

THE CLARITAS QUARTERLY NEWSLETTER

Serving Your Professional Growth

Congratulations on earning the Claritas® Investment Certificate! We deeply appreciate your efforts to help increase financial knowledge across all levels of the investment industry, including the critical importance of ethical decision making and professional roles and responsibilities in the bigger picture. It is our pleasure to recognize your achievement and to welcome you to the CFA Institute global community.

FEATURES

Career Success: Navigating the New Work Environment, Second Edition

Those working in the finance industry are finding that they are having to manage their careers in a changing setting. The authors of this book offer a model of intentional career management and career planning that emphasizes deep awareness of self and the professional environment. The book, along with the [companion website](#), includes guided exercises and case studies as well as multimedia content and interviews with leading investment professionals. Epub and Kindle editions are also [available](#).



Flex Strategies for Communicating in a Global Workforce

It's tempting to think of culture as relating primarily to nationality or race, but things like gender, generational identity (e.g., millennial, Baby Boomer), and education can also contribute uniquely to culture. At the 2015 CFA Institute Annual Conference, Jane Hyun discussed ways finance professionals can flex their styles to develop and demonstrate cultural fluency.

A View to the Future: Changes in the Investment Industry

The year 2030 might seem like a far-off future of spaceships and robots, but it's actually only 15 years away. A recent report explores the potential changes that are coming and their likely impact on the investment industry. A major transformation will be driven by megatrends in demographics, technology, the environment, and society at large.

The Gender Imbalance in Finance: How Do We Narrow the Gap?

As part of the Future of Finance initiative, CFA Institute recently held what is hopefully the first of many discussions within the community on recognizing the value women can add in the finance industry, investing in women's careers, and generating practical approaches on how to increase the number of women in senior

positions across the finance industry.

MORE RECOMMENDATIONS

Is Your Portfolio Ready for an Invasion of Disruptive Technologies?

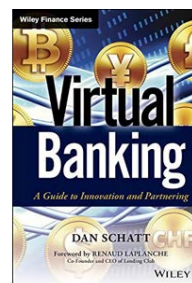
Artificial intelligence, robots, biotech, and several other world changers are about to create entire new growth-stock ecosystems while disrupting a range of established industries. To understand this approaching wave of creative destruction, two basic concepts are helpful: exponentiality and simplification.

Fiduciary Faceoff: America's Investment Industry at Critical Juncture

The financial services industry has reached that inevitable point when it has to decide which is more important: the interests of clients or its own narrow self-interests. The first choice could lead to investor trust finally being restored. Recently, the US Department of Labor proposed fiduciary rules for imposing a fiduciary duty on those who provide investment advice. **DOL Unveils Fiduciary Rules: One Step Forward for Investors** provides more information about the proposed rules.

Book Review: Virtual Banking

Until the 1950s, local bankers knew their customers intimately and provided the level of services that come with years of interaction. But that customer connection seemed to disappear with the rapid expansion and globalization of banks. It is now making a comeback—through the use of technology.



Bitcoin: It Is More Important Than You Think

Bitcoin has captured the imagination of the financial press and the financial community over the last several years. Charles G. Cascarilla, CFA, CEO and co-founder of itBit, a global digital currencies exchange, advocates for the future of money alternatives. He believes bitcoin is much more than a global transaction network (like credit card processing).

LESSONS IN CLARITY

In this section, we will offer articles that take a closer look at a key topics that were covered in the Claritas course of study.

Claritas Lessons in Clarity: Ethics and Regulation

The global financial services industry has been rocked by scandals that have eroded public and investor trust. But trust is essential to the functioning of the investment industry. This article takes a closer look at ethics and regulation to learn more about the role they play in establishing trust in the investment industry.

Claritas Lessons in Clarity: Risk Management

It is important for organizations to develop a structured process that helps them to recognize and prepare for a wide range of risks. This article takes a closer look at risk management to understand different types of risk and how organizations can manage them.

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