

Personal Wealth Management

Upon successful completion of this course, participants will be able to:

Module No. 1: Wealth Management and Financial Planning

1. Define the concept of Wealth Management and explain its importance in financial planning.
2. Identify the need for Wealth Management and describe the components and scope of Wealth Management.
3. Discuss the process of Wealth Management and analyze the expectations of clients in managing their wealth.
4. Demonstrate a thorough understanding of the Code of Ethics for Wealth Managers.
5. Evaluate the challenges facing Wealth Management in India and apply systematic approaches to investing such as SIP, STP, and SWP.
6. Compare and contrast the concepts of Life Cycle and Wealth Cycle and apply financial planning strategies in the Indian context.
7. Analyze the legal aspects of financial planning and implement practices to ensure compliance with regulations.

Module No. 2: Estate Planning and Tax Planning

1. Assess the role of Real Estate in wealth management and evaluate investment routes and indices related to Real Estate.
2. Explain the concepts of Assets & Liabilities, Nomination, Inheritance Law, Will, Trust, and Tax Planning.
3. Differentiate Assessment Year and Financial Year, and list income tax slabs, TDS, Advance Tax, LTCG, STCG, Carry Forward, and Set-off.
4. Apply Estate Planning strategies to optimize wealth preservation and tax planning efficiency in personal financial portfolios.

Module No. 3: Asset Allocation Strategies

1. Evaluate Asset Allocation strategies and make informed decisions regarding equity portfolio strategies and management strategies.
2. Compare and contrast Active Vs Passive management strategies, Value Vs Growth investing, and Tactical, Fixed & Flexible portfolio management strategies.
3. Assess and apply indexing, interest rate anticipation, valuation analysis, credit analysis, yield spread analysis, bond swaps, and allocation to speculation for effective asset allocation.
4. Justify the importance of diversification in portfolio management and its impact on wealth management strategies.

Module No. 4: Retirement Planning and Employee Benefits

1. Analyze different types of Retirement Plans including Defined Benefit, Defined Contribution, Superannuation Fund, and other retirement plans.
2. Develop Pre and Post Retirement Planning Strategies and assess the role of ESOP and ESPP in retirement planning.
3. Explain various insurance products in Wealth Management and identify the basic principles, functions, and characteristics of insurance.
4. Evaluate the importance of Risk Management through Insurance and analyze the types of Life Insurance Policies, General Insurance Policies, Health Insurance, and Group Insurance Policy in wealth management strategies.