



## ADD ON PROGRAMS FOR JMC

### FINANCIAL PLANNING & WEALTH MANAGEMENT

- ***Health, Disability, And Long-Term Care Insurance:***
  - ❖ Health Care Costs
  - ❖ Health Insurance and Financial Planning
  - ❖ Types of Health Insurance Coverage
  - ❖ Which Coverage Should You Choose?
  - ❖ Disability Income Insurance
- ***Life Insurance:***
  - ❖ Determining Your Life Insurance Needs
  - ❖ Types of Life Insurance Companies and Policies
  - ❖ Important Provisions in a Life Insurance Contract
  - ❖ Buying Life Insurance; Life Insurance Proceeds
- ***Investing Fundamentals***
  - ❖ Preparing for an Investment Program
  - ❖ Factors Affecting the Choice of Investment
  - ❖ Asset Allocation and Investment Alternatives
  - ❖ Factors That Reduce Investment Risk
  - ❖ Sources of Investment Information
- ***Investing In Mutual Funds***
  - ❖ Why Investors Purchase Mutual Funds
  - ❖ Classifications of Mutual Funds
  - ❖ How to Decide to Buy or Sell Mutual Funds
  - ❖ The Mechanics of a Mutual Fund Transaction
- ***Investing In Real Estate & Other Investment Alternatives***
  - ❖ Investing in Real Estate
  - ❖ Advantages of Real Estate Investments
  - ❖ Disadvantages of Real Estate Investments
- ***Estate Planning***
  - ❖ Why Estate Planning
  - ❖ Legal Aspects of Estate Planning

## INVESTMENT & RISK MANAGEMENT

- **Investments- Overview**
  - ❖ Investment Alternative
  - ❖ Investment Attributes, Investment versus Speculation
  - ❖ Financial Markets
  - ❖ Portfolio Management Process
  - ❖ Approaches to Investment Decision Making
  - ❖ Common Errors in Investment Management
  - ❖ Qualities for Successful Investing
  - ❖ Three Approaches to Succeed as an Investor
- **Investment Alternatives**
  - ❖ Non-marketable Financial Assets
  - ❖ Money Market Instruments
  - ❖ Bonds or Fixed Income Securities
  - ❖ Mutual Fund Schemes
  - ❖ Financial Derivatives
  - ❖ Real Estate
  - ❖ Precious Objects
- **Understanding Securities Markets and Indices**
  - ❖ Markets and their Functions
  - ❖ Trading and Settlement Procedure
  - ❖ Stock Market Indices
- **Mutual Funds**
  - ❖ Entities in a Mutual Fund Operation
  - ❖ Types of Mutual funds
  - ❖ Key Financial Numbers
  - ❖ Rating of Mutual Fund Schemes
  - ❖ Costs of Investing in a Mutual Fund
- **Equity Valuation**
  - ❖ Balance Sheet Valuation
  - ❖ Dividend Discount Model
  - ❖ Earnings – Price Ratio
  - ❖ Expected Return, and Growth, Other Comparative Valuation Ratios
  - ❖ Equity Portfolio Management, Forecasting the Aggregate Stock Market Return
- **Derivatives and Risk Management**
  - ❖ Introduction to risk management



## WORK PSYCHOLOGY AND BEHAVIORAL COMMUNICATION

- Work Psychology – an initial orientation
- Individual differences and foundations of Personnel Selection
- Assessing people at Work
- Attitudes at Work
- Theories of Work Motivation
- Job Satisfaction, Dissatisfaction and Causes
- Group dynamics at Work
- Human Performance and Work Environment
- Psychological Health in the Workplace
- Behavioral Communication Dynamics at Work
- Rewarding and Reinforcing in Interpersonal Communication
- Questioning and Reflecting
- Self-disclosure and Behavioral communication
- Using your Influence: the skill of negotiating
- Behavioral Communication and Interpersonal Work relationship



**FOCUS  
LEARNING  
GROUP**  
Your Aspirations ➔ Your Actions

## PERSONAL EFFECTIVENESS AND ENRICHMENT

- Analyse current effectiveness in terms of effective of time and priority management
- Recognize personal factors that contribute towards personal profile and impact
- Identify appropriate influence style(s) to achieve positive results.
- Develop a personal action plan to enhance effectiveness at work.
- Identifying personal challenges in group communication
- Learning techniques of effective communication for effective negotiations
- Develop Assertiveness in the communication style
- Developing an action plan for effective communication styles
- Develop self-awareness and self-leadership
- Identify individual stress coping mechanisms & techniques
- Confidently deal with conflicting situations and managing difficult people
- Developing adaptability through action planning

