



Starting Effective Investor Education Programmes – Investigate strategies from around the world for launching investor education programs that work
(Monday March 2nd, 9:45 – 10:45)

Panelists

- Paul Bourque (moderator), Senior Vice President, Enforcement, Policy, and Registration, Investment Industry Regulatory Organization of Canada
- Ricardo Nardini, Executive Manager, Certification and Investor Education, National Assoc. of Investment Banks, Brazil
- Dr. Nik Ramlah Nik Mahmood, Managing Director, Securities Commission, Malaysia
- Hesham Ibrahim, Chief, Chairman's Technical Affairs Committee, Capital Market Authority, Egypt
- Sok Hun Kang, President, Emerging Markets Center, Korea Financial Investment Association

Introduction of Panelists and Topic – Paul Bourque (10 minutes)

Questions for Discussion

1. **Program Objectives**
 - a. Developing the objectives for students – awareness, knowledge, behaviour change, increase in net worth?
 - b. Developing the objectives for the organization – cleaner markets, capable investors, knowledge equality, fewer complaints, better compliance, moving from care society to participation society?
2. **Funding**

- a. Providing the financing – how should new programs be financed? By the government? Education providers? User pay? The financial services industry? Employers?

3. Program Delivery

- a. Program delivery – Should program delivery be done in-house or outsourced – identifying and leveraging partners
- b. Program delivery – methodologies – High touch high tech? Live face to face? – Low touch low tech? Life events trigger (new job, new relationship, new house, etc.)

4. Program Design

- a. Program design – how can program sponsors access best practices? On-going or One-time program,
- b. Program design – Certification and testing?
- c. Program design – who is the target audience, how should that be determined and what are their needs? Youth? Seniors? Beginners? Experienced Investors
- d. Program design – determining priorities – How are the highest needs determined?
- e. Program design – what are your target subjects – Savings? Investment? Literacy? Individual responsibility?
- f. Program design – scalability and sustainability – can the program be expanded – can it be made smaller?

5. Program Evaluation

- a. Program evaluation – Proving it works – did the program achieve the student's goals – did the program achieve the organization's goals?
- b. Program evaluation – Proving it works – What are the performance measures?
- c. Program evaluation – getting feedback – Happy sheets, learning acquisition, Learning application

6. Challenges

- a. Obtaining industry and industry organization partners
- b. Program delivery in rural areas
- c. Program delivery in a multi-language environment

7. **Questions**