

# Sharpening Skills



Pramerica

MUTUAL FUND

**"Give me six hours to chop down a tree and I will spend the first four sharpening the axe."**

Thus spoke Abraham Lincoln, 16th President of the United States, who guided his country through the most devastating experience in its national history - the American Civil War. He is considered by many historians to have been the greatest ever American President.

At Pramerica we appreciate the message in his words which talk about continuously sharpening individual skill sets, to achieve professional excellence. As an organization we are committed towards advisor training and development and to that end are pleased to announce the following training modules.

This is just the beginning and with your feedback we will continue delivering more value added training programs.

## List of training modules

### •How debt funds work and their utility in Financial Planning (3 Hours)

Objective - To understand debt markets in India and Debt based Mutual Funds for effective advice

Scope - What is Debt, Key Concepts like Bond Price, Bond Yield, Yield Curve, Maturity & Duration, Risks in Bonds, Indian Debt Markets over view (covering Debt instruments and role of RBI), Debt Funds and Positioning, how to read a fund factsheet, Jargon buster (example RBI's view on rates Hawkish / Dovish and more)

### •How equity markets operate in India (4 Hours)

Objective - Understanding of basic terms, functioning & concept of Indian equity markets

Scope - What is an equity share, types of equity shares, primary and secondary markets, indices and their construction, commonly used valuation ratios, performance and volatility, fundamental and technical investing, wealth creation by equities and equity mutual funds.

### •Understanding Equities (1 - 1.5 Days)

Objective - Understanding the real nature of equities & investor behavior with regards to equities, in order to become more effective in advising and objection handling

Scope - Discusses the concept and behavior of equities, driver of equity markets, investor behavior in equities, equities and other asset classes, what not to do while investing in equities, investor expectations, popular objections and more.

### •Training for NISMs Mutual Fund Distributor's Certification (1.5 - 2 days)

Objective - To help new distributor understand Mutual Fund basics and help clear the regulatory exam.

Scope - New Syllabus for Mutual Fund Distributor's certification, which from 1-June -2010 will be conducted by National Institute of Securities Market.

### •Selling Skills - (3 hours / 1 day)

Objective - To understand the basics of advisory business and building a framework for professional advisory

Scope - What is Financial Advisory, scope of Financial Advisory, Investor savings and advisor's wallet share, building professionalism in IFA practice, setting client's expectation, key steps of investor-advisor relationship, product positioning, touching upon personal brand presence (Discussion on grooming & business etiquette)

### •From the desk of "The world's best sales person" (3-4 Hours)

Objective - To unearth that what it takes to be a great sales person

Scope - Workshop around the life of a person who from being a loser in life till 35 years of age, becomes the world's best sales person according to Guinness book of world records. A very inspiring story which also gives practical tips on sales behavior

### •Must know calculations (2Hours)

Objective - To know some basic investing formulae & how to use Excel for these calculations.

Scope - It covers some important calculations like CAGR, SIP returns, Home Loan EMI, inflation impact, return on fixed and recurring deposit, purchasing power, rule of 72, post tax returns. Also provides a basic and useful Performance of personal net worth calculator and a budget planner.

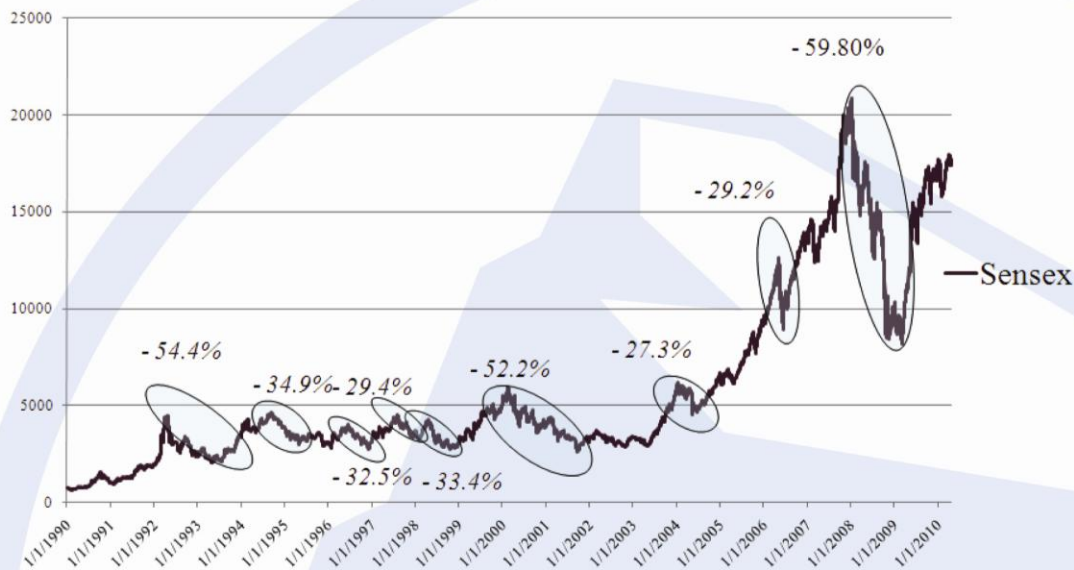
## Forthcoming training modules

- Lessons from 3 entrepreneurs
- Systematic Investment Plan
- Positioning & Market Segmentation
- Economic Terms
- Investor Psychology
- Derivatives
- How to write a Financial Plan
- Time Management
- Grooming and Etiquette
- Client Acquisition
- Overcoming Objections
- Negotiation Skills
- Selling to HNIs
- Wealth Management
- Presentation Skills
- Book Reviews
- Alternate Investment Options
- Structured Products
- Leadership
- Personal Brand Building
- Building Trust
- Building Professionalism In Practice
- Understanding Self

Over and above these, we would welcome your suggestions on adding more training programs.

## Snapshots from our training program

- Volatility is the best thing about stock market



Source : BSE

Think about it - Since 1990 till Jan 2010 there have been 9 instances of more than 25% falls from index highs at various points...in spite of that the markets have delivered more than 22 times returns.

- Do you know that **One Activity** which a successful wealth manager does to keep a client for the long term.

That activity is being the first one to take bad news to the client. Not shying away from clients in bad markets is key differentiator. If you also agree with this, we can help you understand in what way you can take the bad news to the client and keep him for the long term.

"I hated every minute of training, but I said, "Don't quit. Suffer now and live the rest of your life as a champion."

- Muhammad Ali

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### Disclaimer

- 1) Above mentioned programs are indicative and Pramerica reserves the right to modify it at any time
- 2) These training modules are only for Investment Professionals.