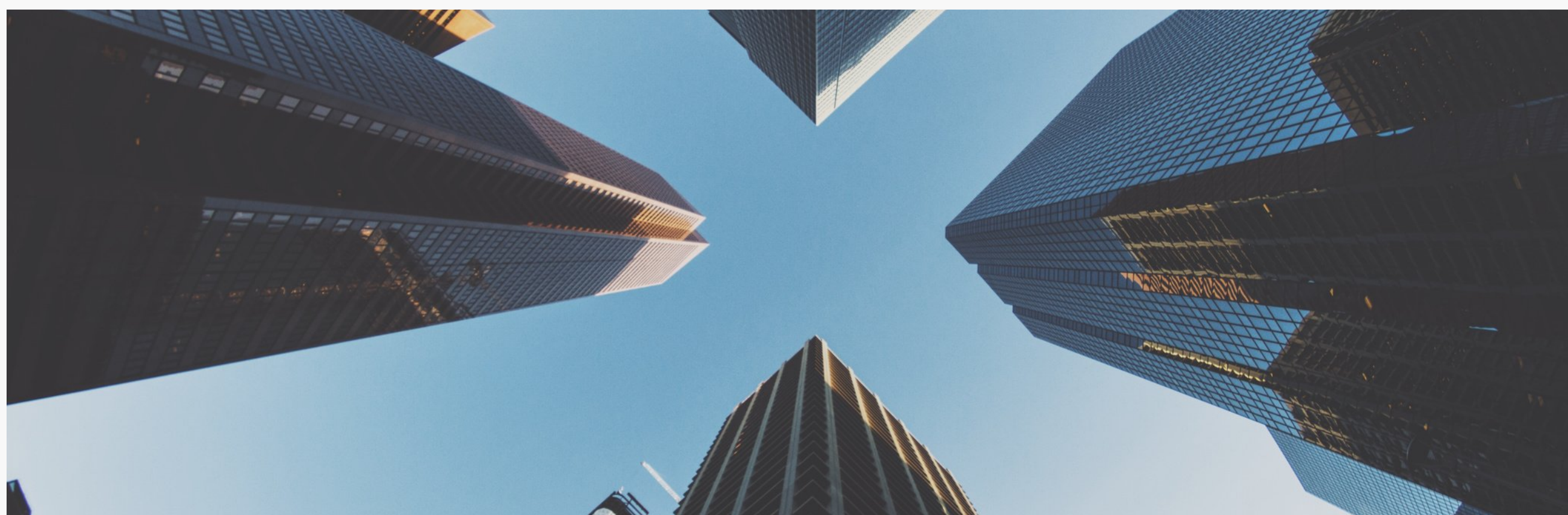
This content is usually customised for the jurisdiction but it typically covers matters such as:

The rules around the provision of financial advice e.g.

- What you can and cannot say
- What documentation and information must be provided?
- Making projections and setting expectations on performance
- Treating customers fairly
- Educational standards

After completion of the chapters and obtaining a satisfactory pass rate on the quizzes, participants will be invited to rate the course and provide any feedback they may care to provide on their experience.

Participants will also have the option of downloading a course completion certificate.



A COMPLETE LEARNING MANAGEMENT SYSTEM

Your unique learning portal

The program includes the creation of a unique learning portal for your organisation, customised to your requirements, or we can load the content onto any existing learning management system that you employ.

The portal can host any number of training programs and contains rich functionality including:

Multimedia

Courses can contain any combination of video, text, presentations, PDF's, quizzes surveys, assignments, audio, downloads etc, ensuring a comprehensive and engaging suite of educational tools for maximum learning effect.

Progress Tracking and Reporting

In-depth reporting is available on-demand to track enrolments, progress and certificates to validate their efforts!

Live Lessons & Cohorts

The learning experience can be delivered on-demand, live or a blended combination of both.

Gamification

Set make it fun and improve the learning experience with gamification - a proven methodology for keeping participants engaged and motivated.

We can set monthly challenges, badges and awards for progress, quests, king of the hill and more as a part of the program.



Continuing Professional Development

Once the course is completed further training resources can be included such as a continuing professional development program, 'one off' sessions such as a deep dive into a technical area of financial planning or a regular newsletter.

Recent Course Reviews (zoom in to read)

<p>Course review for Financial Planning Training by S er ★★★★★</p> <p>Review title Wonderful Course</p> <p>Review text The financial planning course was quite beneficial personally as there seemed to be a practical connection with real life use case scenarios be it with Asset allocation or be it with Insurance selection etc.</p>	<p>Course review for Financial Planning Training by IR ★★★★★</p> <p>Rev Review of : Financial planning Training</p> <p>Review text Informative and practical approach to insurance sales</p>
<p>Course review for Financial Planning Training by Pi a ★★★★★</p> <p>Review title Financial planning</p> <p>Review text It was a great training program. It's helps me to better understand the things that will help me to serve the customer.</p>	<p>Course review for Financial Planning Training by R ★★★★★</p> <p>Review title Great Learning experience</p> <p>Review text Had completed a course today was a great learning experience. Got to know about different aspects of financial planning.</p>
<p>Course review for Financial Planning Training by I w ★★★★★</p> <p>Review title Very Simple and to the point</p> <p>Review text I couldn't have asked for a better course than this.</p>	<p>Course review for Financial Planning Training by h ★★★★★</p> <p>Review title</p> <p>Review text A good training program, with enough material and top notch narration.</p>

ABOUT SHORELINE ASIA

Founded in 2009, Shoreline Asia is an international financial services consulting firm headquartered in Hong Kong and comprises a highly experienced and operational team, specialising in the insurance, banking and the financial services industry.

Our Principal Leads enjoy a global reputation in the sector and have over 50 years of combined experience in this specialist area with particular expertise in partner identification, deal structuring, and negotiation, distribution valuation, proposition development, campaign management, reward and remuneration, sales management & training, process re-design and product design and development.

Training Experience

We have been running various training courses, centred around Bancassurance, Insurance and Banking Product Development, Distribution Development and Financial Planning and Advice across Asia-Pac, The Middle East and Africa for over 15 years. We have an extensive library of training resources and would be delighted to discuss developing bespoke programs for your needs.

Other Courses:

The following is a list of courses we currently have prepared

- Bancassurance- strategy and execution
- Digital Bancassurance
- Bancassurance Sales Training
- Insurance Product Development
- Retail Banking Product Development
- Board Governance and Enterprise Risk Management for Insurance Companies
- Quantitative Strategy development
- Insurance Product Innovation Workshop

Like to know more?

You can contact us via email : Doug@Shorelineasia.com

