

# PRIVATE BANKING AND WEALTH MANAGEMENT



**GENTEX<sup>®</sup>**  
TRAINING CENTER



## Introduction

The Private Banking and Wealth Management Training Course prepares bankers to serve high-net-worth clients with professional depth and integrity. Private banking combines relationship skill with technical mastery of investments, credit, tax, and succession. Clients entrust significant wealth, and they judge service on trust, discretion, and results. This course covers the advisory process, portfolio construction, and client communication. Furthermore, it applies regulation, suitability, and risk management to wealth services. As a result, participants build client relationships that endure through market cycles.

## Private Banking and Wealth Management Course Objectives

- Explain the private banking business model, segments, and revenue streams.
- Apply the advisory process from discovery to review.
- Assess client objectives, risk tolerance, and constraints.
- Apply asset allocation and portfolio construction principles.
- Evaluate equity, fixed income, alternative, and structured products.
- Apply suitability, appropriateness, and disclosure requirements.
- Assess lending solutions including Lombard lending and mortgages for clients.
- Apply financial planning, retirement, and succession concepts.
- Manage discretionary and advisory mandates under governance rules.
- Apply conduct, confidential information, and AML obligations in wealth services.

## Course Methodology

- Interactive lectures with private banking and wealth case studies.
- Portfolio construction and advisory process workshops.

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- Suitability and mandate documentation exercises.
- Client meeting and negotiation role-play simulations.
- Structured peer discussion with facilitator feedback on advisory decisions.

## Who Should Take This Course

- Private bankers and relationship managers.
- Wealth management and investment advisors.
- Portfolio managers and investment specialists.
- Wealth planning and fiduciary professionals.
- Private client lending and credit staff.
- Compliance and audit professionals covering wealth services.

## Private Banking and Wealth Management Course Outlines

### Day 1: Private Banking Business Model and Client Segments

- Private banking services, positioning, and competitive landscape.
- Client segmentation: affluent, high-net-worth, and ultra-high-net-worth.
- Revenue streams: advisory fees, management fees, spreads, and lending.
- Client acquisition, onboarding, and relationship lifecycle.
- Discretion, confidentiality, and reputational risk.
- Service models: relationship manager, team, and open architecture.
- Case study: building a wealth proposition for a growing segment.





## Day 2: The Advisory Process and Financial Planning

- Discovery, objective setting, and risk profiling.
- Investment policy statements and mandate design.
- Suitability assessment and appropriateness requirements.
- Financial planning: cash flow, liquidity, and contingency planning.
- Retirement, education, and legacy planning basics.
- Review cycles, performance reporting, and client communication.
- Workshop: running a client discovery and suitability assessment.

## Day 3: Portfolio Construction and Investment Solutions

- Asset allocation principles and strategic versus tactical allocation.
- Equity, fixed income, and multi-asset portfolio construction.
- Alternative investments: private equity, real estate, and hedge funds.
- Structured products, notes, and capital-protected solutions.
- Investment risk measures, volatility, and drawdown analysis.
- Rebalancing discipline and tax-aware portfolio management.
- Workshop: constructing a portfolio for a client profile.

## Day 4: Credit, Structuring, and Wealth Planning

- Lombard lending, securities-backed lending, and margin facilities.
- Residential and commercial property financing for private clients.
- Structured lending and bespoke credit solutions.
- Wealth structuring: trusts, foundations, and holding structures.
- Succession planning, inheritance, and business transfer.

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- Cross-border considerations and regulatory disclosure duties.
- Workshop: structuring a lending and wealth planning solution.

## Day 5: Governance, Conduct, and Client Protection

- Mandate governance, investment committees, and approvals.
- Conflict of interest management and best execution.
- Fees, charges, and transparency in wealth services.
- AML, KYC, sanctions, and source-of-wealth verification.
- Complaint handling and dispute resolution for private clients.
- Conduct risk, reputation management, and client communication.
- Course review, assessment, and action planning.

## Conclusion

By successfully completing Private Banking and Wealth Management, participants will gain a thorough understanding of the private banking model, advisory process, portfolio construction, credit and wealth structuring, and governance obligations. They will also acquire practical skills in client discovery, suitability assessment, portfolio design, and structuring solutions. In addition, the course prepares them to advise wealthy clients with confidence and integrity. Gentex Training Center delivers this programme with a strong focus on applied client practice and measurable advisory quality.

## FAQs for Private Banking and Wealth Management course





## Q1 What is the "Private Banking and Wealth Management" course about?

It is a five-day programme on serving high-net-worth clients. It covers the private banking business model and client segments, the advisory process and suitability, portfolio construction, credit and wealth structuring, succession planning, governance, conduct, and AML obligations.

## Q2 What are the key benefits of the "Private Banking and Wealth Management" course?

Participants gain the technical depth that turns a good relationship into trusted advice. The course improves suitability and documentation quality, strengthens portfolio construction discipline, expands lending and structuring capability, reduces conduct and compliance risk, and improves client retention and share of wallet.

## Q3 What skills will I gain from the "Private Banking and Wealth Management" course?

Participants gain client discovery and suitability assessment, portfolio construction and investment solution design, private client lending and wealth structuring, and mandate governance, conduct and AML compliance management. These four skills cover the advisory relationship from first meeting to ongoing stewardship.



## Q4 What tools, methods, or standards are covered in the "Private Banking and Wealth Management" course?

The course covers client segmentation models, risk profiling and investment policy statements, suitability and appropriateness frameworks, cash flow and contingency planning, retirement and legacy planning techniques, strategic and tactical asset allocation, multi-asset portfolio construction, alternative investment analysis, structured product design, volatility and drawdown measurement, rebalancing discipline, Lombard and securities-backed lending structures, bespoke credit solutions, trusts, foundations and holding structures, succession and inheritance planning, mandate governance and investment committee frameworks, conflict of interest and best execution rules, fee and charge transparency requirements, and AML, KYC and source-of-wealth verification standards.

## Q5 How is the "Private Banking and Wealth Management" course applied in real-world practice?

Participants apply the methods with real or simulated clients. They run discovery meetings, assess suitability, draft investment policy statements, construct portfolios, structure lending and wealth plans, review mandates, and document compliance checks. Many leave with advisory templates and a client review framework ready for immediate use.