

Title	Make tactical adjustment on investment decision in response to market changes
Code	106880L6
Range	Providing recommendations on tactical investment decisions. This applies to investment recommendations on different types of products / services and to different segments of private banking clients.
Level	6
Credit	5 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> <li>1. Evaluate different options in investment                     <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Demonstrate specialized knowledge in investment in order to assess the impacts on client's investment</li> <li>• Evaluate and compare the features of different private banking products and services in order to make suitable recommendations</li> </ul> </li> <li>2. Evaluate changes in environment and make response                     <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Evaluate changes in the economic, market and political development and assess the impacts on client's investment</li> <li>• Monitor factors affecting market conditions and identify potential / untapped investment opportunities for clients</li> <li>• Identify and analyze investment opportunities that can fit in client's portfolio</li> <li>• Provide advice on tactical investment by highlighting market themes or trade ideas and compare the different available options</li> <li>• Explain to clients regarding the impacts of economic, market or political events on the risks and performance of their investments</li> <li>• Explain to clients about the products and services suggested, e.g. product features, costs, risks, impact on their investment</li> </ul> </li> <li>3. Maintain professionalism                     <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Ensure the recommendations are in accordance with relevant regulatory requirements in different regions and internal policies of the bank</li> <li>• Communicate with clients in a clear and simple manner to ensure they have an unbiased and balanced understanding on products recommended</li> </ul> </li> </ol>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Recommendation on tactical adjustment in investment portfolio. The recommendation is based on thorough analysis on the economic and market environment, client's profiles, the investment objectives and product features and comparison of different alternatives, etc.</li> </ul>
Remark	