



La Jolla Library

7555 Draper Ave, La Jolla, CA 92037

dimitri.spanos@opco.com

(480) 596-1211

Frameworks for Financial Success

Fall 2023 Session Syllabus

Course Information

Course Information

Course Name: Frameworks for Financial Success

Meeting dates & times: October 3, 10, & 17, 2023 | La Jolla Library | 6pm

Instructor's Information

Name: Dimitri Spanos

Contact Number: (480) 596-1211

Course Description

This course provides an in-depth understanding of the principles, strategies, and tools used in wealth management. Students will learn how to analyze financial situations, develop investment plans, and provide comprehensive financial solutions to individuals and families. The course will cover various topics related to wealth management, including asset allocation, risk management, estate planning, tax strategies, and ethical considerations.

Student Learning Outcomes

Course Objectives:

- To familiarize students with the concepts and principles of wealth management.
- To develop students' skills in assessing financial situations and identifying clients' goals and objectives.
- To provide students with knowledge and tools to construct effective investment portfolios.
- To enhance students' understanding of risk management techniques and strategies.
- To explore various estate planning and tax strategies used in wealth management.
- To discuss the ethical considerations and professional standards in the field of wealth management.

Course Outline

Overview

| Week | Unit | Topic |
|------|---------------------------|---|
| 1 | Wealth Foundations | Elements of effective wealth management, industry evolution and trends, financial analysis, risk tolerance, asset allocation, and investment strategies |
| 2 | Risk & Estate Mastery | Risks in wealth management, risk management strategies, and role of insurance products |
| 3 | Applied Wealth Management | Analyzing real-life wealth management scenarios, concepts, and strategies, develop financial plans, and present recommendations to clients |

Description

Class 1

1. Introduction to Wealth Management
 - o Definition and scope of wealth management
 - o Evolution and trends in the wealth management industry
 - o Roles and responsibilities of a wealth manager
 - o Regulatory and ethical considerations
2. Financial Analysis and Goal Setting
 - o Financial planning process
 - o Evaluating clients' financial situations
 - o Setting financial goals and objectives
 - o Risk tolerance assessment
3. Asset Allocation and Investment Strategies
 - o Asset classes and their characteristics
 - o Modern portfolio theory and diversification
 - o Strategic asset allocation
 - o Tactical asset allocation
 - o Alternative investments and their role in portfolios

Class 2

4. Risk Management and Insurance
 - o Types of risk in wealth management
 - o Risk management strategies and techniques
 - o Insurance products and their role in risk mitigation
 - o Long-term care and disability insurance
5. Estate Planning and Wealth Transfer
 - o Estate planning process and objectives
 - o Wills, trusts, and other estate planning tools

- o Tax-efficient wealth transfer strategies
- o Charitable giving and philanthropy
- 6. Tax Planning and Strategies
 - o Overview of tax systems and regulations
 - o Tax planning considerations in wealth management
 - o Tax-efficient investment strategies
 - o Retirement planning and tax implications
- 7. Ethical Considerations in Wealth Management
 - o Fiduciary duty and client relationships
 - o Conflicts of interest and disclosure requirements
 - o Professional standards and codes of conduct
 - o Case studies and ethical decision-making

Class 3

- 8. Case Studies and Practical Applications
 - o Analyzing real-life wealth management scenarios
 - o Applying wealth management concepts and strategies
 - o Developing comprehensive financial plans
 - o Presenting recommendations to clients
- 9. Final Project and Presentations
 - o Working on a comprehensive wealth management project
 - o Applying knowledge and skills acquired throughout the course
 - o Presenting project findings and recommendations

Assessment Methods

- Quizzes and exams to assess understanding of course concepts
- Case study analysis and presentations
- Class participation and discussions
- Final project evaluation