

€ TRAINING

Private Banking and Wealth Management





Private Banking and Wealth Management

Introduction

The majority of us want to become wealthy. The challenge then becomes how to safeguard your riches, maintain its value, while simultaneously enjoying it and ultimately passing it on to dependents if we are fortunate or skillful enough to do so.

The goal of this Private Banking & Wealth Management training course is to arm you with the knowledge and abilities needed to accumulate, safeguard, enjoy, and pass on wealth. Because of this, it is intended primarily for individuals who work in the sector as well as others who are interested in investments and markets.

Course Objectives

At the end of this course, participants will be able to:

- Create a successful investing portfolio to generate wealth while reducing risk.
- Identify potential investments by analyzing financial statements, investment reports, and analyst reports.
- Analyze the volatility and risk of the main financial markets, such as the foreign exchange, derivatives, and international stock exchanges.
- Make risk-adjusted performance measurement calculations and assessments.
- Take measures to protect your wealth against inflation, market volatility, taxes, etc.

Targeted Audience

- Those with aspirations to become financial analysts or financial advisors
- Those seeking to manage their own wealth
- Those with an interest in investment and portfolio planning
- Professionals responsible for managing wealth on behalf of others
- Professionals working as part of a team responsible for investing funds, providing financial advice or analysis

Course Outline

Unit 1: An Overview of Private Banking & Wealth Management

- Comparing private banking and wealth management
- The Functions and Purposes of Wealth Management and Private Banking
- Financial Services and Wealth Management
- Building and Keeping Client Relationships
- maximizing return for the bank and the client
- reducing risk for the bank and the client

Unit 2: 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

Unit 3: 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

Unit 4: 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

Unit 5: Passing on Wealth

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