

# Private Banking and Wealth Management

## INTRODUCTION

- Most of us wish to acquire wealth. If we are fortunate or skilled enough to do so the problem then is how to protect your wealth and preserve its value, whilst also enjoying it and ultimately passing it on to dependents.
- This Private Banking & Wealth Management training course is designed to give you the skills to acquire, protect, preserve, enjoy, and pass on wealth. As a result, it is specifically designed for those working in the industry as well as those with an interest in investments and markets.

This training course will highlight:

- Investment planning and the role of financial institutions, financial advisors, financial analysts and markets
- The major classes of investments & their characteristics
- How to protect wealth & reduce risk?
- How to evaluate investments and portfolio performance?
- How to ensure your wealth can be passed on to your dependents?

## OBJECTIVES

At the end of this training course, you will learn to:

- Develop an efficient investment portfolio, increase wealth whilst minimising risk
- Evaluate financial statements, investment and analysts reports identifying potential investments
- Evaluate the risk/volatility of major financial markets, e.g. International Stock Exchanges, Forex, Derivatives
- Calculate and evaluate risk-adjusted performance measurement
- Take steps to preserve the wealth guarding against inflation, market volatility, tax, etc

## **TRAINING METHODOLOGY**

- Participants in this training course will receive thorough training on the subjects covered by the course outline with the tutor utilising a variety of proven adult learning teaching and facilitation techniques. training methodology includes case studies, role play, and group discussions analysing and evaluating the key issues facing private banking and wealth management today.
- The Private Banking & Wealth Management training course is highly participatory ensuring that delegates leave with new skills to benefit their personal and organizational development.

## **ORGANISATIONAL IMPACT**

The organisation will benefit greatly from their employees participation:

- Successfully build an integrated financial team
- Gain new financial/investment skills in line with the latest international practices which will help to make more informed and hence better investment decisions
- Increase knowledge of the latest policies and procedures which can be shared amongst other departments of the company
- Facilitate the continuous and radical redesign of business processes to international standards
- Ensure the finance culture permeates throughout the entire organization

## **PERSONAL IMPACT**

This training course will be of personal benefit to delegates:

- Develop professional skills in analysis and evaluation
- Increase their knowledge of the latest products, policies, and procedures
- Make more informed and hence better decisions
- Increase their importance to their organization
- Be better placed to liaise effectively with other departments and colleagues regarding current practices and issues affecting the banking sector

## **WHO SHOULD ATTEND?**

This training course is suitable for a wide range of professionals but will greatly benefit:

- Professionals responsible for managing wealth on behalf of others
- Professionals working as part of a team responsible for investing funds, providing financial advise or analysis
- Those with aspirations to become financial analysts or financial advisors
- Those seeking to manage their own wealth

## Course Outline

### An Overview of Private Banking & Wealth Management

- Private Banking and Wealth Management Compared
- The Roles & Scope of Private Banking & Wealth Management
- The Private Banking and Wealth Management Market
- Establishing & Maintaining Client Relationships
- Maximising Return for both Client and Bank
- Minimising Risk for both Client and Bank

### Investment Planning

- Major Investment Decisions/Determining your Investment Objectives
- Liquidity
- Income
- Growth
- Risk Reduction
- Preparation of a Client Profile
- An Introduction to the Major Classes of Investments & their Characteristics:
- Physical Assets: Property, Gold, Currency etc
- Financial Assets: Shares, Bonds, Collective Investments & Derivatives
- Financial Institutions, Financial Advisors & Financial Analysts
- Markets; Market Efficiency and Market Volatility
- The Regulatory & Taxation Framework and the impact on personal financial decisions and financial advisors

### Protecting Wealth & Reducing Risk

- Risk v Return – the Risk-Return Trade-Off
- Measuring Risk – Beta, Standard Deviation, Market Volatility
- Reducing Risk – Portfolio Theory, Diversification and Devising an Efficient Portfolio
- Protecting against Exchange Rate Risk in relation to:
- Transactions and Translation of Assets
- Investment Strategies in Bull & Bear Markets
- Life Assurance & Assurance Related Investments

## Evaluating Investments and Portfolio Performance

- Financial Analysis
- Fundamental Analysis
- Technical Analysis
- Financial Statements Analysis to identify investments
- Investment Ratio Analysis
- EPS, Earnings Yield, DPS, Dividend Yield, Dividend Cover, PE Ratio
- The Capital Asset Pricing Model (CAPM)
- Estimating the Return required for the Risk taken
- Enron – a warning to any investor
- Evaluating Portfolio Performance
- Jensen
- Traynor
- Sharpe

## Passing on Wealth

- Retirement Planning - Pensions & Annuities
- The Risks of Distributing Wealth
- Life Expectancy & Wills
- Estate Planning
- Tax Planning & Inheritance Tax (where applicable)
- Trusts