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# CWIP

CERTIFIED WEALTH PRACTITIONER

PROSPECTUS 2020



# MODULES

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This programme focuses on the requisite competencies and expertise for delivering wealth management services to high-net-worth individuals, families or businesses. The programme defines and positions wealth practitioners services following a principles-based approach which treats the customer with professional integrity.

## **Business Ethics and Compliance**

- Ethics and morality
- Ethical dilemmas
- Business ethics and trust
- Business ethics and agency relationships in banks
- Compliance and compliance risk
- Money laundering

## **Relationship Management**

- A theory of relational exchange
- Customer Intimacy and Customer Relationship Management (CRM)
- Trends in Customer Relationship Management

## **Wealth Management**

- Economic development and wealth management
- The principles of planning
- Stock markets and wealth generation
- Building blocks of instruments and products using traded capital market products.
- Risk in financial services
- The client needs analysis
- Asset allocation
- Wealth Tech
- Leading trends in Personal Financial Management
- Specific instruments and asset classes
- Protection
- Loans
- Property
- Structured products

# LEARNING OUTCOMES

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- » Explain the theory of relationship exchange as the basis for relationship management in retail banking, distinguishing between episodic and relational value.
- » Evaluate Habryn's two-dimensional model of customer intimacy, highlighting the importance of bank adaptability and the quality of the customer relationship as the basis of trust in customer-bank relationships.
- » Describe the components of customer relationship management (CRM) as a process, and analyse the expectations of relationship customers.
- » Give definitions on morality and ethics, and distinguish between ethical models based on motives, behaviors and consequences.
- » Identify an appropriate ethical model for customer-centric wealth management
- » Explain how business ethics encourage trust, and so improve financial performance.
- » Analyse the principal-agent relationships between different external stakeholders in retail banks and the managers, and explain the role of organisational culture in preventing misuse of these relationships.
- » Define compliance and explain the role of the compliance function in retail banks, including mitigating risks of laundering money and financing terrorism.
- » Evaluate the impact on customers of ethical breaches in retail banking, and recommend appropriate remedial action.
- » Apply a critical understanding of the role of capital markets in generating wealth over the long term.
- » Identify which lending, insurance and investment products are required in the wealth accumulation phase of the client.
- » Subjectively identify the client's degree of risk aversion through a suitable questionnaire.
- » Recommend a diversified product portfolio that includes diversification methods, strategic asset allocation, and measures of portfolio performance.
- » Compare and contrast market risk, equity risk and currency risk, and explain their paramount role in investment decisions.
- » Describe the concept of WealthTech and recognise key sub-areas.
- » Evaluate leading trends in Personal Financial Management (PFM).
- » Analyse the financial needs of affluent Millennials.

**The Certified Wealth Practitioner fee is US \$650**

To apply please visit [www.rba.international](http://www.rba.international) or email our qualifications team on [contact@rba.international](mailto:contact@rba.international)



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