



# **FINC19012 Investment Analysis and Risk Management**

## **Term 1 - 2018**

Profile information current as at 14/12/2025 12:39 pm

All details in this unit profile for FINC19012 have been officially approved by CQUniversity and represent a learning partnership between the University and you (our student). The information will not be changed unless absolutely necessary and any change will be clearly indicated by an approved correction included in the profile.

## General Information

### Overview

This unit covers investment analysis of complex investment portfolios. You will be introduced to contemporary investment theories and construct a client focused portfolio. You will examine the risks associated with domestic and international investment products.

### Details

Career Level: *Undergraduate*

Unit Level: *Level 2*

Credit Points: 6

Student Contribution Band: 10

Fraction of Full-Time Student Load: 0.125

### Pre-requisites or Co-requisites

Prerequisite: FINC 19011

Important note: Students enrolled in a subsequent unit who failed their pre-requisite unit, should drop the subsequent unit before the census date or within 10 working days of Fail grade notification. Students who do not drop the unit in this timeframe cannot later drop the unit without academic and financial liability. See details in the [Assessment Policy and Procedure \(Higher Education Coursework\)](#).

### Offerings For Term 1 - 2018

- Distance

### Attendance Requirements

All on-campus students are expected to attend scheduled classes - in some units, these classes are identified as a mandatory (pass/fail) component and attendance is compulsory. International students, on a student visa, must maintain a full time study load and meet both attendance and academic progress requirements in each study period (satisfactory attendance for International students is defined as maintaining at least an 80% attendance record).

### Website

[This unit has a website, within the Moodle system, which is available two weeks before the start of term. It is important that you visit your Moodle site throughout the term. Please visit Moodle for more information.](#)

## Class and Assessment Overview

### Recommended Student Time Commitment

Each 6-credit Undergraduate unit at CQUniversity requires an overall time commitment of an average of 12.5 hours of study per week, making a total of 150 hours for the unit.

### Class Timetable

#### [Regional Campuses](#)

Bundaberg, Cairns, Emerald, Gladstone, Mackay, Rockhampton, Townsville

#### [Metropolitan Campuses](#)

Adelaide, Brisbane, Melbourne, Perth, Sydney

### Assessment Overview

#### 1. **Written Assessment**

Weighting: 50%

#### 2. **Examination**

Weighting: 50%

### Assessment Grading

This is a graded unit: your overall grade will be calculated from the marks or grades for each assessment task, based on the relative weightings shown in the table above. You must obtain an overall mark for the unit of at least 50%, or an overall grade of 'pass' in order to pass the unit. If any 'pass/fail' tasks are shown in the table above they must also be completed successfully ('pass' grade). You must also meet any minimum mark requirements specified for a particular assessment task, as detailed in the 'assessment task' section (note that in some instances, the minimum mark for a task may be greater than 50%). Consult the [University's Grades and Results Policy](#) for more details of interim results and final grades.

## CQUniversity Policies

**All University policies are available on the [CQUniversity Policy site](#).**

You may wish to view these policies:

- Grades and Results Policy
- Assessment Policy and Procedure (Higher Education Coursework)
- Review of Grade Procedure
- Student Academic Integrity Policy and Procedure
- Monitoring Academic Progress (MAP) Policy and Procedure – Domestic Students
- Monitoring Academic Progress (MAP) Policy and Procedure – International Students
- Student Refund and Credit Balance Policy and Procedure
- Student Feedback – Compliments and Complaints Policy and Procedure
- Information and Communications Technology Acceptable Use Policy and Procedure

This list is not an exhaustive list of all University policies. The full list of University policies are available on the [CQUniversity Policy site](#).

## Previous Student Feedback

### Feedback, Recommendations and Responses

Every unit is reviewed for enhancement each year. At the most recent review, the following staff and student feedback items were identified and recommendations were made.

#### Feedback from Student Feedback Survey

##### Feedback

Student Feedback Survey: assessment feedback (score 2.7/5), learning resources (2.5/5)

##### Recommendation

Review and revise learning resources on Moodle. Ensure Course Profile is correct, including text book references. Ensure timely and relevant assessment feedback.

#### Feedback from FLEX students.

##### Feedback

Video lectures requested.

##### Recommendation

Provide video lecture/tutorials.

## Unit Learning Outcomes

**On successful completion of this unit, you will be able to:**

1. Explain the principles of advanced investment analysis and risk management
2. Construct client focused portfolios using domestic and international financial products
3. Solve real world complex investment problems.

## Alignment of Learning Outcomes, Assessment and Graduate Attributes



### Alignment of Assessment Tasks to Learning Outcomes

Assessment Tasks	Learning Outcomes		
	1	2	3
1 - Written Assessment - 50%	•	•	•
2 - Examination - 50%	•		•

### Alignment of Graduate Attributes to Learning Outcomes

Graduate Attributes	Learning Outcomes		
	1	2	3
1 - Communication	•	•	•
2 - Problem Solving	•	•	•

Graduate Attributes	Learning Outcomes		
	1	2	3
3 - Critical Thinking	•	•	•
4 - Information Literacy	•	•	•
5 - Team Work		•	•
6 - Information Technology Competence	•	•	•
7 - Cross Cultural Competence		•	•
8 - Ethical practice		•	•
9 - Social Innovation			
10 - Aboriginal and Torres Strait Islander Cultures			

## Alignment of Assessment Tasks to Graduate Attributes

Assessment Tasks	Graduate Attributes									
	1	2	3	4	5	6	7	8	9	10
1 - Written Assessment - 50%	•	•	•	•	•	•	•	•		
2 - Examination - 50%	•	•	•	•		•	•	•		

## Textbooks and Resources

### Textbooks

FINC19012

#### Prescribed

##### **Investments: Concepts and Applications**

Edition: 5th edn (2015)

Authors: Bradford, T, Heaney, R & Bilson, C

Cengage Learning Australia

South Melbourne , Vic , Australia

ISBN: 9780170235532

Binding: Other

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#### Supplementary

##### **Financial Planning**

Edition: Second Revised (2014)

Authors: McKeown, Warren, Kerry, Mike, Olynyk, Marc

John Wiley & Sons Inc

Chatswood , NSW , Australia

ISBN: 9781118644836

Binding: Other

[View textbooks at the CQUniversity Bookshop](#)

### IT Resources

**You will need access to the following IT resources:**

- CQUniversity Student Email
- Internet
- Unit Website (Moodle)
- XPlan software to complete Practical Assessment 1

## Referencing Style

All submissions for this unit must use the referencing style: [American Psychological Association 6th Edition \(APA 6th edition\)](#)

For further information, see the Assessment Tasks.

## Teaching Contacts

**Angelique McInnes** Unit Coordinator

[a.mcinnnes@cqu.edu.au](mailto:a.mcinnnes@cqu.edu.au)

## Schedule

### Week 1 - 05 Mar 2018

Module/Topic	Chapter	Events and Submissions/Topic
Overview of the investment framework, market efficiency and portfolio theory	1 and 2	

### Week 2 - 12 Mar 2018

Module/Topic	Chapter	Events and Submissions/Topic
Capital asset pricing models	7 and 8	

## Term Specific Information

### Week 3 - 19 Mar 2018

Module/Topic	Chapter	Events and Submissions/Topic
Alternate risky asset pricing models	9 and 10	

### Assessment Tasks

#### Week 4 - 26 Mar 2018

Module/Topic	Chapter	Events and Submissions/Topic
Practical Assessment	5 and 6	

### PRACTICAL ASSESSMENT : Securities and Managed Investments

#### Week 5 - 02 Apr 2018

Module/Topic	Chapter	Events and Submissions/Topic
Written Assessment		
Task Description	11, 12 and 13	

This is an **individual** assessment.

Important: Please read the information for your assessment is on the Moodle site.

Module/Topic	Chapter	Events and Submissions/Topic
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**Before you begin, please read the:**

1. instructions for completing and submitting your assessment.

Module/Topic	Chapter	Events and Submissions/Topic
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2. case study background.

Stacey, S 2008, 'Lessons (to be) learnt from the Opes Prime insolvency', *Melbourne University Law Review*, vol. 33, pp. 177-182.

#### Task requirements:

- Identify the client's objectives, needs and financial situation by reviewing the case study background and fact find information provided. Input this information into XPlan software and download the created Fact Find document.

#### Week 7 - 23 Apr 2018

- Analyse and score the risk profile of the client within the context of the client's objectives, needs and financial situation.
- Using the reflective questions, develop and document appropriate investment and managed fund strategies and recommendations to achieve the client's goals.

#### Week 8 - 30 Apr 2018

- Prepare a written Statement of Advice using the template provided and financial planning software XPlan, Microsoft-Excel and related software [which we will make available to you via Moodle].
- Present the strategies and recommendations to the client in a one A4-page summary document.

- Assess your negotiated acceptance of the financial plan with the client by documenting the conversation in a file note in XPlan.

Module/Topic	Chapter	Events and Submissions/Topic
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Swaps 4 and 15

#### We provide:

1. Fact find information assumedly obtained during a meeting with the client.

2. Risk profile information of the client.

3. Reflective questions to assist in the analysis phase of the financial planning process.

4. Statement of Advice template, which you must use to present your recommendations to the client.

#### Week 10 - 14 May 2018

Module/Topic	Chapter	Events and Submissions/Topic
Management of multi-asset portfolios	18 and 19	

Week 11 - 21 May 2018

clear this is a practical assessment dealing with a real world financial planning client investment need. Please start this assessment as soon as possible, because for some of you it will require learning numerous new skills. Learning how to use new software [for instance, XPlan] may need sometime and practice. Your performance evaluation

Week 12 - 28 May 2018

as well as email to address any concerns or difficulties during the term as you work on your Assessment. Please refer to Moodle and download all three files relating to this Assessment's requirements. Please read these long documents carefully.

Have Your Say survey, revision and

#### Assessment Due Date

Week 9 Friday (11 May 2018) 11:45 pm AEST

#### Review/Exam Week - 04 Jun 2018

Module/Topic	Chapter	Events and Submissions/Topic
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#### Return Date to Students

Exam Week - 11 Jun 2018

Module/Topic	Chapter	Events and Submissions/Topic
Feedback via Moodle		

**Weighting**

50%

**Assessment Criteria**

Find on Moodle a comprehensive marking criteria sheet. We award marks for:

1. Completing and downloading in Microsoft-Word format the Fact Find within the context of the client's objectives, needs and financial situation in XPlan.
2. Scoring the client's risk profile within XPlan and incorporating this information in your financial plan.
3. Documenting reflective answers in Microsoft-Word to demonstrate critical in-depth analysis, plus effective use of the calculation and software tools to underpin the investment and managed fund recommendations.
4. Statement of Advice completion using the Microsoft-Word template provided.
5. One-page client summary presentation document in a Microsoft-Word document.
6. File note created in XPlan and downloaded into Microsoft-Word documenting the financial plan negotiations with the client and discussions around ongoing services.
7. File note created in XPlan and downloaded into Microsoft-Word documenting discussions around ongoing services.

**Referencing Style**

- [American Psychological Association 6th Edition \(APA 6th edition\)](#)

**Submission**

Online

**Submission Instructions**

Your assessment 1 will comprise six separate files as per the Assessment Criteria List above. For example, point five where you have to provide 'Two Filenotes in XPlan' will be prepared in XPlan software, downloaded as two word documents and its contents merged into a single file. Thus both filenotes will be submitted as a single word-document on Moodle. For point 1 you will enter the fact find data into Xplan, download the fact find from XPlan as a word document and submit as a separate file. The same applies for all the rest of the points above.

**Learning Outcomes Assessed**

- Explain the principles of advanced investment analysis and risk management
- Construct client focused portfolios using domestic and international financial products
- Solve real world complex investment problems.

**Graduate Attributes**

- Communication
- Problem Solving
- Critical Thinking
- Information Literacy
- Team Work
- Information Technology Competence
- Cross Cultural Competence
- Ethical practice

**Examination****Outline**

Complete an invigilated examination.

**Date**

During the examination period at a CQUniversity examination centre.

**Weighting**

50%

**Length**

180 minutes

**Exam Conditions**

Restricted.

**Materials**

Dictionary - non-electronic, concise, direct translation only (dictionary must not contain any notes or comments).

Calculator - all non-communicable calculators, including scientific, programmable and graphics calculators are authorised

## Academic Integrity Statement

As a CQUniversity student you are expected to act honestly in all aspects of your academic work.

Any assessable work undertaken or submitted for review or assessment must be your own work. Assessable work is any type of work you do to meet the assessment requirements in the unit, including draft work submitted for review and feedback and final work to be assessed.

When you use the ideas, words or data of others in your assessment, you must thoroughly and clearly acknowledge the source of this information by using the correct referencing style for your unit. Using others' work without proper acknowledgement may be considered a form of intellectual dishonesty.

Participating honestly, respectfully, responsibly, and fairly in your university study ensures the CQUniversity qualification you earn will be valued as a true indication of your individual academic achievement and will continue to receive the respect and recognition it deserves.

As a student, you are responsible for reading and following CQUniversity's policies, including the [Student Academic Integrity Policy and Procedure](#). This policy sets out CQUniversity's expectations of you to act with integrity, examples of academic integrity breaches to avoid, the processes used to address alleged breaches of academic integrity, and potential penalties.

### What is a breach of academic integrity?

A breach of academic integrity includes but is not limited to plagiarism, self-plagiarism, collusion, cheating, contract cheating, and academic misconduct. The Student Academic Integrity Policy and Procedure defines what these terms mean and gives examples.

### Why is academic integrity important?

A breach of academic integrity may result in one or more penalties, including suspension or even expulsion from the University. It can also have negative implications for student visas and future enrolment at CQUniversity or elsewhere. Students who engage in contract cheating also risk being blackmailed by contract cheating services.

### Where can I get assistance?

For academic advice and guidance, the [Academic Learning Centre \(ALC\)](#) can support you in becoming confident in completing assessments with integrity and of high standard.

### What can you do to act with integrity?



#### Be Honest

If your assessment task is done by someone else, it would be dishonest of you to claim it as your own



#### Seek Help

If you are not sure about how to cite or reference in essays, reports etc, then seek help from your lecturer, the library or the Academic Learning Centre (ALC)



#### Produce Original Work

Originality comes from your ability to read widely, think critically, and apply your gained knowledge to address a question or problem