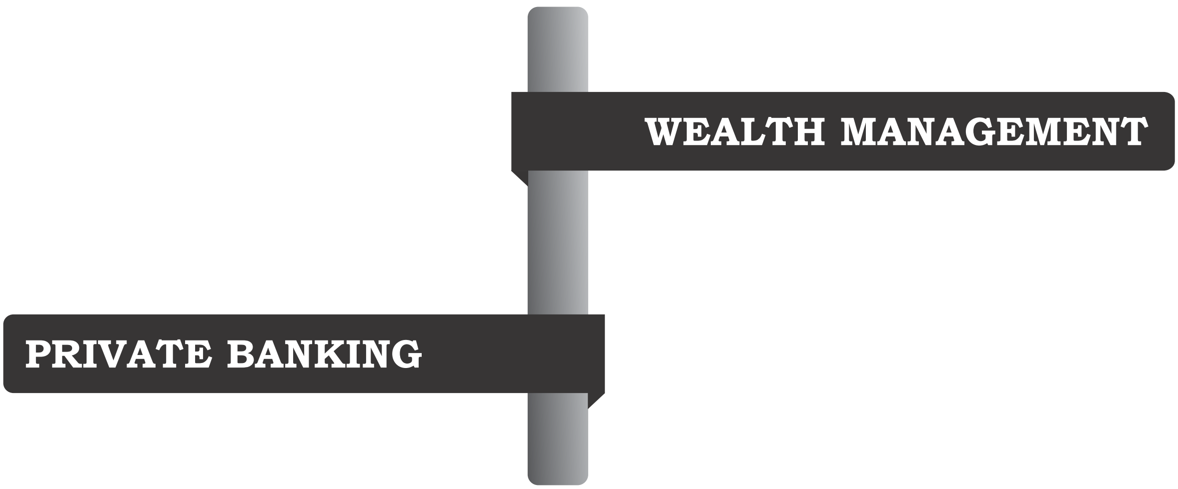
CHARTERED WEALTH MANAGER®

GLOBAL CERTIFICATION IN WEALTH MANAGEMENT

CONNECT YOUR CAREER TO THE WORLD



WEALTH MANAGEMENT INDUSTRY

Wealth management is the consultative process of meeting the needs and wants of affluent clients by providing the appropriate financial products and services. Wealth management is an umbrella term used to cover a variety of services provided to individuals and families by a wealth management professional. Services can include — but aren't limited to — advice on financial planning including retirement and investment strategies, estate planning, tax and accounting services and more.

Global wealth is projected to rise by nearly 26% over the next five years, reaching USD 399 trillion by 2023. Emerging markets are responsible for 32% of the growth, although they account for just 21% of current wealth. Number of millionaires in India in 2018 is 343000 which is likely to change 526000 in 2023 with a growth rate of 31%. Source: Credit Suisse Global Wealth Report, 2018

"Demand for private bankers is making wealth management the most sought-after profession within the financial services sector where a top banker managing an active investment book in excess of Rs 4,000 crore can consistently earn a total annual compensation of Rs 3-4 crore". Indian Wealth Managers earn as much or even more than Global Private Bankers – Upto 20 – 25% of revenue generated (against 12 – 18% Globally). Source: ET Times, July 17, 2018

This important executive education program, CWM® Certification has been extensively remodelled for India and is designed to equip you with the skill and expertise to take your wealth management activities to the next level of professionalism.

AMERICAN ACADEMY OF FINANCIAL MANAGEMENT

AMERICAN ACADEMY OF FINANCIAL MANAGEMENT® (AAFM®, USA)

AAFM® is a renowned Global name in financial education with presence in 151+Countries and over 300000 Certificants Globally which is committed to make quality education available to everyone regardless of their geographical location and age limit. AAFM® offers exclusive certified designations, charters, and master's certification to candidates who meet the high standards. AAFM® now has representative offices in the US World Trade Center N.O. Center, Hong Kong, Beijing, India, Dubai, Kuwait, Latin America and South America, Singapore, The Caribbean, Europe, and more.

ACCREDITATION & RECOGNITION

AACSB

ACBSP

ISO 9001:2008 CERTIFIED

TÜV AUSTRIA ZERTIFIZIERT — EN ISO 9001 20 100 151417160; ISO 29990 20 285 151427318

- Founded in 1996 – 25 Years Old Body
- 3,00,000 + Certificants Globally
- 50,000 + CWM® Globally
- Member Presence in 151+ Countries
- Offices in 17 Countries
- Global recognition agreement with AACSB and ACBSP Accreditation Agency.

ABOUT AAFM INDIA

American Academy of Financial Management India Private Limited, AAFM India (AAFMI) was established under the banner of American Academy of Financial Management® (AAFM®), USA and started its operation in the year 2011 as its Indian Chapter with the objective to work in the Financial Services Domain as a Standard Setting Body in India to promote Wealth Management and Financial Advisory Services.

AAFM India is responsible for establishing Curriculum Design, Certification of membership and licensing standards in India. AAFM India offers various Certifications, Designations and other Educational Programs offered by AAFM® including the prestigious and highest designation globally recognized in the Field of Wealth Management **"CHARTERED WEALTH MANAGER" (CWM®).**

AAFM India is an accredited **CPE Provider for NISM Certifications** for Continuous Professional Education and has already trained **15,000+ Professionals** and is present across India by virtue of its License Partners & Trainers.

CHARTERED WEALTH MANAGER®

CHARTERED WEALTH MANAGER® (CWM®) is unique and the only Wealth Management certification in India. This certification comprehensively deals with all the aspects of wealth management like Investment Strategies, Life Cycle Management, Intergenerational Wealth Transfer, Relationship Management, Behavioural Finance, Alternative Products, Real Estate Valuation and Global Taxation.

This certification enables the candidates to meet the current skill set needed by the industry and stand out of the crowd.

CWM LEARNING TAKEAWAY'S

- ✓ Expand your Wealth Management skills by adopting international best practices.
- ✓ Become an expert in evaluation, diagnosis, and planning of Super High Net Worth Clients Wealth Management Requirements.
- ✓ Understand the clients' behavior and retain them for Generations by using behavioral & relationship mgt skills.
- ✓ Gain ability to apply Wealth Enhancement, Wealth Protection, and Wealth Transfer Techniques.
- ✓ Master Onshore and Offshore Wealth Management.
- ✓ Learn Inter-Generational Wealth Transfer techniques using Private Trusts, Wills, Letter of Guardianships and Living Wills.
- ✓ Get the ability to use all asset classes including Equity, Real Estate, Fixed Income Products as well as Alternative Investment Products for Wealth Planning.
- ✓ Learn key applied techniques in Wealth Management that will remain with you throughout your career.

BENEFITS OF CWM® CERTIFICATION

01

BOOST YOUR CAREER

Beat the Competition
Get that Promotion
and Be a Winner !

02

STAND OUT TO TOP EMPLOYERS

World's leading companies and Banks Hire CWM® Certifications

03

GET UNMATCHED EXPERTISE

Knowledge you Need !
Skills the World Wants !

04

GLOBAL PASSPORT

International Job Opportunities
Certifications Valid in 151+ Countries

05

GLOBAL NETWORK

Join the Community of Chartered Wealth Manager® Professionals Worldwide

WEALTH MANAGEMENT CAREER LADDER

Today, the requirement for skilled wealth managers are greatly surpassing supply, creating an unlimited possibility for professional growth in this space.

Earlier investors never thought beyond investing in government securities, fixed deposits, and new equity issues. But now, the market is complex and many people are going for wealth management guidance and Professionals working in corporate are fast emerging as major customers. Till now wealth management was limited to individuals with Rs. 2–3 crore to invest. Today, even those with Rs. 20–30 lakh engage wealth managers paying fees of Rs. 40,000–2,00,000 annually. Wealth management is embryonic in our country and has a long way to go.

Reasons to opt for Wealth Management / Financial Advisory as a Career Options:

- ✓ Increase in Wealth Creation in India
- ✓ Growing awareness about Wealth Management / Financial Advisory
- ✓ Lucrative pay package of Wealth Managers
- ✓ Lack of quality talent in Wealth Management
- ✓ Increase in number of Wealth Management Firms

CURRICULUM

Level 1 – Foundation Level

Introduction To Wealth Management

Unit 1 : Concept of Wealth Management
Unit 2 : Indian and Global Financial System

Investment Management & Planning

Unit 3 : Investment Vehicles of Wealth Management
Unit 4 : Measuring Investment Risk in Returns

Products in Wealth Management

Unit 5 : Concept of Insurance and Risk Management
Unit 6 : Role of Wealth Management in Banking

Laws in Wealth Management

Unit 7 : Legalities in Wealth Management
Unit 8 : Tax Laws for Wealth Management

Applied Wealth Management

Unit 9 : Life Cycle Management
Unit 10 : Intergenerational Wealth Transfer & Tax Planning

Level 2 – Advanced Wealth Management

Asset Classes in Wealth Management

Unit 1 : Equity Analysis
Unit 2 : Alternative Investment Products in Wealth Management
Unit 3 : Real Estate Valuation and Analysis

Managing Relationships in Wealth Management

Unit 4 : Behavioral Finance in Wealth Management
Unit 5 : Relationship Management by a Wealth Manager

Tools in Wealth Management

Unit 6 : Loan & Debt Management
Unit 7 : Portfolio Management Strategies
Unit 8 : International Taxation and Trust Planning

Wealth Management Practice

Unit 9 : Wealth Management Planning
Unit 10 : Advanced Wealth Management

EXAMINATION

Level 1 Examination

Examination Type - MCQ's (Objective)

Duration - 3 Hours

No. of Questions - 85 Questions

Passing Criterion -

- ✓ 50% Passing Marks
- ✓ No Negative Marking

Frequency of Examination - Monthly

Level 2 Examination*

Examination Type - MCQ's (Objective)

Duration - 3 Hours

No. of Questions - 85 Questions

Passing Criterion -

- ✓ 50% Passing Marks
- ✓ No Negative Marking

Frequency of Examination - Monthly

Examination Partners

Pearson Vue and NSE

Candidates can book their CWM Level 1 & Level 2* Examination on both the Pearson Vue and the NSE portal, which has examination centers across India.

*The candidate registered through Experience Pathway is exempted for Level 1 Examination

REGISTRATION PATHWAYS

- ✓ 12th pass, however certification will be provided on graduation.

COMPULSORY PATHWAY

- ✓ NO Prior work Experience in Financial Services
- ✓ Candidate needs to appear for Level 1 & Level 2 examinations

EXPERIENCE PATHWAY

- ✓ Minimum 3 years work experience in a Financial Services Related Field
- ✓ Candidate needs to appear for only Level 2 examination

CORPORATE PATHWAY

- ✓ Every representative of Corporate Member can register through this route and avail price benefit
- ✓ No. of Examination will be depended on the years of work experience candidate holds

STUDY AND LEARNING RESOURCES

CWM® is a Professional Qualification, candidates are given online as well as offline access to learning support materials and resources in addition to support through a variety of resources like Authorized Licensed include:

- ✓ Access to Online Content
- ✓ Live & Recorded Webinars
- ✓ Access to CWM® Question Bank
- ✓ Mock Test for Practice
- ✓ Study Reports to Analyse Performance
- ✓ Sample Examination Papers

WHAT OUR CERTIFICANTS SAY...

TESTIMONIAL

Koustubh Dutta
AVP-Learning & Development
IIFL Securities Ltd

"The curriculum covered by CWM, such as Behavioral Finances, Alternate Products, Real Estate Valuations and International Taxation, Relationship Management etc. are very relevant and essential to enable one to meet the current skill requirement needed by the industry. The course materials of CWM are also exceptional."

Rajan Pathak
Ex - MD & CEO at IFAN Finserv Pvt. Ltd. (Erstwhile ING Financial Services Pvt. Ltd.)

"Indian regulator has taken the charge to make Indian financial market investor friendly. Advisor needs proper education on all wealth products. CWM will pay crucial role to develop the wealth managers who can understand investor's requirement and make the regulates dream true. Wealth management business houses need to upgrade their team to handle wealth management's requirement and requirement creates the huge employment opportunities. CWM is a win-win proposition for all stake holders, advisors, investors, manufactures, investment houses and industry."

WHO SHOULD PURSUE?

- **Fresh Graduate:** Any fresh graduate willing to make a career into the investment finance industry, will be equipped with the world class knowledge.
- **Financial Industry Professional:** A candidate who is already working in the investment finance industry but wants to gain better understanding and recognition.
- **Self Employed Professionals:** If you are a Self Employed Professional like Chartered Accountant, Financial Advisor, Mutual Fund Distributor, Insurance Advisor, Registered Investment Advisor you will get cutting edge skills to engage with your clients.
- **Academician:** You are teaching investment finance in your university and college. CWM® designation will give you the platform for better research with better credentials and acceptance
- **Self-Understanding:** If you are or willing to understand more about portfolio management or want to equip yourself to manage your wealth then CWM® designation becomes the right choice.

CAREER AVENUES

BANKING	Priority / Premier Banking, Private Clients, Wealth Management, Investments, Liabilities, Financial Planning, Bancassurance, Product Management, Client Servicing, Operations
WEALTH ADVISORY OUTFITS	Wealth Management, Research, Relationship Managers, Portfolio Manager, Client Servicing
ASSET MANAGEMENT COMPANY	Institutional Channel Sales, Fund Management, Retail Sales, Investor Relationship, Marketing, Operations, Client Servicing
BROKING	Wealth Management, Equity Analyst, Research, Institutional Sales, Retail Sales, Sub-Broker Channel, Portfolio Manager, Operations
INSURANCE COMPANIES	Institutional Channel Sales, Managing Agent & Retail, Corporate Broking, Product Management, Operations, Client Servicing
COMPREHENSIVE ADVISORY BUSINESS	Practice as an Independent Financial Advisor, Small Outfits Providing Comprehensive Wealth Management

CORPORATE MEMBERS

AMERICAN ACADEMY OF FINANCIAL MANAGEMENT

AAFM INDIA

GLOBAL LEADER IN FINANCIAL EDUCATION

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