



Fundamentals of the Life-Cycle and Investments (2017)

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□□ :	Course
□□ :	Web-based
□□ :	1 5□ 2017 to 2 6□ 2017
□□ :	5 Weeks
□□□□ :	Public Finance and Trade
□□ :	http://www.unitar.org/pft/events
□□ :	US\$800.00
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This course serves as an introduction to life-cycle investing. It covers the lifestyle choices faced by the individual over his/her life (the prudent conduct of which leads to early achievement of the elusive financial security goal - FSG), and the nuts and bolts and principles of investments. The individual has four distinct phases in his/her life (the life-cycle phases): 0 – 20: newborn to adulthood; 20 – 40: adulthood to maturity; 40 – 60: maturity to seniority; and 60 – 80+: seniority to exodus. Each phase has its unique lifestyle choice-variables and therefore unique codes or rules that need to be recognised and adhered to in order to achieve the FSG as early as possible, and to preserve assets until exodus.

Investing also has distinct codes, rules and principles that need to be acknowledged. It is essential to have a good understanding of the financial system, which delivers the main asset classes: the financial asset classes (1) money market investments, (2) bonds and (3) shares (which make up the vast majority of the assets of individuals). The other assets are real assets and the categories are (1) property, (2) commodities and (3) other real assets (art, antiques, rare stamps and the like). The asset classes are held directly and/or indirectly via investment vehicles, such as retirement funds, securities unit trusts and exchange traded funds. It is essential to understand the environment and principles of investing: the objective of investing, the risk-free rate, risk and return, the lessons from the theories such as diversification and security valuation, and portfolio management.



At the end of the course, the participants should be able to:

- Describe the four phases of the individual's life-cycle;
- Explain the codes / rules of each life-cycle phase;
- Describe the financial system from which the three main asset classes arise;
- Elucidate the ultimate investment instruments and the investment vehicles; and
- Discuss the principles pertaining to investments.



The course consists of the following modules:

- Module I: Four phases of the life-cycle
- Module II: The financial system
- Module III: Investment instruments
- Module IV: Investment principles



In order to ensure the best possible outreach, the course will be delivered through e-learning. Through a multiple-instructional setting, the goal is to achieve the learning objectives by means of learning technologies that match personal

learning styles and by the inclusion of non-linear learning that aims at the development of just-in-time skills of adult learners. At the same time, in order to allow participants maximum flexibility of scheduling , the learning will be conducted in an asynchronous manner. Using a state-of-the-art training architecture, UNITAR will combine self-learning with assessments and online discussions. The pedagogy - adapted specifically to professionals in full-time work - will help train participants through various experiences: absorb (read); do (activity); interact (socialize); reflect (relate to one's own reality).



This course is targeted to all individuals.



A certificate of completion will be issued by UNITAR to all participants who complete the course-related assignments and assessments successfully. ***Course schedule is subject to change. Course fee is non-refundable but transferrable to another course or participant and subject to change as per UNITAR's policy on pricing.***

Recommended hardware and software requirements for taking our e-learning courses:

- Platform: Windows XP sp3, Vista sp2, Windows 7 sp1, MacOS X.
- Hardware: 2 GB of RAM and higher for Vista and Windows 7.
- Software: Microsoft Word, Microsoft Excel, Microsoft Powerpoint and Adobe Acrobat Reader (downloadable for free at adobe.com).
- Browser: Internet Explorer 8 or higher; Mozilla Firefox 8 or higher.
- Internet connection: 128kbps and higher.
- Note: JavaScript, pop-ups & cookies must be enabled.