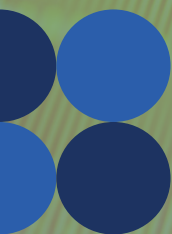


IFF



POSTGRADUATE CERTIFICATE IN **WEALTH MANAGEMENT**

POSTGRADUATE CERTIFICATE

DELIVERED BY DISTANCE LEARNING OVER 14 WEEKS

Contact:

www.iff-training.com
+44(0)20 7017 7190
cs@iff-training.com



In partnership with
**Middlesex
University
London**

Learning partner of



**Wealth
Management.com**

COURSE INFORMATION

DELIVERED BY DISTANCE LEARNING OVER 14 WEEKS

This innovative distance learning course will teach you the core principles of wealth management, its evolution through history and the key building blocks needed to create a successful wealth management franchise.

You'll use financial planning to get to grips with the regulatory framework, and the products, enabling you to help your clients achieve their financial goals. You will focus on different client segments, learning from other industries how to deliver an exceptional client experience. The programme encompasses consultative sales advisory, products, research, infrastructure and smart client segmentation.

WHAT YOU WILL LEARN

- ★ The core principles of wealth management and how they have developed for private clients
- ★ The history, lessons learned, the present and the future of wealth management
- ★ The six key drivers of building and growing a wealth management franchise
- ★ How to apply these drivers to different client segments
- ★ How to identify and apply international best practices
- ★ How the regulatory and tax regimes impact wealth management businesses, both onshore and offshore
- ★ How to apply financial planning to help clients achieve life goals
- ★ How to become the wealth management equivalent to Disney, Ritz and Amazon when it comes to client servicing

COURSE AT A GLANCE

UNIT 1 – The past, present and future of wealth management

UNIT 2 – Building the drivers of a sustainable wealth management franchise

UNIT 3 – The holistic wealth management offering

UNIT 4 – Clients growth and anticipating/meeting client needs

UNIT 5 – Regulatory and tax regimes

UNIT 6 – The financial planning process

UNIT 7 – Exceptional client experience: who will be the Disney/Ritz of wealth management

COURSE LEADER MALIK S SARWAR

Malik has operated at the leading edge of the Global WM industry with 30+ years of experience as a senior executive across the US, Asia and EMEA. His career highlights include Global Head of Sales Management/Wealth Development at HSBC, President Citicorp WM, NY, WM Head Citibank Asia and business leadership roles at Merrill Lynch, ADIB and Permal. Malik has been a registered principal with NASD in US for managing WM advisory business. Malik is a passionate speaker at WM conferences and writes on key topics of leadership, women empowerment, advisor excellence and exceptional client experience. He is an Advisor to Acumen Fund and a Senior Advisor to Singapore Consultancy.

VINEET K VOHRA, CFA

Vineet K Vohra, CFA is a distinguished wealth management professional with a rich background in business and functional leadership roles over a 25 year period at Citi, HSBC, ING and ANZ, based in Asia. He offers Leadership Search, Talent Development and Board Advisory services to the wider industry. He is a regular speaker and contributor to industry advocacy efforts, incl. curriculum development for the CFA Institute. He holds degrees in engineering and management, and a CFA charter.

HOW YOU WILL LEARN

- A new module is released every two weeks
- You can study the units online, save them to your computer or print them out
- You set the pace for yourself
- No need to travel or take time off work – cost effective
- Apply the knowledge, skills and expertise to your work straight away

POSTGRADUATE CERTIFICATE

To make your studies more relevant and valuable, the course is validated by the Business School at Middlesex University at a Postgraduate Certificate level. For those wishing to receive a Postgraduate Certificate from Middlesex University, an additional marked assignment of 5000 words will need to be submitted, based on a continuing case study that runs throughout the duration of the course.

PRICE

Standard Price – £1,799

With Postgraduate Certificate- £2,159

See [online booking page](#) for details.

* VAT may be payable depending on your location

Are you an IFA or RIA?

We are offering you an exclusive 50% discount on this course. **Use code: IFA50**

HOW TO APPLY

Tel: +44 (0)20 7017 7190

Email: cs@iff-training.com

[APPLY ONLINE HERE](#)

CUSTOMISED TRAINING

IFF's bespoke digital training solutions will help you address your specific key business challenges. The programme is designed for you, with content focusing on the issues you and your teams are facing. The fully branded digital course will be hosted by us, and unlike other online courses, your employees will receive a specialist qualification at the end of the programme from a London University.

- Tailored content - 100% targeted to cover your business needs
- Work from Home or the office – 100% Distance Learning
- Value for money – train multiple teams at the same time
- Risk free – we've been doing this for 30 years

We will meet you anywhere in the world. If you would like one of our consultants to talk about your needs in more detail or need more information on our customised training solutions, please contact Jeff Hearn (Managing Director) on +44 (0)20 7017 7190 or email: jeff.hearn@informa.com

COURSE SYLLABUS



UNIT 1

THE PAST, PRESENT AND FUTURE OF WEALTH MANAGEMENT

UNIT LEARNING AIMS AND OBJECTIVES

- ★ Explain the meaning and application of wealth management
- ★ Understand the evolution of wealth management
- ★ Contrast the growth of wealth management by region and type of firm

UNIT CONTENT

History of Wealth Management

- From Egyptian temples to Italian merchants to the Western world
- Rejuvenation despite lurching from bubbles to bubbles

Evolution of Wealth Management to a Multi-Trillion-Dollar Industry

- 1980-2019: growth through volatility
- US-led by wire houses
- Europe led by Private banks
- EM led by PB/wealth management firms

The Global Financial Crisis 2008-09

- The advent of crisis
- The blindsiding of almost all
- Lehman Brothers

Coronavirus - Moneyman Battling the Microbe

- Role of regulators, politicians and banks
- Impact on WM
- Helping clients on health and wealth

Wealth Management - Weathering the Market Crises

- Role of regulators
- Deleveraging and de-risking
- Banks as 'utilities'

Wealth Management Industry Today

- Convergence across geographies
- Growth and challenges by major region
- Best practices by region

Key Global/Regional Players in Wealth Management and Asset Management

- Leading global/regional wealth management distributors
 - US
 - Canada
 - Europe
 - Asia
 - Middle East & Africa
 - Latin America
- Leading product providers: traditional and alternatives

UNIT 2

BUILDING THE DRIVERS OF A SUCCESSFUL WEALTH MANAGEMENT FRANCHISE

UNIT LEARNINGS AIMS AND OBJECTIVES

- ★ Explain the concept of a holistic wealth management business
- ★ Explain the six drivers that generate a successful wealth management business
- ★ Demonstrate how these drivers collectively deliver a superior client experience

UNIT CONTENT

The Levers of Wealth Management to Create a Rising and Recurring Revenue Stream

- The holistic proposition
 - the comprehensive wealth management pyramid
 - why more wealth correlates into more wealth management
 - why generational/life-cycle segmentation is key to wealth management success
- Quality products for life goals solutions
 - range of products: passive to active; simple to complex; core to customised; beta to alpha; low cost to high cost
- Clear, concise and customised market research
 - regular market updates on risks and opportunities
 - education on financial markets investments
- Integrated infrastructure
 - cutting-edge Advisor platform to manage portfolio of clients
 - comprehensive and simple client financial planning tool
 - digital platform for client 24/7
- Sales Management: Productivity and Capacity
- Marketing: Brand marketing and Campaign management

Productivity

- Improving productivity and effectiveness of advisors
- Enhancing advisor and specialist teams
- Skilled team leaders to drive advisor productivity

Capacity

- Recruiting from market and from within
- Upskilling through formal professional development programmes
- Retaining using Employee Value Proposition for career growth

Brand and Client Marketing: Above and Below the Line

Brand Marketing

- Campaign on why and how of holistic management offering for target clients
- Show the unique offerings for target markets
- Sponsor meaningful charities to broaden from shareholder only to stakeholder focus

Campaign Management

- Targeted campaign for different client segments
- Educational and market survey-led campaigns to help clients with life goals
- Multi-generational focus for capturing wealth transfer assets
- ESG-led campaigns to capture millennials loyalty and assets

COURSE SYLLABUS



UNIT 3

THE HOLISTIC WEALTH MANAGEMENT OFFERING

UNIT LEARNINGS AIMS AND OBJECTIVES

- ★ Distinguish between alternative approaches to WM
- ★ Understand the range of financial products available
- ★ Learn about the different engagement and pricing models
- ★ Build awareness of insurance and wealth structuring options
- ★ Comprehensively explain the 4-step WM process

UNIT CONTENT

Holistic Approach

- The advantages of the holistic or portfolio approach
- Issues with the disaggregated or asset-based approach

Building the Portfolio

- Asset Categorisation
 - Holding period: Short, medium and long-term assets
 - Risk: low risk to high risk assets
 - Currency: local currency, foreign currency
 - Management Style: Passive (ETFs/Index) and Active (mutual funds or discretionary portfolios)
 - Alternatives: Private equity, Hedge funds, Real estate

Investment Financing

- Short-term financing: Short-term facilities, Unsecured
- Portfolio Financing: Lombard lending & Margin lending
- Asset-based Financing: Home equity, Investment Property

Managing the Portfolio

- Choosing the WM Style
 - Discretionary offering for long-term risk adjusted growth
 - Advisory for directed long-term growth
 - Execution for stocks, mutual funds/ETFs primarily
 - Robo Advisory, for a no-fuss, low-touch managed style

Pricing the WM Service

- Transaction fee
- Asset-based fee
- Performance fee

Other WM Services

- Insurance: Life, Health and Asset protection
- Estate Planning: Trusts, PICs, Funds
- Financial planning: The 4-step process

Pulling it together- the 4 Step WM Process

- Knowing the client: Risk profiling, understanding needs, establishing objectives and uncovering constraints
- Determining the Strategic Solution: Asset allocation, Existing holdings review
- Product Selection & Execution: Client Engagement and Investment Management styles, Product selection and Execution
- Ongoing Client Engagement: Tracking & Alerts, Re balancing and Portfolio Review

UNIT 4

CLIENTS GROWTH AND ANTICIPATING/MEETING CLIENT NEEDS

UNIT LEARNINGS AIMS AND OBJECTIVES

- ★ Explain how to segment clients by key variables
- ★ Provide analysis of what clients want/deserve
- ★ Understand how to deepen the client relationship
- ★ Demonstrate how to get new clients
- ★ Explain the 'Why and How' of asset gathering
- ★ Explain generational wealth transfer
- ★ Understand the importance of client feedback

UNIT CONTENT

Segmenting Clients

- Emerging affluent, Affluent, HNW, UHNW
- Emerging affluent: key characteristics, critical needs,
- Affluent: key characteristics, critical needs
- HNW: key characteristics, critical needs
- UHNW: key characteristics, critical needs

What Clients Want/Deserve

- Caring, customised solutions, communication

Deepening Existing Client Relationship

- Apply financial planning approach to identify life goals for family
- Offer solutions and processes to achieve goals
- Apply data analytics to identify product gaps

Prospecting for Target Clients

- Seek introductions from existing clients
- Marketing campaigns to gain new clients
- Deploy hunter teams

First, Second, Third Generation Wealth Transfer

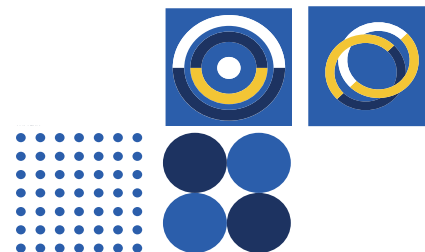
- The scale, opportunity, challenges and actions

Financial Markets Rhythm

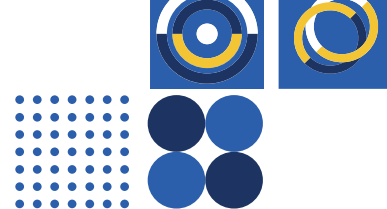
- Helping clients understand market dynamics
- Helping clients navigate the markets via strategic/tactical asset allocation

Client Surveys for Service Improvement

- Client satisfaction
- Net promoter score
- Data analytics to enhance client service



COURSE SYLLABUS



UNIT 5

REGULATORY AND TAX REGIMES

UNIT LEARNINGS AIMS AND OBJECTIVES

- ★ Understand why regulators lead with regulation post crisis
- ★ Learn how global oversight has grown
- ★ Recognise how much money is held offshore and onshore and what the implications are for money centres
- ★ Discover how clients can approach the citizenship and residency opportunity
- ★ Develop an appreciation of ethical issues in WM
- ★ Understand tax and regulatory considerations in WM

UNIT CONTENT

Changes in Global Oversight by Key Regulators

Specific controls on Wealth Management

- FATCA and CRS
- Financial Crime, Fiduciary Duty & Client Exemptions
- Institutional Control- Volker rule

Offshore and Onshore Wealth Management today

- Onshore Wealth creation- Growth & Challenges
- Offshore Wealth flows- Growth & Challenges

Citizenship and Residency Planning and Opportunity

- The key residency countries and requirements

A Focus on Ethics in Wealth Management

- Key Guidelines & Challenges in Execution

Tax Considerations in Wealth Management

- Key Principles, Type of Taxes & Tax Management

UNIT 6

THE FINANCIAL PLANNING PROCESS

UNIT LEARNINGS AIMS AND OBJECTIVES

- ★ Show why financial planning is critical
- ★ Share how financial planning is structured for various client segments
- ★ Explain how the financial planning fulfilment is conducted, based on client objectives
- ★ Show how to stay the course to achieve long term financial life goals

UNIT CONTENT

The Process of Financial Planning

- The 4-step FP process
- Life-cycle planning process

Engaging Clients to Commence the Financial Planning Journey to Achieve Life Goals

- Involving multi-generational family members
- Starting with baby boomers and moving to millennials and Gen Z

Ongoing Financial Planning Reviews to Stay the Course

- Conduct on quarterly basis or as agreed/ needed based on client changes

UNIT 7

EXCEPTIONAL CLIENT EXPERIENCE: WHO WILL BE THE DISNEY/RITZ/ AMAZON OF WEALTH MANAGEMENT

UNIT LEARNINGS AIMS AND OBJECTIVES

- ★ Understand who the significant players are in the wealth management space
- ★ Learn what Disney, Ritz and Amazon consistently do for clients
- ★ Understand how wealth management providers can learn from others

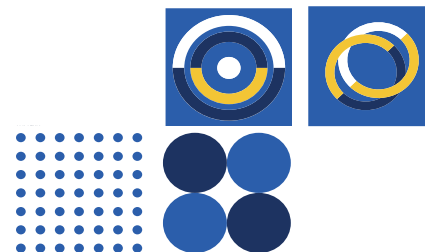
UNIT CONTENT

Wealth Management Providers

- New Players in WM: BigTech & FinTech

Lessons from Disney, Ritz and Amazon

- What does Disney do best?
 - how anticipating client needs is embedded in the corporate culture
 - how to handle client complaints
 - training staff in exceptional client handling: from recruiting right to grooming right
- What is the Ritz experience?
 - how the strong culture focuses on client first
 - how client need anticipation is core ethos
- Applying the principles of exception client experience
 - the successful Disney programme
 - the Amazon click
 - clients journey: Using the integrated Drivers applied to clients effectively
 - hybrid advisor model: Advisor and digital
 - leveraging the omnichannel approach: digital, advisor/ specialists, remote centres



OPTION OF A POSTGRADUATE CERTIFICATE WITH MIDDLESEX UNIVERSITY



You have the unique opportunity to choose a validated option for this course and receive a postgraduate certificate on completion. This programme is quality assured by Middlesex University and you will receive a Middlesex award on successful completion. However, if university validation isn't important to you there is still the opportunity to take the standard non-validated course.

WHAT DOES THE CERTIFICATE ENTAIL?

In addition to studying all the units and passing the short self assessment tests after each unit, you will need to submit a 5000 word assignment at the end of the course which will be assessed. The assignment will be a cumulative project that you will work through and build upon during each stage of the course.

If you wish to book on the certification course there will be an assessment fee of £360.

ENTRY REQUIREMENTS

Participants wishing to undertake the Postgraduate Certificate are required to have a degree or equivalent qualification (or relevant work experience).

Participants wishing to undertake the course but not receive the Postgraduate Certificate are not required to have any formal qualifications.

ABOUT OUR PARTNER MIDDLESEX UNIVERSITY

History

Middlesex University is a large London based university with a history in higher education dating from 1878. In 1992 it was granted the Royal Charter making it a university. The university offers a broad range of courses through four academic schools of Arts and Education; Business; Engineering and Information Sciences; Health and Social Sciences and their Institute for Work Based Learning.

Middlesex University has over 34,000 students studying on its courses worldwide, both at its own campuses and also with partner institutions, making it one of the largest providers of British university education to international students. Middlesex University has a long history of successful collaborations with the corporate sector. It was the first academic institution to develop industry specific MBA programmes (Shipping & Logistics and Oil & Gas) delivered 100% by distance learning.

INTERNATIONAL REACH

Middlesex University is committed to meeting the needs and ambitions of a culturally and internationally diverse range of students by providing challenging academic programmes. It has a major international business school based in London with overseas campuses in Dubai and Mauritius and a global portfolio of partnerships delivering high quality validated programmes in business and management.

Staff and students come from a wide spectrum of cultures and backgrounds with a common interest in executive education that is world class, modern and applicable. Middlesex University Business School is proud of its dedicated teachers and its rich range of learning resources including distance learning and virtual learning environments.

BENEFITS OF STUDYING FOR A POSTGRADUATE CERTIFICATE WITH US

A MIDDLESEX POSTGRADUATE CERTIFICATE:

- Is project based and practical
- Offers networking opportunities during and after the course
- Provides exceptional teaching staff
- Delivers applied learning experiences
- Combines academic rigour with individual support

HOW IS THE COURSE VALIDATED?

This programme is quality assured by Middlesex University and after successfully completing your studies you will receive a Postgraduate Certificate from Middlesex University. Middlesex Certificates are recognised worldwide.

QUALITY

The Quality Assurance Agency (QAA) visited Middlesex in 2015 and noted in its report that its auditors had confidence in the University's current and likely future management of its academic standards and of the learning opportunities available to students.

THE UNIVERSITY IS A MAJOR PROVIDER OF BUSINESS AND MANAGEMENT EDUCATION, WITH AN IMPRESSIVE TRACK RECORD OF WORKING IN PARTNERSHIP WITH THE PUBLIC AND THE PRIVATE SECTOR, AS WELL AS INTERNATIONAL ORGANISATIONS



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