Skill Development Program in Wealth Management

Topics Covered:

- Introduction to Wealth Management and Financial Planning
- Life Cycle Planning
- Investment Planning & Investment Management
- Insurance Planning and Children's Future Planning
- Tax Planning
- Retirement Planning and Estate Planning
- Financial Planning as a Teenager
- Growth of Investments in International Equities and Global Indices

Indian citizens are still adamant to explore investments in Equities and Mutual Funds

- From a population of 1.3 billion, there are only 18 million investors in the equity market.
- Only 2 crore investors are investing in Mutual Fund Industry in India

With the lack of financial awareness and penetration in Indian Financial Markets, there is a great demand for qualified wealth managers, investment professionals and financial planners in India. Indian citizens need to make financial goals, achieve investment objectives and plan for their retirement more efficiently. The course focuses on the development of Wealth Management industry and its role to enhance investments in the financial ecosystem. Candidates can learn how investment professionals understand risk appetite of clients and plan their investments in securities, insurance and retirement products.

Mr. Archit Lohia – CFA, CA, CAIA, LLB
Founder – CareerTopper

COURSE LEARNING OUTCOMES:

- Understand financial goals of clients and factors impacting their risk-return profile.
- Discuss the importance of retirement planning and estate planning, at an early stage.
- Highlight the process to transfer assets, in the Succession Planning process
- List various types of investment products, its associated risk-return characteristics and tax planning. Understand the implication of tax-savings and products used for tax planning.
- Discuss the investment selection process and allocation of funds to different asset classes.
- Understand different types of Insurance Policies, its terms and uses in planning children's future and client expenses
- Highlight the importance of investing in cross-border investments, to achieve diversification

PROGRAM HIGHLIGHTS:

Hear from Industry Experts

Customizable Format

Certification of Participation

Specialize in Alternative Investments

PEDAGOGY

The course will be conducted through interactive online sessions, covering the key concepts along with in-class assignments, discussions and presentations. Additional readings will be provided for covering the contemporary aspects on an ongoing basis.

Interactive Learning and In-class Participation:

For students to have an interactive learning experience, we will be providing the following:

Live Quizzes

Get real-time feedback and output from the faculty

Group Discussions

Live discussions on current market scenarios

Exam and Certification:

The participants will be required to appear for a Certification Test. The Certification Test can be attempted only once by the candidate. Upon successful completion of the Certification Test, all the participants shall be eligible to earn the Certificate of Participation.

CERTIFICATE OF PARTICIPATION:

Participants who successfully clear the Certification Test shall be given the Certification of Participation.

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Certificate of Participation

THIS CERTIFICATE IS AWARDED TO

STUDENT NAME

For participating in

Wealth Management

MONTH, DAY, YEAR

SAMPLE

ARCHIT LOHIA, MD, CEO
Career Topper Online Education Pvt. Ltd.

COMPANY SEAL

Certification Test:

Duration

1 Hour

Exam Structure

MCQ's

Continuous Evaluation

Live Quizzes & Group Discussion

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WHY CHOOSE US?

Customized Programs

Programs designed to YOUR needs to achieve YOUR dream

Blended Learning

Learn at home & in our classroom for a practical-based experience

Real-Time Output

In-class feedback & real-life case studies

Subject Matter Expertise

Leverage our intellectual capital and industry experience

Ubiquitous Learning

Learn and practise on th go with our online platfrom

Online Help

Get your queries answered by our online helpdesk

CLIENTELE:

NISM National Institute of Securities Markets

Reserve Bank of India

FLAME University

BSE Institute Limited

HDFC Bank

RBS The Royal Bank of Scotland

SVKM'S NMIMS

ICSI

AIMA All India Management Association

weschool

zone startups India

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PROPOSED TOPIC OUTLINE:

TOPIC	No. of Hours
• **Introduction to Wealth Management and Financial Planning:** o Wealth Management for Individuals o Importance of Financial Planning and Reasons to manage Wealth o Financial Planning Process and Role of a Financial Planner o Key Market Participants in Wealth Management o Risk Profiling of Clients o Understanding Macro-economic Conditions conducive for clients ▪ Economic Cycles ▪ Monetary Policies and Fiscal Policies ▪ Global Market Conditions and Sentiments ▪ Key Economic Indicators: o Growth of Wealth Management and Financial Planning in Global Markets – Pre and Post Global Financial Crisis and the impact of COVID-19 o Case Studies on Macro-economic Factors	3.00
• **Life Cycle Planning:** o Understanding Financial Goals of Clients o Managing Liquidity o Understanding the Networth Statement o Key Financial Planning Areas – Why is it needed? o Stages of Financial Planning and Wealth Management o Common Pitfalls in Financial Planning o Importance of Power of Compounding – As the Eighth Wonder of the World o Case Studies	3.00
• **Investment Planning:** o Investment Profiling and Types of Investors o Investment Objectives: ▪ Return ▪ Risk o Investment Constraints: ▪ Time Horizon ▪ Taxation ▪ Liquidity ▪ Legal and Regulatory Considerations ▪ Unique Preferences o Case Studies and Examples of Investment Planning o Systematic Investment Plans (SIPs), Systematic Withdrawal Plans (SWPs) and Systematic Transfer Plans (STPs)	3.00

PROPOSED TOPIC OUTLINE:

TOPIC	No. of Hours

• **Retirement Planning and Estate Planning:**
o Benefits of Early Retirement Planning
o Setting Financial Goals for Retirement
o Investment Objectives and Constraints – To achieve Retirement Goals
o Importance of Estate Planning
o Asset Transfer:
  ▪ Nomination
  ▪ Wills
  ▪ Trust
o Benefit of Asset Transfer through Will v/s Trust
o Role of Family Office Advisors
o Case Studies and Examples of Family Office Advisors
o Steps in Succession Planning
o Common Mistakes in Estate Planning
	3.00

• **Financial Planning as a Teen:** o Understanding Value for Money and taking responsibilities of Adulthood o Managing Money Efficiently o Planning for Family o Cost and Benefit of Loans and Borrowings ▪ How to establish a Good Credit Score o Financial Exigencies o New Investment Opportunities	2.00

• **Growth of Investments in International Equities and Global Indices:**
o Identifying Major Investment Opportunities in Global Markets:
  ▪ ADRs, GDRs and Foreign Equities
  ▪ Global Corporate Bonds and Government Bond Market
  ▪ Emerging Market Equities
  ▪ Investments in Illiquid Securities – Risk v/s Return
  ▪ Other Alternative Investment Avenues
o Major Indices for Global Performance Benchmarking
o Risk-Return Trade-off in International Traditional Investments
o Case Studies on Cross-border investments
	3.00

• **In-class Assignment, Project Work and Research:** o Making Financial Goals and a Financial Plan based on that o Short-listing potential investments based on historical returns, investment objectives and constraints o Retirement Planning and Children’s Education Planning o New Investment Opportunities	3.00

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PROPOSED TOPIC OUTLINE:

TOPIC	No. of Hours

• **Investment Management:**
o Types of Investments
  Equity-based Investments and Equity-oriented Mutual Funds
  Fixed Income Investments and Debt-oriented Mutual Funds
  Fixed Deposits, PPFs and Low-risk Investments
  Money Market Instruments
  Gold Investments and Gold ETFs
  Real-estate Investments
  Private Equity and Venture Capital Investments
  Other Alternative Investments
o Understanding Risk-Return Trade-off
o Diversification Benefits
o Choice of a Client: Investors v/s Speculators
o Difference between Active Funds and Passive Funds. Growth of each Market
o Investment Analysis using Fundamental Analysis and Technical Analysis
o Strategic Asset Allocation v/s Tactical Asset Allocation
o Performance Attribution - Risk and Return Indicators
o Case Studies and Examples on Investment Management
	4.50

• **Risk Management through Insurance Planning and Children's Future Planning:**
o Importance of Insurance and Types of Insurance Plans
o Understanding Terms of Insurance Policies
o Types of Life Insurance Policies
o Health Insurance
o Unit Linked Insurance Plans (ULIPs)
o General Insurance
o Calculation of Policy Returns
o What is the Right Choice of Insurance, based on your Financial Goals?
o Children's Future Planning
  Funding for Education
  Children's Marriage
	3.00

• **Tax Planning:**
o Role of Tax Planning and Objectives
o Types of Taxes paid on Return:
  Dividend Distribution Tax
  Securities Transaction Tax
  Capital Gain Tax
o Methods of Tax Savings on Investment Returns
o Types of Tax Saving Schemes
o Tax Saving v/s Tax Evasion
o Tax Planning
o Importance of Professional Tax Planners and Advisors
	3.00

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CONTACT US

525, Arun Chambers, 5th Floor, Tardeo,
Mumbai - 400034. Maharashtra, India.

info@careertopper.com
+91 932 130 6866