

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES
TECHNICAL SKILLS AND COMPETENCIES (TSC) REFERENCE DOCUMENT**

TSC Category	Investment and Financial Management					
TSC	Client Investment Suitability					
TSC Description	Determine client suitability, financing needs, risk management requirements, investment objectives and propose relevant sales opportunities					
TSC Proficiency Description	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
			FSE-ACE-3019-1.1	FSE-ACE-4019-1.1	FSE-ACE-5019-1.1	
			Gather client data and develop investment profiles for acquisition and sales purposes	Manage client acquisition strategies and propose products suitable to client financial needs	Establish guidelines for the organisation's client identification, acquisition and investment suitability strategies	
Knowledge			<ul style="list-style-type: none"> Market players and investor groups Tools used to evaluate client investment profiles Financial institution's client acquisition strategies Financial institution's product sets Client suitability assessment methods 	<ul style="list-style-type: none"> Financial Institution's client acquisition strategies Financial Institution's product sets Financial Institution's risk appetite thresholds Client suitability assessment methods 	<ul style="list-style-type: none"> Leading practice client acquisition strategies Trends and innovations happening in the client investment and acquisition space Client suitability assessment methods Investment risks 	
Abilities			<ul style="list-style-type: none"> Support development of client acquisition strategies by categorising different market players and investor groups within the financial markets Research investment considerations and gather client risk appetites and expected returns Construct client investment profiles using client characteristics and risk profiles 	<ul style="list-style-type: none"> Validate accuracy of client investment profile research Design client acquisition strategies based on identified target client group profiles Evaluate client investment profiles to determine their financing needs and investment objectives Determine products or investment planning advice to recommend to clients based on client suitability assessment 	<ul style="list-style-type: none"> Guide the direction of the bank or financial institution's overall client acquisition strategies Align acquisition strategies and suitability assessments with the latest trends in financial markets, client behaviours and innovation taking place in the industry Validate suitability assessment and target investor group identification methodologies Set organisation's investment risk thresholds 	

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			<ul style="list-style-type: none"> Identify financial needs and concerns of different investor group segments Assess suitability of products with client investment profiles and portfolios 	<ul style="list-style-type: none"> Align client acquisition and investment suitability strategies to organisation's risk thresholds 	<ul style="list-style-type: none"> Review and approve product recommendations 	
Range of Application			<p>Types of Financial Services products may include but are not limited to:</p> <ul style="list-style-type: none"> Alternatives Derivatives Equity Fixed Income Private Equity Foreign Exchange Futures and Forwards Trust products Wealth Management products Retail Banking products Private Banking products Corporate Banking products Insurance products Asset Management products Financial and Capital Markets products 			