

STUDENT LESSON SUMMARIES

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# Account Services Long-Term Investments Training Program

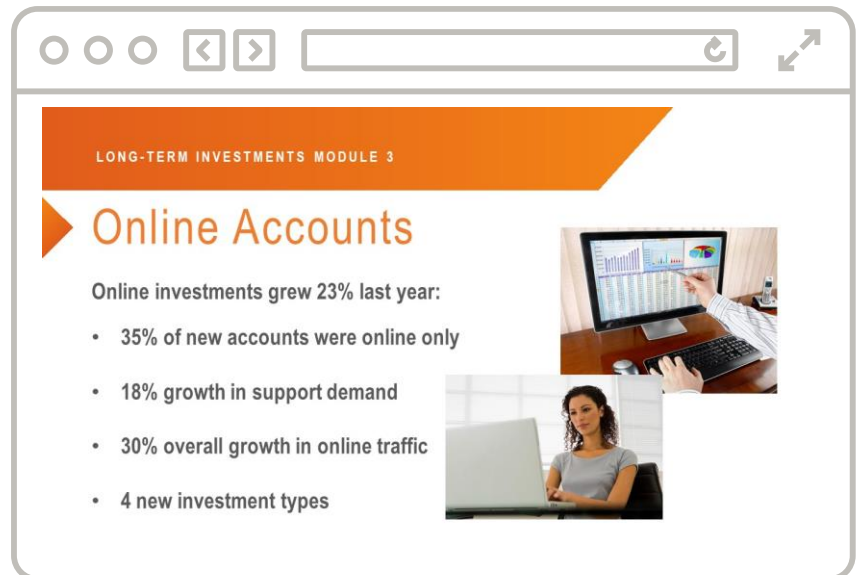


# Module 3: Online Accounts

## Online Growth

Our online accounts are growing at an unprecedented rate. We're gaining new customers and accounts every day, leading to an increased demand on our online support staff.

In the last year, we have not only added new accounts online, but online accounts are becoming a larger portion of our overall long-term investments portfolio. Our customers rely on the speed and ease of being able to start investments and manage them online.



LONG-TERM INVESTMENTS MODULE 3

### Online Accounts

Online investments grew 23% last year:

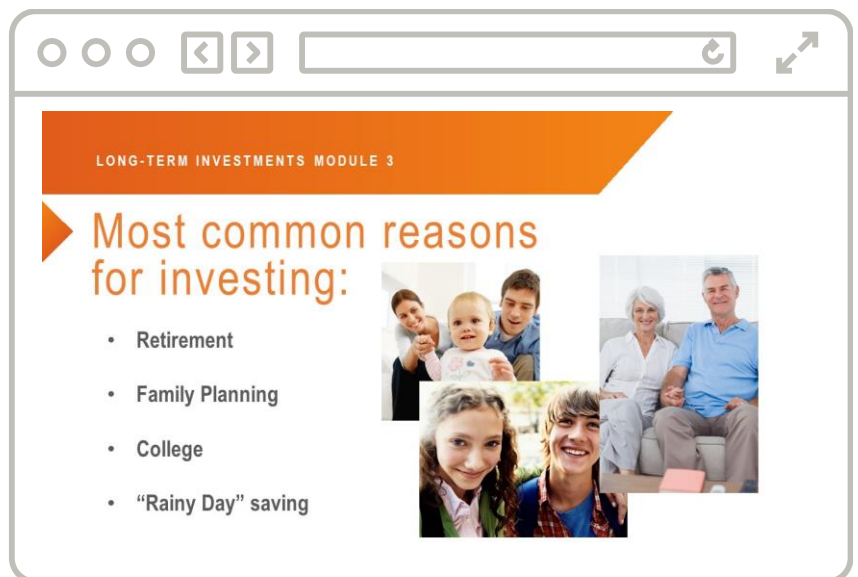
- 35% of new accounts were online only
- 18% growth in support demand
- 30% overall growth in online traffic
- 4 new investment types

The slide features two images: one of a person pointing at a computer monitor displaying charts, and another of a woman sitting at a desk with a laptop.

## Understanding Investors

Before you begin supporting customers online, you must understand why people choose to invest. For our customers, the most common reasons for investing are planning for retirement, family planning, preparing for college, and setting up a "rainy day" fund.

Understanding the goals of our customers helps ensure that you are ready to help them find the right long-term investment option for their needs.



LONG-TERM INVESTMENTS MODULE 3

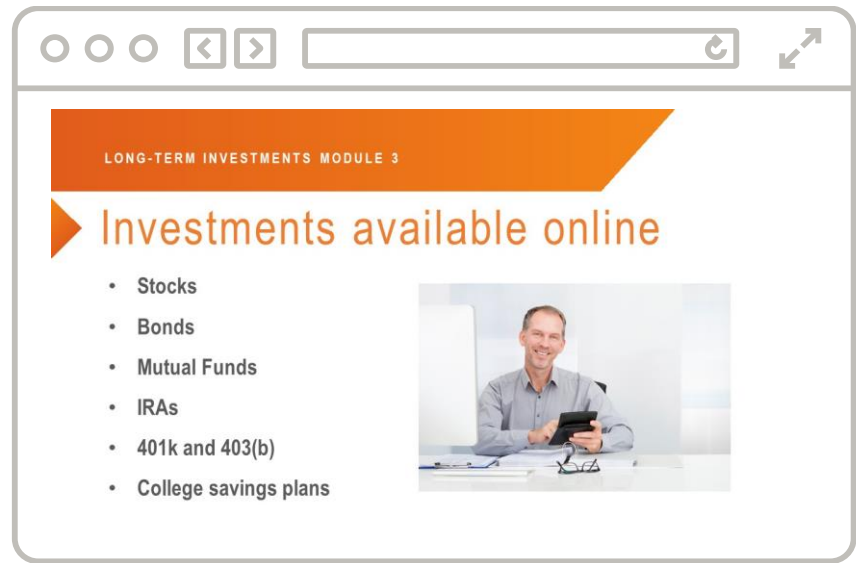
### Most common reasons for investing:

- Retirement
- Family Planning
- College
- "Rainy Day" saving

The slide features two images: one of a family with a baby, and another of an elderly couple sitting on a couch.

# Understanding Investments

To help your online customers understand long-term investments you will need to understand the long-term investments available through our online banking system including stocks, bonds, mutual funds, IRAs, 401k and 403(b)s, money market accounts and college savings plans. These are the broad categories of investments we offer. This section will teach you about each type of investment in detail and outline the specific plans we offer.




The screenshot shows a web browser window with a slide titled "LONG-TERM INVESTMENTS MODULE 3" and "Investments available online". The slide lists five investment categories: Stocks, Bonds, Mutual Funds, IRAs, and 401k and 403(b). To the right of the list is a photograph of a man in a light blue shirt sitting at a desk, smiling and holding a tablet. The browser interface includes navigation buttons and a search bar.

LONG-TERM INVESTMENTS MODULE 3

## Investments available online

- Stocks
- Bonds
- Mutual Funds
- IRAs
- 401k and 403(b)
- College savings plans



## NOTES

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