
Client Wealth Planning and Portfolio Advisory Training Course for Senior Bankers

10 – 14 October 2027
Zoom





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Ref: 262_19385 **Date:** 10 – 14 October 2027 **Location:** Zoom **Fees:** 1700 GBP

Programme Summary

Client wealth planning and portfolio advisory for senior bankers is the subject of this one-week training course for relationship and investment leaders at managerial to strategic level, ending in a client wealth advisory file for one wealthy client relationship. Banks compete for wealthy clients on the quality of advice, yet planning, investment and due diligence work is often split between teams. The approach moves from client understanding and due diligence through planning and portfolio construction to advisory governance. Mars Training Centre UK delivers this programme in client wealth planning and portfolio advisory.

The Business Case

Wealthy clients hold assets across banks, businesses and property, and they judge an adviser by how well the whole picture is understood. Fragmented onboarding, generic portfolios and weak documentation lose relationships and expose the bank to conduct and financial crime risk. A structured process makes advice consistent and reviewable.

- Client Relationship Depth: Increases as planning conversations cover assets, liabilities, succession and goals rather than products alone.
- Advice Suitability Exceptions: Fall as risk profiling and mandate terms are documented and reviewed.
- Onboarding Cycle Time: Shortens as due diligence evidence is gathered once and reused across teams.

Principles and Evidence Base

- Modern Portfolio Theory: Mean-variance diversification underpins the portfolio construction work in Sessions 3 and 4.
- Life-Cycle Wealth Planning: Its stages of accumulation, protection and transfer frame the planning work in Session 2.
- FATF Recommendations on Customer Due Diligence: Their risk-based approach structures the client onboarding review in Session 1.
- ISO 22222 Personal Financial Planning: Its planning process of gathering data, analysing goals and recommending actions guides the advisory file in Sessions 2 and 5.



Intended Participants

- Leaders who manage relationship managers serving wealthy clients.
- Investment advisers who build portfolios and mandates for private clients.
- Heads of client segments who set service models and advice standards.
- Risk and conduct managers who review suitability and due diligence files.
- Product leaders who select funds, structured notes and lending solutions for the client offer.

The programme serves private banks, retail and commercial banks with wealth units, family offices and asset managers.

Learning Outcomes

1. Participants will be able to evaluate a client's assets, liabilities, goals and risk capacity.
2. Participants will be able to assess client due diligence evidence against a risk-based approach.
3. Participants will be able to construct a wealth plan covering growth, protection and succession.
4. Participants will be able to design a portfolio and mandate consistent with the client profile.
5. Participants will be able to diagnose portfolio risk, concentration and cost.
6. Participants will be able to justify an advisory recommendation to a client and a review committee.

Programme Structure

Day 1: Client Understanding and Due Diligence

Who is the client, and what evidence supports the relationship?

- Client Segmentation and Service Model Map
- Source of Wealth and Source of Funds Evidence Review
- Risk-Based Due Diligence Grading
- Client Discovery Interview Guide
- Relationship Governance Responsibilities Matrix

Day 2: Wealth Planning and Client Goals

What does the client want to achieve, and which resources support it?

- Client Balance Sheet and Cash Flow Statement
- Goal Prioritisation and Time Horizon Grid
- Risk Capacity and Risk Tolerance Profiling
- Succession and Wealth Transfer Options
- Wealth Plan Structure Template



Day 3: Portfolio Construction and Asset Allocation

How is a portfolio built to fit the client's profile?

- Mean-Variance Diversification Exercise
- Strategic and Tactical Asset Allocation Bands
- Fund, Direct Holding and Structured Note Selection
- Liquidity Reserve Sizing
- Investment Policy Statement Drafting

Day 4: Advisory Mandates, Lending and Cost

Which service model and solutions fit, and what do they cost the client?

- Advisory Versus Discretionary Mandate Comparison
- Lending Against Assets Affordability Test
- Concentration and Diversification Diagnostic
- Total Cost of Ownership Disclosure Table
- Portfolio Review Meeting Agenda

Day 5: Advisory Governance and Client File

Is the advice suitable, documented and ready for review?

- Suitability Check Against Day 2 Risk Profile
- Applying Day 3 Allocation to a Recommendation Paper
- Applying Day 1 Due Diligence Grade to File Standards
- Advice Review Committee Checklist
- Completing the Client Wealth Advisory File

Methodology

The programme is built around case analysis and structured exercises. Participants work with anonymised client profiles, sample balance sheets and market data extracts, then prepare and defend recommendations as an adviser would before a review committee.

- Suggested activity: Building a client balance sheet and goal grid from a discovery interview transcript.
- Suggested activity: Comparing two portfolio proposals against a client risk profile.
- Suggested activity: Presenting a recommendation to a mock advice review committee.



Capstone Output

Each participant completes a client wealth advisory file for one wealthy client relationship. It holds a due diligence summary, a client balance sheet, a wealth plan, an investment policy statement, a recommendation paper and a review calendar. It is used to brief the relationship team and to set a consistent standard for advice records.

Frequently Asked Questions

Is client wealth planning and portfolio advisory training suitable for managers who have not given investment advice?

Yes. It is set at managerial to strategic level and assumes experience in banking relationships, risk or products. Investment calculations are taught from first principles.

Which models does client wealth planning and portfolio advisory training rest on?

It rests on modern portfolio theory, life-cycle wealth planning, the FATF Recommendations on customer due diligence and the ISO 22222 personal financial planning process.

How is the client wealth advisory file used at work?

You can use the client wealth advisory file to brief the relationship team, support an advice review and set a standard record for planning and portfolio recommendations.

How does client wealth planning and portfolio advisory differ from a programme on portfolio management for institutions?

This programme advises individual wealthy clients on goals, succession and suitability. An institutional portfolio programme concentrates on asset allocation policy for investment committees.