



## Postgraduate Diploma

## Financial Products

» Modality: online

» Duration: 6 months

» Certificate: TECH Global University

» Credits: 18 ECTS

» Schedule: at your own pace

» Exams: online

» Target Group: university Graduates who have previously completed any of the degrees in the fields of Social and Legal Sciences, Administrative and Business Sciences

Website: www.techtitute.com/us/school-of-business/postgraduate-diploma/postgraduate-diploma-financial-products

# Index

02 Why Study at TECH? Why Our Program? Objectives Welcome p. 4 p. 6 p. 10 p. 14 06 Methodology Structure and Content Our Students' Profiles p. 18 p. 24 p. 32 80 **Course Management** Impact on Your Career Benefits for Your Company p. 36 p. 40 p. 44 Certificate

# 01 **Welcome**

Optimal management of Financial Products is an indispensable aspect of maximizing the return on investments. Through the appropriate choice and detailed control of these instruments, it is possible to extract great economic benefits in the long term. For this reason, leading companies in the Finance sector require excellent specialists in this field to occupy important positions in order to achieve success in their financial operations. Faced with this situation, TECH has created this program, which will allow students to identify the best investment strategies in equity assets or delve into the management of pension funds and alternative investments. Completely online and without tight schedules will boost their professional growth in this field.









## tech 08 | Why Study at TECH?

#### At TECH Global University



#### **Innovation**

The university offers an online learning model that balances the latest educational technology with the most rigorous teaching methods. A unique method with the highest international recognition that will provide students with the keys to develop in a rapidly-evolving world, where innovation must be every entrepreneur's focus.

"Microsoft Europe Success Story", for integrating the innovative, interactive multi-video system.



#### The Highest Standards

Admissions criteria at TECH are not economic. Students don't need to make a large investment to study at this university. However, in order to obtain a qualification from TECH, the student's intelligence and ability will be tested to their limits. The institution's academic standards are exceptionally high...

95%

of TECH students successfully complete their studies



### Networking

Professionals from countries all over the world attend TECH, allowing students to establish a large network of contacts that may prove useful to them in the future.

+100000

+200

executives prepared each year

different nationalities



#### **Empowerment**

Students will grow hand in hand with the best companies and highly regarded and influential professionals. TECH has developed strategic partnerships and a valuable network of contacts with major economic players in 7 continents.

+500

collaborative agreements with leading companies



#### **Talent**

This program is a unique initiative to allow students to showcase their talent in the business world. An opportunity that will allow them to voice their concerns and share their business vision.

After completing this program, TECH helps students show the world their talent.



#### **Multicultural Context**

While studying at TECH, students will enjoy a unique experience. Study in a multicultural context. In a program with a global vision, through which students can learn about the operating methods in different parts of the world, and gather the latest information that best adapts to their business idea.

TECH students represent more than 200 different nationalities.



#### Learn with the best

In the classroom, TECH's teaching staff discuss how they have achieved success in their companies, working in a real, lively, and dynamic context. Teachers who are fully committed to offering a quality specialization that will allow students to advance in their career and stand out in the business world.

Teachers representing 20 different nationalities.



At TECH, you will have access to the most rigorous and up-to-date case analyses in academia"

### Why Study at TECH? | 09 tech

TECH strives for excellence and, to this end, boasts a series of characteristics that make this university unique:



#### **Analysis**

TECH explores the student's critical side, their ability to question things, their problem-solving skills, as well as their interpersonal skills.



#### **Academic Excellence**

TECH offers students the best online learning methodology. The university combines the Relearning method (postgraduate learning methodology with the best international valuation) with the Case Study. Tradition and vanguard in a difficult balance, and in the context of the most demanding educational itinerary.



#### **Economy of Scale**

TECH is the world's largest online university. It currently boasts a portfolio of more than 10,000 university postgraduate programs. And in today's new economy, **volume + technology = a ground-breaking price**. This way, TECH ensures that studying is not as expensive for students as it would be at another university.





## tech 12 | Why Our Program?

This program will provide you with a multitude of professional and personal advantages, among which we highlight the following:



#### A Strong Boost to Your Career

By studying at TECH, students will be able to take control of their future and develop their full potential. By completing this program, students will acquire the skills required to make a positive change in their career in a short period of time

70% of students achieve positive career development in less than 2 years.



## Develop a strategic and global vision of the company

TECH offers an in-depth overview of general management to understand how each decision affects each of the company's different functional fields

Our global vision of companies will improve your strategic vision.



### Consolidate the student's senior management skills

Studying at TECH means opening the doors to a wide range of professional opportunities for students to position themselves as senior executives, with a broad vision of the international environment

You will work on more than 100 real senior management cases.



### You will take on new responsibilities

The program will cover the latest trends, advances and strategies, so that students can carry out their professional work in a changing environment

45% of graduates are promoted internally.



#### Access to a powerful network of contacts

TECH connects its students to maximize opportunities. Students with the same concerns and desire to grow. Therefore, partnerships, customers or suppliers can be shared

You will find a network of contacts that will be instrumental for professional development.



#### Thoroughly develop business projects.

Students will acquire a deep strategic vision that will help them develop their own project, taking into account the different fields in companies

20% of our students develop their own business idea.



#### Improve soft skills and management skills

TECH helps students apply and develop the knowledge they have acquired, while improving their interpersonal skills in order to become leaders who make a difference

Improve your communication and leadership skills and enhance your career.

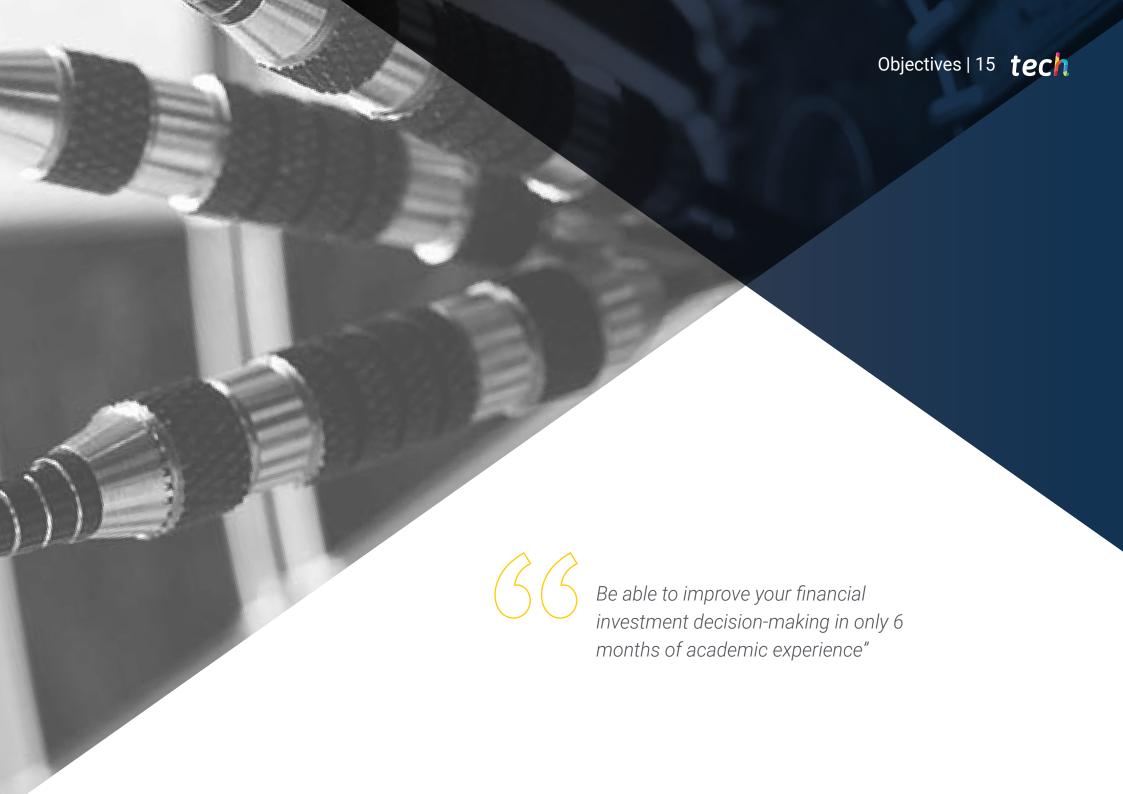


#### You will be part of an exclusive community

Students will be part of a community of elite executives, large companies, renowned institutions, and qualified teachers from the most prestigious universities in the world: the TECH Global University community

We give you the opportunity to study with a team of world-renowned teachers.





## tech 16 | Objectives

# TECH makes the goals of their students their own goals too Working together to achieve them

This Postgraduate Diploma in Financial Products will enable students to:



Acquire knowledge of the different types of fixed income assets, their valuation and the risks associated with fixed income investment, as well as an understanding of the term structure of interest rates and the risk premium



Develop skills in fixed-income portfolio management, both in active and passive investment strategies, and understand the impact of liquidity and other important risks in fixed-income management



Become familiar with the primary and secondary fixed-income market, including the issuance of new securities and the characteristics of issuance by public offering and auction







03

Understand the importance of credit rating and the credit rating process carried out by rating agencies



Learn about the IPO process and the advantages of going public and stock market operations, and gain knowledge about the functioning and operation of the stock market



Study international equity indices in developed and emerging countries and become familiar with thematic and sectoral indices



Learn about the different collective investment vehicles, such as mutual funds, SICAVs, real estate investment vehicles, and ETFs, and learn how to analyze and select investment funds





Acquire knowledge about insurance, its classifications, and pension plans and funds, as well as the associated tax incentives, retirement planning, and personal coverage

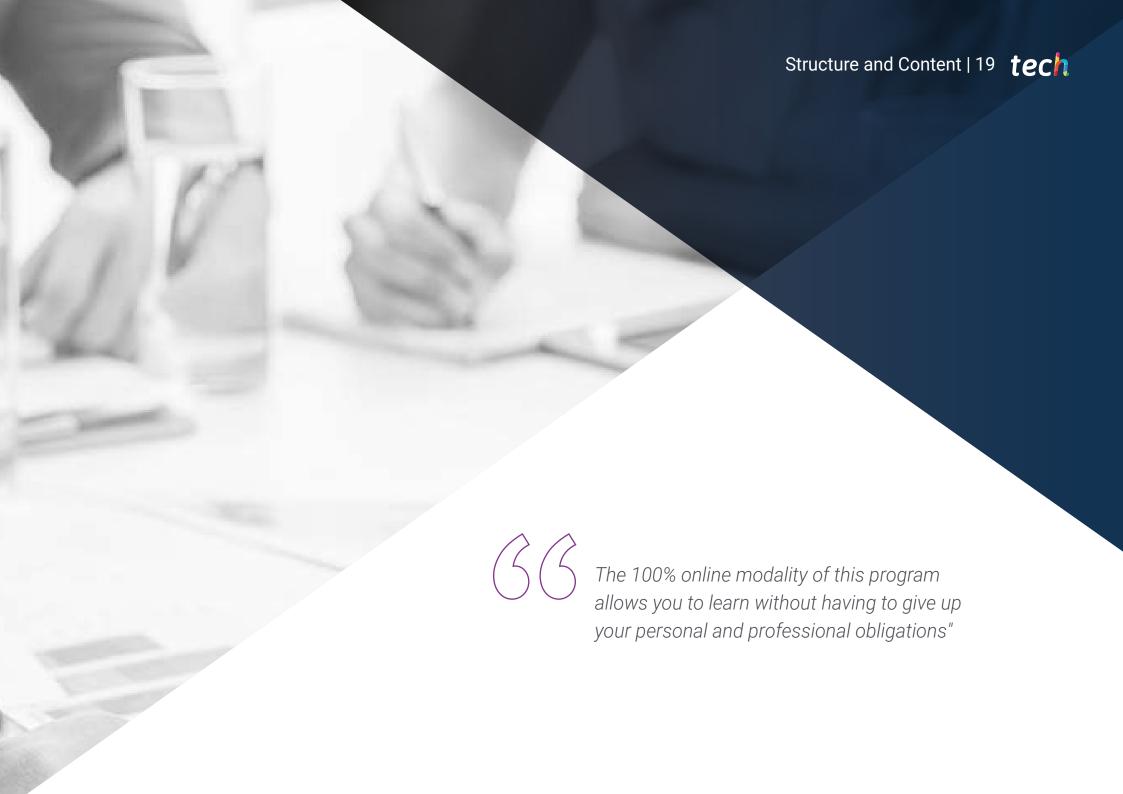


Understand the different schools of investing, including Value Investing and Growth and Quality Investing, and learn how to make investment decisions based on intrinsic and relative valuations



Familiarity with investments in banking products and other alternative investments, such as venture capital, commodity-linked products and tangible goods





### tech 20 | Structure and Content

#### **Syllabus**

This TECH Postgraduate Diploma has been created with the aim of preparing students to deal competently with the challenges presented by the field of Financial Products management. Through it, they will develop a set of skills that will prepare them to make top-level decisions in this field of Finance.

Throughout 1,500 hours of instruction, students will work individually and in teams to analyze case studies, allowing them to identify completely real and up-to-date business situations.

This program focuses on deepening investment strategies in fixed-income and variable-income assets or on the state-of-the-art procedures to manage Financial Products. In this way, it will enable professionals to understand this branch of Finance from an innovative, strategic, and global perspective.

All this is with the primary objective of enabling students to achieve excellent managerial skills in this demanding sector. In addition, the program's educational quality will be guaranteed by its first-class didactic contents, its revolutionary academic methodology, and its prestigious teaching staff.

This Postgraduate Diploma takes place over 6 months and is divided into 3 modules:

Module 1 Investment in fixed income assets

Module 2 Investment in equity assets

Module 3 Financial Products



#### Where, When and How is it Taught?

TECH offers the possibility of developing this Postgraduate Diploma in Financial Products completely online. Throughout the 6 months of the educational program, you will be able to access all the contents of this program at any time, allowing you to self-manage your study time.

A unique, key, and decisive educational experience to boost your professional development and make the definitive leap.

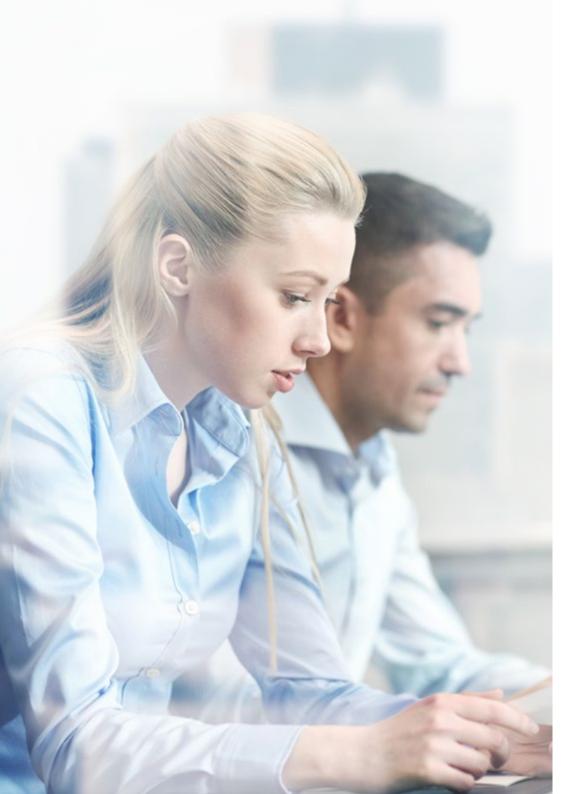
## tech 22 | Structure and Content

#### Module 1. Investment in fixed income assets 1.1. Fixed Income Assets 1.4. Primary market 1.2. Fixed Income Asset Valuation 1.3. Time Structure of Interest Rates 1.2.1. Profitability Analysis Time Structure of Interest Rates Secondary market 1.1.1. Fixed Income Asset Features 1.2.2. Risks Associated with Fixed Income Assets 1.4.2. Type of assets: bonds and debentures 1.3.2. Yield curve (zero coupon) 1.1.2. Fixed Income Types 1.2.3. Risk premium 1.3.3. Interest rate measurement: duration 1.4.3. Market Members 1.1.3. Key Concepts in Fixed Income sensitivity and convexity 1.1.3.1. Nominal value, issue price, 1.3.4. Public Debt Market. International Perspective redemption price, coupon, zero coupon issue 1.5. Private debt or corporate debt 1.6. Primary Fixed Income Market 1.7. Secondary Fixed Income Market 1.8. Credit rating and rating 1.6.1. Characteristics of the asset issue 1.7.1. Fixed Income Secondary Market 1.8.1. Measuring default risk markets. International Perspective 1.7.2. Private debt – Public debt markets 1.6.2. Process for issuing new fixed-income 1.8.2. Rating Agencies 1.5.1. Private debt or corporate debt markets 1.7.3. Short-term, medium-term, and long-term 1.8.3. Credit rating process 1.5.2. Organization of markets securities 1.6.3. Issuance by public offering and auction emissions 1.5.3. Products traded 1.9. Fixed Income Portfolio 1.10. Investor profile 1.10.1. Investor profile Management 1.10.2. At Risk Profiles 1.9.1. Investment strategy active management 1.9.2. Investment strategy Liabilities management 1.10.3. Type of Fixed Income investor 1.9.3. Liquidity and other important risks in fixed income management

Module 2. Investment in equity assets								
2.1. 2.1.1 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6	Stock Exchange Operations: IPO, takeover bid, capital increase, and capital reduction     Market operation: hours of operation	<ul><li>2.2. Advantages of Going Public</li><li>2.2.1. Company Financing</li><li>2.2.2. Objective Assessment</li><li>2.2.3. Shareholder Liquidity</li><li>2.2.4. Prestige</li></ul>	<ul> <li>2.3. Stock Markets</li> <li>2.3.1 Contracting and settlement systems</li> <li>2.3.2. Stock Market Operations</li> <li>2.3.3. Order Types and Fixing Modality</li> <li>2.3.4. Trading Platforms</li> </ul>	<ul> <li>2.4. International Equity Indices. Developed Countries</li> <li>2.4.1. Features</li> <li>2.4.2. European Indices</li> <li>2.4.3. US Indices</li> <li>2.4.4. Global Indices</li> </ul>				
2.5.1 2.5.2 2.5.3 2.5.4	. Latin American Indices	<ul> <li>2.6. Trading Platforms</li> <li>2.6.1. Main Trading Platforms</li> <li>2.6.2. Requirements of Trading Platforms</li> <li>2.6.3. Classification of Platforms according to Assets</li> <li>2.6.4. Brokers</li> </ul>	<ul><li>2.7. Market Quality Measures</li><li>2.7.1. Liquidity</li><li>2.7.2. Volatility</li><li>2.7.3. Efficiency</li></ul>	<ul> <li>2.8. Investment Schools I. Value Investors</li> <li>2.8.1. Value Investing</li> <li>2.8.2. Value and price: A Fundamental Distinction</li> <li>2.8.3. Value Investors</li> </ul>				
2.9.1 2.9.2 2.9.3	. Quality Investing	2.10. Investment Decisions 2.10.1. Intrinsic valuation: Discounted Cash Flows 2.10.2. Relative valuation: Comparable Multiples 2.10.3. Attractively priced company quotation						

## tech 24 | Structure and Content

Module	<b>3.</b> Financial Products				
3.1.1. Ac 3.1.2. Typ 3.1.3. Ad	collective Investment ctors involved types of commissions dvantages and Disadvantages f the Collective Investment	<ul> <li>3.2. Investment Funds</li> <li>3.2.1. Classification of Investment Funds</li> <li>3.2.2. Valuation and performance of investment funds</li> <li>3.2.3. Management Styles</li> <li>3.2.4. Analysis and selection of investment funds</li> </ul>	<ul><li>3.3. Other investment vehicles</li><li>3.3.1. SICAVS</li><li>3.3.2. Real estate investment vehicles</li><li>3.3.3. ETFs</li></ul>	3.4.3.	Alternative investment funds Concept of Alternative Management Hedge Funds Classification of Hedge Funds Hedge Fund Investment Strategies
3.5.1. Rel 3.5.2. Pro	nsurance Concept elevant factors of the insurance contract rocedure of an Insurance Contract odalities of Insurance Contracts	3.6. Insurance Classification 3.6.1. Personal Insurance 3.6.2. Damage Insurance 3.6.3. Property Insurance 3.6.4. Combined insurance	<ul> <li>3.7. Pension Plans and Funds</li> <li>3.7.1. Concept and Nature of Pension Plans</li> <li>3.7.2. Pension Funds</li> <li>3.7.3. Contingencies covered</li> <li>3.7.4. Modalities for collecting the benefit</li> <li>3.7.5. Tax incentives</li> </ul>	3.8.1. 3.8.2. 3.8.3. 3.8.4.	1 9 9
3.9.1. Ass 3.9.2. Lia	nvestment in Banking Products sset products ability Products anking services	3.10. Other alternative investments 3.10.1. Venture Capital 3.10.2. Commodity-Linked Products 3.10.3. Tangible goods			





Optimize your learning through a wide range of didactic formats, choosing the one that best suits your study preferences"



This academic program offers students a different way of learning. Our methodology uses a cyclical learning approach: **Relearning.** 

This teaching system is used, for example, in the most prestigious medical schools in the world, and major publications such as the **New England Journal of Medicine** have considered it to be one of the most effective.



## tech 28 | Methodology

## TECH Business School uses the Case Study to contextualize all content

Our program offers a revolutionary approach to developing skills and knowledge. Our goal is to strengthen skills in a changing, competitive, and highly demanding environment.





This program prepares you to face business challenges in uncertain environments and achieve business success.



Our program prepares you to face new challenges in uncertain environments and achieve success in your career.

#### A learning method that is different and innovative

This TECH program is an intensive educational program, created from scratch to present executives with challenges and business decisions at the highest level, whether at the national or international level. This methodology promotes personal and professional growth, representing a significant step towards success. The case method, a technique that lays the foundation for this content, ensures that the most current economic, social and business reality is taken into account.



You will learn, through collaborative activities and real cases, how to solve complex situations in real business environments"

The case method has been the most widely used learning system among the world's leading business schools for as long as they have existed. The case method was developed in 1912 so that law students would not only learn the law based on theoretical content. It consisted of presenting students with real-life, complex situations for them to make informed decisions and value judgments on how to resolve them. In 1924, Harvard adopted it as a standard teaching method.

What should a professional do in a given situation? This is the question we face in the case method, an action-oriented learning method. Throughout the program, the studies will be presented with multiple real cases. They must integrate all their knowledge, research, argue and defend their ideas and decisions.

## tech 30 | Methodology

### Relearning Methodology

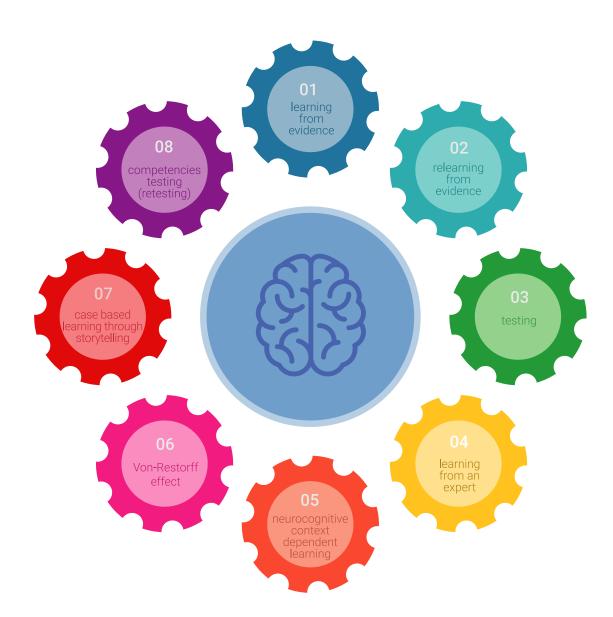
TECH effectively combines the Case Study methodology with a 100% online learning system based on repetition, which combines different teaching elements in each lesson.

We enhance the Case Study with the best 100% online teaching method: Relearning.

Our online system will allow you to organize your time and learning pace, adapting it to your schedule. You will be able to access the contents from any device with an internet connection.

At TECH you will learn using a cutting-edge methodology designed to train the executives of the future. This method, at the forefront of international teaching, is called Relearning.

Our online business school is the only one in the world licensed to incorporate this successful method. In 2019, we managed to improve our students' overall satisfaction levels (teaching quality, quality of materials, course structure, objectives...) based on the best online university indicators.



### Methodology | 31 **tech**

In our program, learning is not a linear process, but rather a spiral (learn, unlearn, forget, and re-learn). Therefore, we combine each of these elements concentrically. With this methodology we have trained more than 650,000 university graduates with unprecedented success in fields as diverse as biochemistry, genetics, surgery, international law, management skills, sports science, philosophy, law, engineering, journalism, history, markets, and financial instruments. All this in a highly demanding environment, where the students have a strong socio-economic profile and an average age of 43.5 years.

Relearning will allow you to learn with less effort and better performance, involving you more in your specialization, developing a critical mindset, defending arguments, and contrasting opinions: a direct equation to success.

From the latest scientific evidence in the field of neuroscience, not only do we know how to organize information, ideas, images and memories, but we know that the place and context where we have learned something is fundamental for us to be able to remember it and store it in the hippocampus, to retain it in our long-term memory.

In this way, and in what is called neurocognitive context-dependent e-learning, the different elements in our program are connected to the context where the individual carries out their professional activity.

This program offers the best educational material, prepared with professionals in mind:



#### **Study Material**

All teaching material is produced by the specialists who teach the course, specifically for the course, so that the teaching content is highly specific and precise.

These contents are then applied to the audiovisual format, to create the TECH online working method. All this, with the latest techniques that offer high quality pieces in each and every one of the materials that are made available to the student.



#### Classes

There is scientific evidence suggesting that observing third-party experts can be useful.

Learning from an Expert strengthens knowledge and memory, and generates confidence in future difficult decisions.



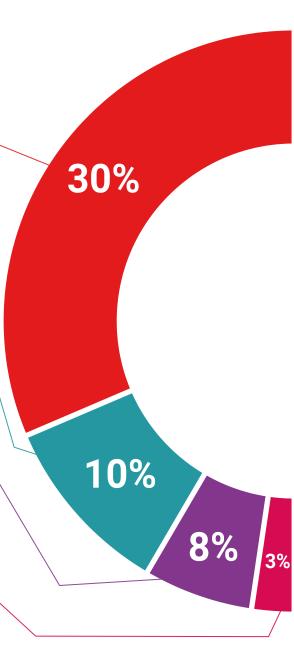
#### **Management Skills Exercises**

They will carry out activities to develop specific executive competencies in each thematic area. Practices and dynamics to acquire and develop the skills and abilities that a high-level manager needs to develop in the context of the globalization we live in.



#### **Additional Reading**

Recent articles, consensus documents and international guidelines, among others. In TECH's virtual library, students will have access to everything they need to complete their course.





Students will complete a selection of the best case studies chosen specifically for this program. Cases that are presented, analyzed, and supervised by the best senior management specialists in the world.



#### **Interactive Summaries**

The TECH team presents the contents attractively and dynamically in multimedia lessons that include audio, videos, images, diagrams, and concept maps in order to reinforce knowledge.

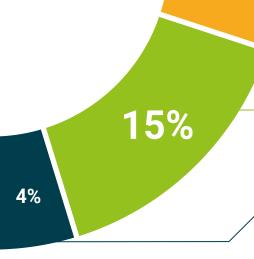


This exclusive educational system for presenting multimedia content was awarded by Microsoft as a "European Success Story".

#### **Testing & Retesting**

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We periodically evaluate and re-evaluate students' knowledge throughout the program, through assessment and self-assessment activities and exercises, so that they can see how they are achieving their goals.

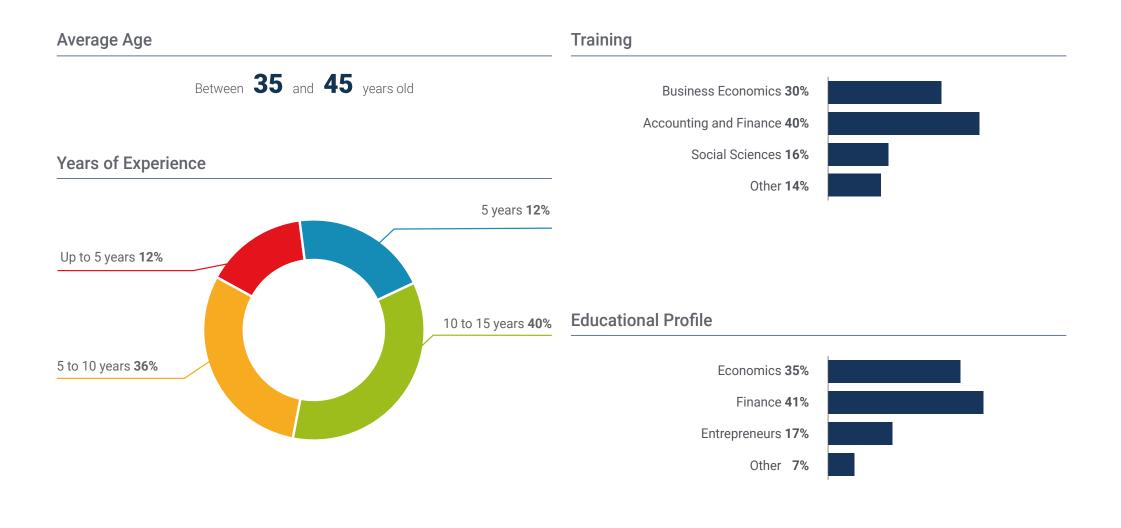


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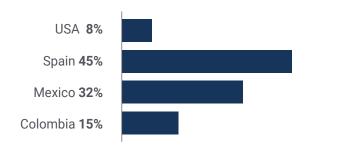




## tech 36 | Our Students' Profiles



#### **Geographical Distribution**





# Manuel González

#### **Financial Products Analyst**

"I decided to take this program to increase my skills in the management of financial products, and I can affirm that it has been a great choice. I was pleasantly surprised by the teaching staff, which is made up of experts in Financial Markets with extensive professional experience in top-level organizations. I would repeat this experience without any doubt"





## tech 40 | Course Management

#### Management



#### Dr. Medrano García, María Luisa

- Director of university graduate programs
- Technical advisor for public institutions
- Lecturer in university degrees, courses, and postgraduate programs
- Ph.D. in Senior Management from Universidad Rey Juan Carlos
- Degree in Business Administration and Management from Universidad Complutense de Madrid
- Research Award from the Economic and Social Council of the Community of Madrid

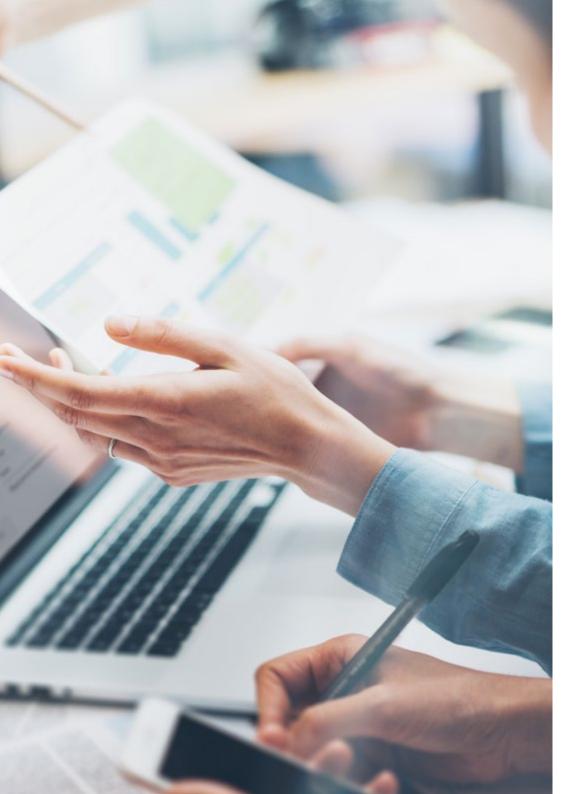
#### **Professors**

#### Mr. Floro Soler, Rodrigo Martín

- Macroeconomic and investment analyst
- Macroeconomic Analyst at Intermoney
- ◆ Investment Manager at D'Ella Capital
- Collaborating lecturer in undergraduate studies
- Master's Degree in Financial Institutions and Markets by CUNEF
- Degree in Economics and Financial and Actuarial Economics from the Universidad Rey Juan Carlos

#### Dr. García Costa, Laura

- Financial Consultant
- Finance Specialist at Just Eat
- Client Manager at Cetelem Bank
- Lecturer in undergraduate studies
- Author of several publications and articles
- Doctorate in Business Economics from the Universidad Rey Juan Carlos
- Master's Degree in Financial Planning and Advice from the Universidad Rey Juan Carlos
- Degree in Business Administration and Management from the University of Alcalá



## Course Management | 41 tech

#### Dr. García Costa, Beatriz

- Project Manager at Sanitas
- Client Manager at Banco Santander
- Lecturer in undergraduate studies
- Author of academic publications
- Doctorate in Business Economics from the Universidad Rey Juan Carlos
- Master's Degree in Financial Planning and Advice from the Universidad Rey Juan Carlos
- Degree in Business Administration and Management from the University of Alcalá

#### Dr. Gómez Martínez, Raúl

- Founding Partner and CEO of Open 4 Blockchain Fintech
- Founding partner of InvestMood Fintech
- General Manager of Apara
- Consultant for financial institutions
- Lecturer in undergraduate and postgraduate university programs
- Doctorate in Business Economics and Finance from Universidad Rey Juan Carlos de Madrid
- Master's Degree in Economic Analysis and Financial Economics from the Complutense University of Madrid
- Degree in Economics and Business Administration from Universidad Complutense de Madrid
- Degree in Economics and Business Administration from Universidad Complutense de Madrid





# Are you ready to take the leap? Excellent professional development awaits you.

TECH's Postgraduate Diploma in Financial Products is an intensive program that prepares you to face challenges and business decisions in the field of Finance. The main objective is to promote your personal and professional growth. Helping you achieve success.

If you want to improve yourself, make a positive change at a professional level, and network with the best, then this is the place for you.

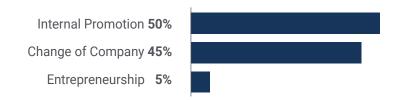
Do you want to increase your salary and promote your entry into high positions in less than 2 years? TECH gives you the best tools to achieve it.

Obtain your desired professional growth after completing the Postgraduate Diploma in Financial Products.

#### **Time of Change**



#### Type of Change



## Salary Increase

This program represents a salary increase of more than 25% for our students

\$55,000

A salary increase of

**25**%

\$68,750





## tech 48 | Benefits for Your Company

Developing and retaining talent in companies is the best long-term investment.



#### Growth of talent and intellectual capital

The professional will introduce the company to new concepts, strategies, and perspectives that can bring about significant changes in the organization



# Retaining high-potential executives to avoid talent drain

This program strengthens the link between the company and the professional and opens new avenues for professional growth within the company



### **Building agents of change**

You will be able to make decisions in times of uncertainty and crisis, helping the organization overcome obstacles



### Increased international expansion possibilities

Thanks to this program, the company will come into contact with the main markets in the world economy





## **Project Development**

The professional can work on a real project or develop new projects in the field of R & D or business development of your company



### Increased competitiveness

This program will equip students with the skills to take on new challenges and drive the organization forward





## tech 52 | Certificate

This program will allow you to obtain your **Postgraduate Diploma in Financial Products** endorsed by **TECH Global University**, the world's largest online university.

**TECH Global University** is an official European University publicly recognized by the Government of Andorra (*official bulletin*). Andorra is part of the European Higher Education Area (EHEA) since 2003. The EHEA is an initiative promoted by the European Union that aims to organize the international training framework and harmonize the higher education systems of the member countries of this space. The project promotes common values, the implementation of collaborative tools and strengthening its quality assurance mechanisms to enhance collaboration and mobility among students, researchers and academics.

This **TECH Global University** title is a European program of continuing education and professional updating that guarantees the acquisition of competencies in its area of knowledge, providing a high curricular value to the student who completes the program.

Title: Postgraduate Diploma in Financial Products

Modality: online

Duration: 6 months

Credits: 18 ECTS



<sup>\*</sup>Apostille Convention. In the event that the student wishes to have their paper diploma issued with an apostille, TECH Global University will make the necessary arrangements to obtain it, at an additional cost.



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