

## WEALTH MANAGEMENT MODULE

### ➤ Introduction to 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)
- k. Financial Plan
  - i. Goal-based Financial Plan
  - ii. Comprehensive Financial Plan
- l. Financial Blood-Test Report (FBR)
- m. Financial Planning in India

### ➤ 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
  - 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 & Services**

- 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. SSELECTIVVELLY-Invest Classification Scheme for Investment Products

➤ **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
- f. Trust