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COURSE BROCHURE

# Investment Principles and Client Suitability Training Course

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**jupiterprime.uk**

info@jupiterprime.uk

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# Investment Principles and Client Suitability Training Course

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Investment Principles and Client Suitability is a 1-week training course for new investment and banking staff who explain products to clients and record why a recommendation fits, built around a client investment principles worksheet. Wider product shelves and closer scrutiny of advice records make sound reasoning about fit a daily need. Jupiter Prime Training delivers Investment Principles and Client Suitability for early-career professionals.

## Why Investment Principles and Client Suitability Matters Now

Three forces shape the subject today. Clients arrive with more choice yet often misjudge how volatility and inflation erode savings. Reviewers expect every recommendation to trace back to a recorded client profile. Shelves now mix deposits, funds, bonds and structured notes. Handled well, suitability builds trust and clean advice files; handled badly, it brings complaints and remediation. The course rests on diversification and risk-return trade-offs, the time value of money and widely used risk profiling practice.

## Who Gains Most from Investment Principles and Client Suitability

- Branch and contact-centre staff who answer first questions about savings and investment products
- Junior relationship staff who gather client facts and prepare product proposals
- Investment operations and product support staff who check that orders match client profiles
- Control and quality assurance staff who sample advice files

A graduate intake or branch cluster gains most when several members attend together and agree one way to document fit.

## Investment Principles and Client Suitability Capabilities

Participants connect return arithmetic with the judgement of whether an investment belongs with a given client.

- Calculate present value, future value and compound growth for client savings goals — goal-funding conversations
- Compare expected return, volatility and drawdown across asset classes — product shortlisting decisions
- Apply diversification and correlation logic to a simple client mix — allocation proposals to advisers
- Assess risk tolerance, capacity for loss and time horizon separately — the suitability judgement
- Specify why a product does or does not fit a profile — advice file reviewers
- Communicate fees, liquidity and downside scenarios in plain words — client consent and trust

## Key Investment Principles and Client Suitability Terms

- Time value of money — the principle that a sum held today is worth more than the same sum received later, because it can earn a return.
- Risk premium — the extra expected return demanded for holding an asset riskier than a deposit.
- Correlation — how closely two assets move together; low correlation steadies a mix.
- Risk tolerance — a client's psychological willingness to accept falls in value in pursuit of higher expected return.
- Capacity for loss — the financial ability of a client to absorb a fall in value without harming essential goals.
- Suitability assessment — the recorded judgement that a product matches a client's objectives, horizon, experience and finances.

## Investment Principles and Client Suitability Day by Day

### Day 1: Return, Risk and the Price of Time

- Nominal Versus Real Return — Explaining Inflation Drag On Client Savings
- Compounding And Future Value Tables — Sizing Monthly Contributions To Goals
- Present Value And Discounting — Comparing Lump Sums Against Income Streams
- Volatility And Standard Deviation — Describing Likely Ranges Of Outcomes
- Maximum Drawdown And Recovery Time — Setting Honest Client Expectations

### Day 2: Asset Classes on a Common Footing

- Deposits And Money Market Funds — Positioning Liquidity Reserves For Clients
- Bond Yield, Duration And Credit Quality — Matching Fixed Income To Horizons
- Equity Ownership, Dividends And Valuation Basics — Framing Growth Exposure
- Collective Funds, Share Classes And Fee Layers — Comparing Net Client Outcomes
- Structured Notes And Capital-at-Risk Features — Flagging Complexity Before Proposal

### Day 3: Diversification and Portfolio Logic

- Correlation Matrices For Major Asset Classes — Choosing Complementary Holdings
- Diversification And Risk-Return Trade-Offs In Practice — Explaining Volatility Reduction To Clients
- Model Portfolios From Cautious To Adventurous — Mapping Profiles To Mixes
- Concentration And Single-Issuer Exposure — Spotting Hidden Client Risk
- Rebalancing Rules And Drift Bands — Keeping Allocations Aligned Over Time

### Day 4: Knowing the Client and Judging Fit

- Fact-Find Interviews And Objective Setting — Recording Goals In Client Words
- Risk Tolerance Questionnaires And Their Limits — Validating Scores Through Dialogue
- Capacity For Loss And Emergency Reserves — Protecting Essential Spending Needs
- Knowledge, Experience And Vulnerability Indicators — Adjusting Product Complexity
- Product Target Market Statements — Testing Proposals Against Intended Buyers

## Day 5: Practising the Client Investment Principles Worksheet

- Goal Funding Calculations For Two Case Clients — Applying Day One Methods
- Shortlisting Instruments For Each Profile — Applying Asset Class Comparisons
- Building A Diversified Mix With Rebalancing Bands — Applying Portfolio Logic
- Suitability Rationale And Disclosure Wording — Preparing Peer-Reviewed Advice Files
- Client Investment Principles Worksheet — Completing Profile, Mix And Fit Rationale

## Applying Investment Principles and Client Suitability After the Course

- Re-run the capacity for loss and time horizon checks on five recent client files and note fits to revisit.
- Lead a desk session on compounding, volatility ranges and fee drag using one current product.

## Investment Principles and Client Suitability Questions FAQ

### What are investment principles and client suitability, and why do they matter now?

They are the rules of risk, return, time and diversification, joined to the judgement of whether a product fits a given client. They matter now because shelves are broader and every recommendation must trace to a recorded profile.

### Which roles gain most from investment principles and client suitability training?

New investment and banking staff gain most: branch colleagues, junior relationship staff, product support teams and reviewers who sample advice files.

### How does investment principles and client suitability differ from a portfolio management course?

It sits at a core level and centres on the individual client conversation. A portfolio management course handles institutional mandates and attribution; this one links return arithmetic and profiling to a documented fit decision.

### What do you bring back from investment principles and client suitability training?

You bring back a completed client investment principles worksheet for two case clients, with goal-funding calculations, a diversified mix and a written fit rationale.

## Investment Principles and Client Suitability: The Way Forward

The client investment principles worksheet first informs which product shortlist a client sees at the next review meeting. Frontline staff use it to prepare proposals, while reviewers use it to test advice files against the recorded profile. After its first use, the capacity for loss assumptions deserve a second look, since client circumstances change faster than questionnaire scores suggest.