AAFM INDIA
AMERICAN ACADEMY OF FINANCIAL MANAGEMENT
GLOBAL LEADER IN FINANCIAL EDUCATION

CWM®
Wealth Management
Chartered Wealth Manager
AAFM Board Certification®

GLOBAL CERTIFICATION IN WEALTH MANAGEMENT

CHARTERED WEALTH MANAGER®

WEBSITE:
www.aafmindia.co.in

About
WEALTH MANAGEMENT INDUSTRY

Growth of Global Wealth Management Industry
By the end of 2021, global wealth totaled an estimated USD 463.6 trillion, which is an increase of 9.8% versus 2020 and far above the average annual +6.6% recorded since the beginning of the century
Worldwide, we estimate that there were 62.5 million millionaires at the end of 2021, 5.2 million more than the year before.
It is expected that global wealth will increase by USD 169 trillion by 2026, a cumulative rise of 36%, with middle-income countries primarily driving global wealth increases. Our forecast is that, by 2024, global wealth per adult should pass the USD 100,000 threshold and that the number of millionaires will exceed 87 million individuals over the next five years.
The household wealth of individual countries depends on asset prices and exchange rates. The most significant development in 2021 was the widespread and sizable gains in share prices and India led the way with a 31% rise.
In India the number of millionaires could total 1.6 million in 2026, more than double the number today. According to the evaluation, the high net-worth individual population is expected to grow by 80% by 2031, making India one of the world's fastest-growing wealth markets during this time period.

Source: Credit Suisse Global Wealth Report 2022
In the financial year 2020, there were over 278 thousand Indians who were considered to be high-net-worth individuals (HNWI). HNWIs own financial assets worth at least one million U.S. dollars. This number was estimated to grow over 611 thousand in 2025
Source: https://www.statista.com/

ABOUT AAFM® USA

AAFM® is a renowned Global name in financial education 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.

ACCREDIATION & RECOGNITION

AAFM® works with more than 800 Universities worldwide 1st USA ISO 29990 Certified and TUV Accredited Body for Training and Certification

FOUNDATION

- Founded in 1996
- Merger b/w the AAFMA and the Founders
- Advisory Committee of the Original Tax and Estate Planning Law Review

PRESENCE

- 151+ countries
- 50000 CWM® Certificant
- 3,00,000+ Global Alumni
- Office in 17+ countries

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.

About

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.

Future-Proof

YOUR FINANCE SKILLS

Gain insights and expertise that keep you at the forefront of finance. Each topic in our curriculum equips you with skills in high-demand areas that are shaping the future of wealth management.

AI-DRIVEN ANALYTICS

Unlock the Power of Predictive Analysis
Learn to use AI and machine learning to make data-driven decisions, anticipate market trends, and optimize portfolio performance.

WHY IT MATTERS:

80% of financial firms now leverage AI for competitive advantage.

SKILLS GAINED

Predictive analytics, portfolio optimization, data interpretation.

ALGORITHMIC TRADING STRATEGIES

Master the Art of Automation
Build proficiency in algorithmic trading, using cutting-edge techniques to execute precise, high-speed trades in real-time.

WHY IT MATTERS

Algo-trading has reshaped markets, accounting for over 60% of equity trades in the U.S.

SKILLS GAINE

Trend analysis, backtesting, HFT, quantitative trading models.

ROBO-ADVISORY SERVICES

Innovate with Digital Wealth Management
Get hands-on with robo-advisors, exploring the latest in automated investing and how to leverage digital platforms for cost-effective, personalized client solutions.

WHY IT MATTERS

Robo-advisors are democratizing access to investment management, with a projected market growth of 34% annually.

SKILLS GAINED

Automated investing, client personalization, digital advisory tools.

SENTIMENT ANALYSIS AND MARKET MOOD

Stay Ahead with Real-Time Insights
Harness sentiment analysis tools to gauge market mood, tracking social media, news, and trends to inform investment strategies.

WHY IT MATTERS

Sentiment analysis enhances trading models, boosting accuracy by up to 20%.

SKILLS GAINED

Sentiment tracking, social media analytics, trend forecasting.

WEALTH TRANSFER & SUCCESSION PLANNING

Lead in Comprehensive Wealth Stewardshipt
Learn the essentials of managing a Wealth Transfer, including Succession Planning, governance, and personalized client care.

WHY IT MATTERS

Wealth Boutiques manage over $100 million on average, with unique needs in tax, risk, and succession planning.

SKILLS GAINED

Skills Gained: Governance, succession planning, estate tax strategies, risk management.

ADVANCED PORTFOLIO CONSTRUCTION WITH AI

Craft Resilient, High-Performing Portfolios
Develop robust portfolio strategies using AI to balance risk and return, tailored to complex client goals and market shifts.

WHY IT MATTERS

AI-optimized portfolios improve risk-adjusted returns and provide adaptive solutions to market volatility.

SKILLS GAINED

AI-driven portfolio construction, asset allocation, real-time risk assessment.

ETHICS IN FINANCE TECHNOLOGY

Lead Responsibly in a Digital World
Understand and address ethical issues in AI and automation, focusing on transparency, data security, and ethical investment practices.

WHY IT MATTERS

With 73% of consumers prioritizing ethical data use, trust in technology is essential.

SKILLS GAINED

Ethical decision-making, data privacy, responsible AI usage, compliance.

Benefits of

CWM® CERTIFICATION

01 BOOST YOUR CAREER
Brochure has is divided into the front and back

02 GLOBAL NETWORK
Join the Community of Chartered Wealth Manager® Professionals Worldwide

03 GLOBAL PASSPORT
International Job Opportunities Certifications Valid in 151+ Countries

04 STAND OUT TO TOP EMPLOYERS
World's leading companies and Banks Hire CWM® Certification

05 GET UNMATCHED EXPERTISE
Knowledge you Need ! Skills the World Wants !

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

CURRICULUM

Level 1 – Foundation Level

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

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

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

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

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

Level 2 – Advanced Wealth Management

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

02 Managing Relationships in Wealth Management
Unit 3 : Behavioral Finance in Wealth Management
Unit 5 : Relationship Management by a Wealth Manager

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

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

Level 1 & 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

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

12th pass, however certification will be provided on graduation

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**
- **Mock Test for Practice**
- **Access to CWM® Question Bank**
- **Study Reports to Analyse Performance**
- **Sample Examination Papers**

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

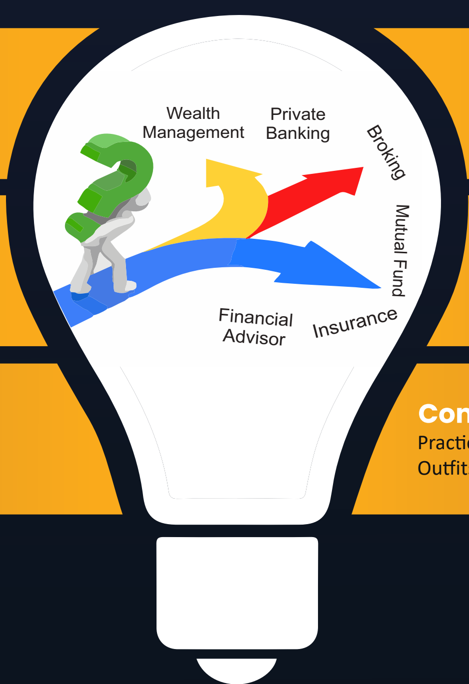
SELF-UNDERSTANDING
If you are or willing to understand more about portfolio management or want to equip yourself to manage your wealth then CWM® designation becomes the right choice

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

- ALPHA CAPITAL – Simplifying your finances
- AMBIT – Acumen at work
- AnandRathi
- Angel Broking – Service Truly Personalized
- Asit C. Mehta – Investment Intermediates Ltd.
- ASK Wealth Management
- bharti AXA – jeevan suraksha ka naya nazariya
- Aditya Birla Capital
- Brokers Forum
- Bonanza – Human Resource Solutions
- deVere Group
- Edelweiss Mutual Fund
- IFAN – Independent Financial Advisors Network – Shaping Tomorrow's Financial Planners
- iFAST financial
- Indiabulls Asset Management
- KARVY Private Wealth
- L&T Mutual Fund
- Latin Manharlal
- Private Wealth Management – Motilal Oswal
- NJ
- Principal pnb Asset Management
- Principal Retirement Advisors
- Reliance Mutual Fund – Wealth Sets You Free
- Reliance Securities
- smc – Moneywise.Be wise.
- SOFP – Society of Financial Planners
- Universal Trustees
- uti – UTI Mutual Fund – Let's plan to get rich
- WELCON
- ZEN Money – The art of investing
- Rivergate Capital Partners – Beyond Your Portfolio
- Motilal Oswal Investment Services – Solid Research. Solid Advice
- Bajaj Capital – Always acting in your interest (%)
- Hedge Finance – Grow with an edge

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HAPPY JOINING :)

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