

# GLOBAL CERTIFICATION IN WEALTH MANAGEMENT



CONNECT YOUR CAREER TO THE WORLD

**WEALTH MANAGEMENT**

**PRIVATE BANKING**

MANAGER<sup>®</sup>

WEALTH

CHARTERED



## WEALTH MANAGEMENT INDUSTRY

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 knowledge and a certification body. AAFM® India works 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 also an accredited National CPE Provider for NISM Certifications for Continuous Professional Education and has already trained 100,000+ Professionals across India



## 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



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

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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 TAKEAWAYS

- ✓ 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

#### 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

### 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



## REGISTRATION PATHWAYS

- ✓ 12<sup>th</sup> 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

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



## CORPORATE MEMBERS

**A A F M** AMERICAN  
ACADEMY OF  
**INDIA** FINANCIAL  
MANAGEMENT  
GLOBAL LEADER IN FINANCIAL EDUCATION

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