



**HICM** Hindustan Institute of  
Capital Market

**India's No 1 Capital Market Training Institute**



## **Certified Wealth Manager**

**(Industry Integrated Program)**

**Duration = 2 Months**

**1<sup>st</sup> Month = 12 Hours**

**2<sup>nd</sup> Month = 4 weeks Internship in company**

**Mode = Classroom and Online Training are available**

## What Are the Areas of Specialty?

- (1). Non-Profit Wealth Manager
- (2). Government Wealth Manager
- (3). Hedge Funds
- (4). Mutual Funds



## Career Progression

Wealth Manager jobs comes in the top 4 most competitive financial careers. It's safe to say; there's no shortage of places for Wealth Managers to work.

On the non-profit side, you're looking at arts foundations, charities, hospitals, and universities.



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### **Average Wealth Manager Salary**

The average pay for a Wealth Manager is Rs 514,068 per year.

As per the BLS, the national average salary for Wealth Managers hovers around 50-60k for those with 1-3 years of experience. Wealth Managers with three to five years are looking at 68K-88K. Managers can expect more; in some cases, surpassing 130K in yearly earnings.

On the government side, you're looking at possibilities in the federal, state, and local governments.

Job prospects include managing mutual funds, hedge funds, or working for a large accountancy firm. According to the U.S.



Department of Labour, Bureau of Labour Statistics, Wealth Managers are looking rapid growth in their industry. That said, salaries keep going up, along with demand.

In 2016, accountants experienced an average increase of 3.6-3.7% at all stages in their career.

Why to wait now join Wealth Manager Course

## Syllabus

### **Financial Planning**

- a. Background
- b. Role of Financial Planner
- c. Financial Planning Process
- d. Contract and Documentation
- e. Client Data Collection
- f. Client Data Analysis
- g. Life Cycle
- h. Wealth Cycle
  - i. Risk Profiling and Asset Allocation
- j. Systematic Approach to Investing
  - i. Systematic Investment Plan (SIP)
  - ii. Systematic Withdrawal Plan (SWP)
  - iii. Systematic Transfer Plan (STP)

### **Wealth Management & the Economy**

- a. Financial Planning to Wealth Management
- b. Economic Cycles and Indicators
  - i. Lag Indicators
  - ii. Co-incident Indicators
  - iii. Lead Indicators
- c. Interest Rate Views
- d. Currency Exchange Rate



e. The Deficits

- i. Revenue Deficit and Fiscal Deficit ii. Current Account Deficit

**Investment & Risk Management: Equity**

- a. Role of Equity
- b. Active and Passive Exposures
- c. Returns from Passive Exposure to S&P CNX Nifty
- d. Sector Exposure and Diversification
- e. Fundamental and Technical Analysis
- f. Fundamental Valuation Approaches
- g. Investment and Speculation
- h. Leveraging

**Investment & Risk Management: Debt**

- a. Role of Debt b. Deposits and Debt Securities
- c. Valuation of Debt Securities d. Yields and Interest Rate Risk
- e. Interest Rate and Debt Investments
- f. Credit Exposure and Debt Investments g. Concentration Risk h. Passive Investments in Debt

**Investment & Risk Management: Alternate Assets**

**a. Gold**

- i. Role of Gold
- ii. Gold Investment Routes
- iii. Rupee returns from Gold

**b. Real Estate**

- i. Role of Real Estate
- ii. Real Estate Investment Routes
- iii. Real Estate Indices

**Investment Products & Service**

- a. Derivatives
  - i. Futures
  - ii. Options
- b. Mutual Fund
- c. Venture Capital / Private Equity Funds





- d. Hedge Funds e. Structured Products
- f. Portfolio Management Services (PMS)

### **Investment Evaluation Framework**

- a. Risk-Return Framework
- b. Risk
  - i. Standard Deviation
  - ii. Beta
- c. Risk Adjusted Returns
  - i. Sharpe Ratio
  - ii. Treynor Ratio
  - iii. Alpha
- d. Invest Classification Scheme for Investment Product

### **Risk Profiling & Asset Allocation**

- a. Risk Profiling
- b. Why Asset Allocation?
- c. Strategic Asset Allocation
- d. Tactical Asset Allocation
- e. Fixed Asset Allocation
- f. Flexible Asset Allocation
- g. Asset Allocation Returns in Equity and Debt
  - i. Fixed Asset Allocation with Annual Re-balancing
  - ii. Flexible Asset Allocation
- h. Asset Allocation Returns in Equity, Debt and Gold
  - i. Fixed Asset Allocation with Annual Re-balancing
  - ii. Flexible Asset Allocation
- i. Allocation to Speculation
- j. Diversification in Perspective

### **Risk Management through Insurance**

- a. Risk Assessment
- b. Life Insurance
- c. Health Insurance
- d. General Insurance
- e. Safeguards in Insurance



### **Elements of Taxation**

- a. Previous Year and Assessment Year
- b. Gross Total Income
- c. Income Tax Slabs
- d. Advance Tax
- e. Tax Deducted at Source (TDS)
- f. Exempted Income
- g. Deductions from Income
  - i. Section 80C
  - ii. Section 80CCC
  - iii. Section 80CCD
  - iv. Section 80D
  - v. Section 80E
  - vi. Section 80GG
- h. Long Term and Short Term Capital Gain / Loss
  - i. Speculation Profit / Loss
- j. Capital Gains Tax exemption under Section 54EC
- k. Capital Gains Tax exemption under Section 54F
- l. Setting Off & Carry Forward

### **Taxation of Investment Products**

- a. Dividend Tax / Tax on Income Distributed by Mutual Fund
- b. Securities Transaction Tax (STT)
- c. Capital Gains Taxation
- d. Taxation of Fixed Deposits and Fixed Maturity Plans
  - i. Fixed Deposits
  - ii. Fixed Maturity Plans (FMP)
- e. Dividend and Growth Options in Mutual Fund schemes
- f. Wealth Tax

### **Estate Planning**

- a. Background
- b. Assets & Liabilities
- c. Nomination
- d. Inheritance Law
- e. Will



**Companies which Hires :-**

1. JP Morgan
2. Goldman Sache
3. TCS
4. Infosys
5. Wipro
6. Accenture
7. Viteos
8. State Street





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**Fees :-**

**Certified Wealth Manager**

**We are giving flat 15 % student discount**

**Fees Rs 25000 - 15% Student discount = 21250 Rs**

**Course Fees**

Actual Course Fees	Flat 15 % discount
25000	21250

**Fees to be paid by NEFT/IMPS/ Paytm or Phonepay UPI**

Bank	Account Name	Account Number	IFSC Code
IDBI Bank	Hindustan Institute of Capital Market	0091102000036953	IBKL0000091