

## 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**

<b>Cash and Cash Equivalents</b>	
Government issues (Less than a year)	Lowest risk, Highest quality
Corporate issues (Less than a year)	Highest risk, Lowest quality
<b>Fixed-Income Securities</b>	
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
<b>Equities</b>	
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

**Jiyuan Zhang**



## **Chapter 16 Teacher Resources:**

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