



# Personal & Private Wealth Management

**Duration:** 5 Days

**Language:** en

**Course Code:** PF1-132

## Objective

Upon completion of this course, participants will be able to:

- Understand the importance of personal and private wealth management.
- Evaluate financial statements and investment analysis reports to identify potential investments.
- Build an effective investment portfolio to increase wealth and financial stability.
- Assess major financial markets and highlight trends and patterns to predict future changes – international stock exchange, forex and derivatives.
  - Examine the risk and volatility of financial markets.
- Calculate the risks of each potential investment and implement risk-adjusted performance measurements.
- Comprehend how to preserve wealth despite inflation, risks and tax.

## Audience

This course is designed for anyone involved in the investment market who wishes to advise on or carry out successful investments. It would be most beneficial for:

- Financial Advisors
- Finance Analysts
- Accountants

- Banking Managers
- Financial Intermediaries
  - Investors
- Wealth Managers
- Tax Managers

## Training Methodology

This course uses a variety of adult learning styles to aid full understanding and comprehension. Participants will review existing client profiles to highlight key characteristics that may heavily influence their decisions.

The participants will be involved in a variety of learning exercises, including a combination of seminars, group discussions, video materials, and practical activities. These will ensure the participants develop a full and comprehensive understanding of the taught content. Utilising the provided examples, they will have the opportunity to create their own client profiles and decide on their ideal investments.

## Summary

Within the world of finance, there are many methods one could utilise to increase their wealth. Investing may be the ideal solution for those who desire to generate an income passively. Despite the passive element, investing is a complex process that requires great competency to reduce financial risk.

Effective wealth management is essential for those wanting to build their finances. The fundamentals of wealth management encompass factors such as protecting wealth, preserving value, and passing it on to dependents. Wealth management relies on careful analysis of specific financial markets and those who influence them.

Developing client profiles allows investors to carefully assess their behaviours, demographics, and buying patterns. This knowledge will provide insight into market trends and what would offer the highest returns. Alongside client profiles, it is crucial to evaluate the risk of each transaction. Every investment will come with risks, which need to be mitigated and minimised to ensure no financial loss.

## Course Content & Outline

### Section 1: Introduction to Wealth Management

- Compare the services provided for private banking and wealth management.

- Understanding the role of private banking and wealth management.
  - Typical markets involved in wealth management.
- Concepts, principles and industry standards of wealth management.
  - Establishing and maintaining relationships with clients.
- Maximising return and minimising risk for clients and banks.

## **Section 2: Investment Planning**

- Determine the investment objectives and debate major investment decisions.
- Consider the factors influencing investment decisions – liquidity, income, growth and risk reduction.
- Preparing a client profile detailing key factors – pain points, interests, buying patterns and demographic data.
- Assessing the characteristics of major investment classes – physical and financial assets.
  - The role of financial institutions, financial advisors and analysts.

## **Section 3: Risk Reduction to Protect Wealth**

- Understanding the concept of risk-return trade-off.
- Factors that influence risk – beta, standard deviation and market volatility.
  - Methods of reducing risk – diversification and efficient portfolios.
- Protecting wealth against exchange rate risk during transactions and translation of assets.
- Evaluating the bull and bear market trends and creating strategies for successful investments.

## **Section 4: Evaluating Investments and Portfolio Performance**

- Conducting financial analysis – fundamental and technical analysis.
  - Analysing financial statements to identify potential investments.
- The vitality of investment ratio analysis – EPS, earnings yield, dividend cover and PE ratio.
- Utilising the capital asset pricing model (CAPM) to estimate the return required for the risk taken.
  - Critical mistakes to avoid – the downfall of Enron.

## **Section 5: Transferring Wealth**

- Contemplating goals of wealth.
- Retirement planning – pensions and annuities.

- The risks associated with distributing wealth.
  - Life insurance, life expectancy and wills.
  - Establishing trust funds.
- Inheritance tax, tax planning and estate planning,

## Certificate Description

Upon successful completion of this training course, delegates will be awarded a Holistique Training Certificate of Completion. For those who attend and complete the online training course, a Holistique Training e-Certificate will be provided.

Holistique Training Certificates are accredited by the British Assessment Council (BAC) and The CPD Certification Service (CPD), and are certified under ISO 9001, ISO 21001, and ISO 29993 standards.

CPD credits for this course are granted by our Certificates and will be reflected on the Holistique Training Certificate of Completion. In accordance with the standards of The CPD Certification Service, one CPD credit is awarded per hour of course attendance. A maximum of 50 CPD credits can be claimed for any single course we currently offer.

## Categories

Banking and Finance, Finance, Accounting & Budgeting

## Tags

finance, Portfolio, money, investment, Wealth Management, wealth

## Related Articles



### Forecasting Finances: Methods and Essential Tools

In this comprehensive blog post, we delve into the world of financial forecasting, exploring its significance and uncovering the four fundamental methods used for predicting future trends. Additionally, we highlight essential tools that streamline the process, equipping

.finance professionals with data-driven insights for sound decision-making

## YouTube Video

[https://www.youtube.com/embed/4ehNRBa\\_rPQ?si=bRMptK4MXE6gEANy](https://www.youtube.com/embed/4ehNRBa_rPQ?si=bRMptK4MXE6gEANy)