SHORELINE ASIA
ADVISORY • LEARNING • TECHNOLOGY

FINANCIAL PLANNING COURSE

Introduction to Financial Planning for Institutions

A structured training program for insurance companies, banks and bancassurance partnerships - designed to upskill customer-facing staff, improve adviser confidence and support more professional client-centred planning conversations.

Who it is for

- HNW relationship managers
- investment advisers
- insurance advisers
- bancassurance teams
- premium banking and customer-facing staff
- teams supporting client advice and financial-services conversations

What participants build

- understanding of planning principles
- confidence in broader client conversations
- insurance and investment literacy
- ability to prepare and present a plan
- awareness of regulation and compliance

Course purpose

Move staff beyond product-led discussions and strengthen their ability to identify client needs, goals, risks and priorities.

Institutional outcomes

Build deeper client relationships, improve professionalism and reinforce a client-centric advice model.

Assessment approach

Each module can include quizzes and reflective questions that encourage participants to apply learning back in the business.

SEVEN CHAPTER CURRICULUM

Course detail: knowledge and technical foundations

The program is broken into seven chapters, each containing one or more training modules. It can be customised to reflect institutional needs, local market conditions, product set, compliance requirements and terminology.

1 Introduction to financial planning

Introduces what financial planning is, the value of advice and the theory and practice of financial planning as a form of advice giving. Participants are introduced to needs analysis, asset allocation, diversification, the role of insurance in financial planning, simple insurance-based needs analysis, investment risk and the identification of client lifestyle needs and goals. The chapter also covers key financial concepts such as dollar cost averaging, the power of compound interest, the cost of waiting and the impact of inflation.

2 Understanding investment markets and products

Explains the four core asset classes - equities, bonds, property and cash - together with other asset classes such as infrastructure, alternatives and ESG. Participants examine risk and return characteristics, asset allocation examples for different risk profiles, and the investment products clients may use to access markets, including mutual funds, insurance as an investment vehicle, exchange traded funds, managed accounts, hedge funds, private equity funds and ESG-themed funds. The chapter also introduces research assessment, growth versus value and active versus passive investment styles.

3 Understanding insurance and insurance products

Provides the insurance knowledge needed for a credible financial planning conversation. The first module gives background to risk, insurance and its functions, including principles such as insurable interest and utmost good faith. The second module covers the features and benefits of major product types, including life insurance, health insurance, whole of life and credit insurance. The intent is to help advisers feel more confident explaining why insurance is a core component of a financial plan.

4 Constructing an investment portfolio

Approaches investing as a goals-based advice process. The chapter is framed around mitigating the risk that clients do not achieve their goals, rather than maximising returns for their own sake. It helps participants distinguish risk appetite from risk tolerance and understand how time horizon, income needs and available capital influence risk capacity. It then translates risk into asset allocation, introducing expected return, modern portfolio theory, the efficient frontier, portfolio construction and practical issues such as why portfolios are not set-and-forget and what happens in a market panic.

Assessment and application

At the end of each module participants can complete a multiple-choice quiz and reflect on two practical questions: what were the key learnings, and how will this help me when I am back in the business?

PRACTICAL ADVICE CAPABILITY

Course detail: client engagement, advice process and compliance

The later chapters turn technical knowledge into practical adviser capability: preparing for the client interview, presenting a plan, communicating effectively, handling objections and understanding the conduct and compliance environment in which advice is delivered.

5 Preparing the financial plan

Participants work through the practical process of preparing for a financial planning client interview. The chapter presents a checklist of questions to prepare before meeting the client, introduces an eight-step process for preparing a financial plan, and provides commentary on what to think about when choosing investment products for a client portfolio. It also explains how to present recommendations effectively so the client can understand the advice, the rationale and the proposed pathway.

6 Skills and practices of a successful adviser

Focuses on the behavioural and communication skills that make financial planning conversations effective. Participants learn a behavioural approach to client engagement, including targeted questioning, open questions, objection handling and techniques to get beyond the initial no. The chapter also explores the importance of trust, empathy and effective communication, as well as the skills and habits of successful key account managers.

7 Regulation and compliance

Introduces the rules and conduct expectations around the provision of financial advice. The content can be customised for the relevant jurisdiction, but typically covers what advisers can and cannot say, what documentation and information must be provided, making projections and setting expectations on performance, treating customers fairly and educational standards. It reinforces the link between professional advice, transparency and sustainable client relationships.

Delivery through a customised learning pathway

The course can be delivered through a dedicated learning portal customised for the institution, or loaded onto an existing learning management system. The program can be delivered on demand, live, or as a blended cohort experience, with reporting, certificates, CPD pathways and optional gamification.

Multimedia learning
Video, text, presentations, PDFs, quizzes, surveys, assignments, audio and downloads.

Progress tracking
Reporting on enrolments, progress, quiz completion, certificates and learner engagement.

Customised content
Adapt the course for local market context, product set, compliance requirements and institutional terminology.

Live cohorts and CPD
Run self-paced, live or blended cohorts, with completion certificates, deep-dive sessions and ongoing development.

Discuss a customised financial planning course for your institution admin@shoreline-asia.com