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COURSE BROCHURE

# Goal-Based Investing, Diversification and Rebalancing Training Course

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Milan

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# Goal-Based Investing, Diversification and Rebalancing Training Course

**Ref:** 2678_102115 **Date:** 15 – 19 November 2027 **Location:** Milan **Fees:** 6200 GBP

Goal-Based Investing, Diversification and Rebalancing is a 1-week training course for new investment and wealth staff who prepare client portfolios, and it ends with a model investor strategy statement that each participant drafts and defends. Savers now expect advice that links every holding to a named life goal, a time horizon and a tolerance for loss. This course is delivered by Jupiter Prime Training.

## Why Goal-Based Investing, Diversification and Rebalancing Matters Now

Three forces shape this subject. Low-cost index funds have compressed fees and pushed firms to show what advice adds. Clients hold several goals at once, from a home deposit to retirement income, and expect each to have its own pot. Boards and compliance reviewers increasingly ask whether each recommended mix matches the stated horizon and capacity for loss. Firms that handle this well keep clients through market falls; those that do not see panic selling, complaints and drifting portfolios that no longer match the agreed plan.

## Who Gains Most from Goal-Based Investing, Diversification and Rebalancing

- Junior advisers who turn client conversations into written goals and targets
- Portfolio support analysts who build model mixes and monitor drift
- Paraplanners who draft recommendation letters
- Client service officers who explain rebalancing trades to savers
- Product and fund desk newcomers who compare trackers, active funds and charges

A newly formed wealth desk gains most when its advisers, analysts and paraplanners attend together, leaving with one shared rebalancing rule.

## Goal-Based Investing, Diversification and Rebalancing Capabilities

Participants move from one savings figure to funded goals, each with its own mix and drift limit.

- Translate a client conversation into ranked goals — the adviser and the saver
- Weigh expected return against drawdown for each goal — the recommendation letter
- Design a diversified mix across equities, bonds, cash and real assets — the portfolio support analyst
- Compare passive trackers with active funds on fees — the fund selection decision
- Specify calendar and tolerance-band rebalancing rules — the dealing desk
- Communicate a written strategy statement that a saver can read and sign — the client review meeting

## Key Goal-Based Investing, Diversification and Rebalancing Terms

- Goal bucket — a separate pot linked to one objective, with its own horizon and mix.
- Capacity for loss — the fall in value an investor could absorb without harming essential plans.
- Correlation — how closely two holdings move together; lower correlation strengthens diversification.
- Tracking difference — the gap between an index fund's return and its index, mostly from charges.
- Drift — the movement of portfolio weights away from targets as holdings rise at different speeds.
- Tolerance band — the permitted range around a target weight; crossing it triggers a trade.

## Goal-Based Investing, Diversification and Rebalancing Day by Day

### Day 1: Goals, Horizons and the Saver's Story

- Fact-Find Conversation Guide — Which Goals the Saver Ranks Highest
- Goal Bucket Mapping — How Many Separate Pots the Plan Needs
- Time Horizon Ladder — Which Money Stays Liquid and Which Grows
- Target Sum and Funding Gap Calculation — How Much to Save Monthly
- Inflation and Purchasing Power Check — Whether Targets Hold Real Value

### Day 2: Risk, Return and Loss Tolerance

- Historical Return and Volatility Tables — Realistic Expectations for Each Asset Class
- Drawdown and Recovery Charts — How Deep a Fall the Saver Accepts
- Shortfall Probability Estimate — Chance a Goal Misses Its Target Sum
- Attitude and Capacity for Loss Questionnaire — Matching Feeling with Financial Reality
- Sequence of Returns Illustration — Why Timing Matters Near Withdrawal Dates

### Day 3: Building Diversified Mixes

- Correlation Matrix Reading — Which Holdings Truly Offset Each Other
- Core and Satellite Construction — How Much Room for Specialist Holdings
- Home Bias and Currency Exposure Review — Spreading Holdings Across Markets
- Concentration Limits for Single Stocks — Protecting Goals from One Company
- Cautious, Balanced and Growth Model Mixes — Assigning a Mix to Each Goal

### Day 4: Passive, Active and the Cost of Owning

- Index Tracker Selection Checklist — Choosing Funds by Charge and Tracking Difference
- Active Fund Due Diligence Notes — When Paying for Skill Makes Sense
- Total Cost of Ownership Calculation — Fund, Platform, Advice and Dealing Charges
- Calendar Versus Tolerance-Band Rebalancing — Which Rule Suits Each Goal
- Cash Flow Rebalancing Using Contributions — Cutting Trades and Tax Friction

## Day 5: Practising the Model Investor Strategy Statement

- Model Investor Case File — Applying Goal Buckets and Horizons From Day 1
- Loss Tolerance Evidence Pack — Applying Drawdown and Shortfall Work From Day 2
- Mix and Fund Choice Rationale — Applying Diversification and Cost Work From Days 3 and 4
- Peer Challenge Round — Testing Each Draft Against a Market Fall Scenario
- Model Investor Strategy Statement — Final Signed Draft for Client Review

## Applying Goal-Based Investing, Diversification and Rebalancing After the Course

- Rewrite three existing client files into goal buckets with horizons, target sums and a stated capacity for loss.
- Run a drift check on one model mix against its tolerance bands and propose the trades, with their costs, to the desk lead.

## Goal-Based Investing, Diversification and Rebalancing Questions FAQ

### What is goal-based investing, diversification and rebalancing, and why does it matter now?

It is funding each client goal with its own diversified mix and keeping that mix on target. It matters now because fees have fallen and boards want each recommendation tied to a horizon.

### Which roles gain most from goal-based investing, diversification and rebalancing skills?

New advisers, paraplanners, portfolio support analysts and client service officers gain most, because a shared method keeps advice consistent across a desk.

### How does goal-based investing, diversification and rebalancing differ from a portfolio management course?

It works at core level on one saver's goals and costs, while an advanced portfolio management course covers institutional allocation and attribution for large funds.

### What do you bring back from goal-based investing, diversification and rebalancing training?

You bring back a written statement for a model investor with ranked goals, mixes, fund charges and a rebalancing rule, usable as a template at a bank or an insurer's savings arm.

## Goal-Based Investing, Diversification and Rebalancing: The Way Forward

The model investor strategy statement first informs which mix each client goal receives. Advisers use it in review meetings, analysts use it to set drift limits and paraplanners use it to draft letters. After its first use, revisit cost assumptions and tolerance bands, because charges and markets change faster than goals.