

Chapter 16 Teacher Notes:

The Portfolio Management Process

Step 1 – Determine Investment Objectives and Constraints

- To determine the appropriate asset allocation, you must first determine the client's investment objectives and constraints.
- Clients usually do not communicate their primary investment goals in terms of risk and return
- Goals might be stated, for example, as a desire to retire at certain age, buy a vacation property, etc.
- Pointed interview questions about related objectives and constraints can reveal a great deal of information
- Such questions can reveal important things you may have missed, such as the following pertinent facts:
 - A family member who is an insider, which presents a legal constraint
 - A serious illness, which has income and time horizon implications
 - A pending marital breakup, which can have a material impact on future plans
- Return and Risk Objectives
 - All information learned from the clients through interviews, questionnaires, and follow-up discussions should be distilled into a return objective and a risk objective.
 - These objectives must address two questions:
 - What rate of return does the client need to attain the stated goals?
 - What risk is the client willing and able to take on to achieve those goals?
 - The return objective is a measure of how much a client's portfolio is expected to earn each year, on average.
 - This objective depends primarily on the return required to meet the client's goals, but it must also be consistent with the client's risk tolerance.
 - Your strategy should be to focus on earning the highest return possible while staying within the client's risk tolerance level.
 - Inflation is one consideration in determining a client's risk tolerance.
 - **Sample Risk Categories Within Each Asset Class**

Cash and Cash Equivalents	
Government issues (Less than a year)	Lowest risk, Highest quality
Corporate issues (Less than a year)	Highest risk, Lowest quality
Fixed-Income Securities	
Short-term (1 – 5 years)	Low risk, Low price volatility
Medium term (5 – 10 years)	Medium risk, Medium price volatility
Long-term (10 years +)	High risk, Maximum price volatility
Equities	
Conservative	Low risk; high capitalization; predictable earnings; high yield, high dividend payouts; lower price-to-earnings ratio; low price volatility
Growth	Medium risk; average capitalization; potential for above average growth in earnings; aggressive management; lower dividend payout; higher price-to-earnings ratio, potentially higher price volatility

Chapter 16 Teacher Resources

M. J. Tipler



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Chemistry (Teacher Guide) Dr. Dennis Englin, 2018-02-26 This book was created to help teachers as they instruct students through the Master's Class Chemistry course by Master Books The teacher is one who guides students through the subject matter helps each student stay on schedule and be organized and is their source of accountability along the way With that in mind this guide provides additional help through the laboratory exercises as well as lessons quizzes and examinations that are provided along with the answers The lessons in this study emphasize working through procedures and problem solving by learning patterns The vocabulary is kept at the essential level Practice exercises are given with their answers so that the patterns can be used in problem solving These lessons and laboratory exercises are the result of over 30 years of teaching home school high school students and then working with them as they proceed through college Guided labs are provided to enhance instruction of weekly lessons There are many principles and truths given to us in Scripture by the God that created the universe and all of the laws by which it functions It is important to see the hand of God and His principles and wisdom as it plays out in chemistry This course integrates what God has told us in the context of this study Features Each suggested weekly schedule has five easy to manage lessons that combine reading and worksheets Worksheets quizzes and tests are perforated and three hole punched materials are easy to tear out hand out grade and store Adjust the schedule and materials needed to best work within your educational program Space is given for assignments dates There is flexibility in scheduling Adapt the days to your school schedule Workflow Students will read the pages in their book and then complete each section of the teacher guide They should be encouraged to complete as many of the activities and projects as possible as well Tests are given at regular intervals with space to record each grade About the Author DR DENNIS ENGLIN earned his bachelor's from Westmont College his master of science from California State University and his EdD from the University of Southern California He enjoys teaching animal biology vertebrate biology wildlife biology organismic biology and astronomy at The Master's University His professional memberships include the Creation Research Society the American Fisheries Association Southern California Academy of Sciences Yellowstone Association and Au Sable Institute of Environmental Studies *The World Today: Teacher's Guide* Linda McDowell, Richard Harbeck, 2006-11-24 The World Today Teacher's Guide is a comprehensive resource filled with fun captivating and thought provoking hands on activities In each chapter you will find section and chapter overviews hands on and minds on activities to engage your students in acquiring and applying information vocabulary building exercises note taking guides review activities and assessment ideas and activities fun puzzles engaging word games and other easy to prepare games suggested resources for the teacher and student many useful reproducible masters such as activities maps and graphic organizers The Teacher's Guide also includes four projects for students or groups of students as well as answer keys to the blackline masters Visit www.theworldtoday.ca for additional resources to use with the student textbook **Health: Teacher resource book** Linda Brower Meeks, 1987 *Resources in*

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