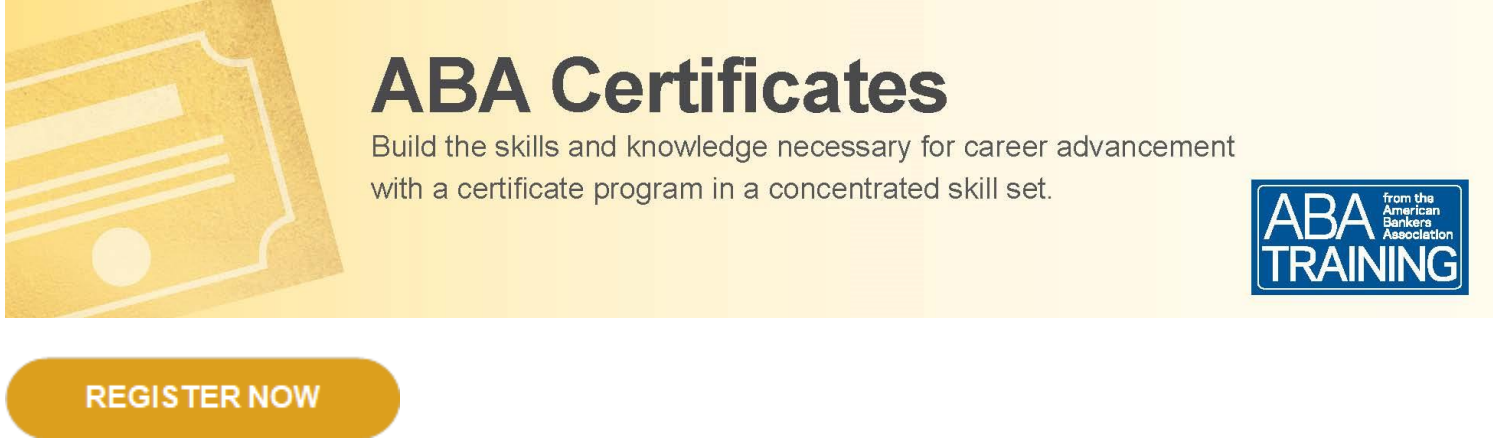



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|---------------------------|--|
| <p>Graphics</p>           |  <p><b>ABA Certificates</b><br/>Build the skills and knowledge necessary for career advancement with a certificate program in a concentrated skill set.</p> <p><b>REGISTER NOW</b></p>    |
| <p>Email Subject Line</p> | <p><b>ABA Private Banker Certificate</b></p>   |
| <p>Body Text</p>          | <p>Wealth management clients expect more than basic products from their advisors. Beyond credit and deposit services, clients expect proactive and holistic wealth advice. This certificate program prepares private bankers with knowledge about integrated wealth planning and advice, investment and asset management strategies, legal entity structures used to manage wealth (including trusts), and techniques for engaging with clients with high net worth.</p> <p><b>Member Price:</b> \$3,495</p> <p><b>Member Deep Link:</b><br/> <a href="https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=ABA%20Private%20Banker%20Certificate&amp;TP=calbankers">https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=ABA%20Private%20Banker%20Certificate&amp;TP=calbankers</a></p> <p><b>Required Courses</b></p> |

**Introduction (1 course)**

- The Role of a Private Banker

**Planning & Advice (15 courses)**

- Introduction to Integrated Planning and Advice
- Fundamentals of Insurance
- Life Insurance Policies
- Annuities
- Qualified Retirement Plans
- Individual Retirement Accounts
- Estate Planning Fundamentals
- Estate Planning for the Business Owner
- Philanthropic Planning
- Full Balance Sheet Advice
- Structure Analysis and Advice
- Analyzing Personal Financial Statements and Tax Returns Suite (4 courses)
  - Types of Personal Financial Statements
  - Key Ratios and Adjusted Net Worth
  - Personal Tax Returns and Cash Flow
  - Combining Business and Personal Cash Flow into Global Cash Flow

**Investments (9 courses)**

- Introduction to Investment Management
- Applied Behavioral Finance
- Economics and Markets
- Importance of Proper Titling of Assets and Regular Titling Reviews
- Investment Products
- Developing a Personalized Wealth Management Strategy
- A Deeper Dive into Non-Financial Assets

**Trusts (2 courses)**

|                 |   |
|-----------------|---|
|                 | <ul style="list-style-type: none"> <li>• Types of Trusts</li> <li>• Trust Fundamentals</li> </ul> <p><b>Relationship Management (10 courses)</b></p> <ul style="list-style-type: none"> <li>• Managing the Dynamic Nature of Client Financial Needs</li> <li>• Know Your Competition</li> <li>• Mastering the Art of Inquiry</li> <li>• Engaging in Multigenerational Conversations with Clients</li> <li>• Developing and Delivering a Compelling Personal Value Proposition</li> <li>• Effective Client Engagement Through “Wealth Personas”</li> <li>• Emotional Intelligence for Wealth Advisors</li> <li>• Understanding Generational, Gender and Cultural Characteristics</li> <li>• Engaging With Centers of Influence</li> <li>• Selling Value</li> </ul> <p><b>Qualitative Analysis and Determining a Credit Risk Rating Suite (4 courses)</b></p> <ul style="list-style-type: none"> <li>• The Commercial Lending Process and Initial Business Development Calls</li> <li>• Credit Investigation and Assessing Nonfinancial Risk</li> <li>• Loan Policies and Procedure, Including Credit Risk Ratings</li> <li>• Overview of Loan Packages Components and Annual Reviews</li> </ul> <p><b>Professional Certifications:</b> 23.5 CTFA, 7 CRSP, 11.75 CERP, 3.75 CSOP, 2.5 CISP, 0.75 CCTS</p> <p>The estimated time to complete these 39 courses and exercises is approximately 28.5 hours.</p> |
| Supplement Text | <p>ABA certificate programs build the skills necessary for career advancement.</p> <p>Through a prescribed course of study, certificates provide practical, tailored knowledge specific to a job role in the bank.</p> <p>Programs are continually reevaluated and refined to meet current needs and changes in the industry.</p>   |

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