Find the Investments & Wealth Institute certification that’s right for you.

CIMA®
CERTIFIED INVESTMENT MANAGEMENT ANALYST®
Specialized knowledge in manager search & selection, portfolio construction

CPWA®
CERTIFIED PRIVATE WEALTH ADVISOR®
Specialized knowledge to meet the needs of HNW individuals/families

RMA®
RETIREMENT MANAGEMENT ADVISOR®
Specialized knowledge focused on mastering the retirement planning advisory process

Wealth Advice

Investment Advice

Retirement Advice

www.investmentsandwealth.org/GetCertified
In a highly competitive and constantly changing industry, how will you differentiate yourself? This is where an Investments & Wealth Institute certification can help.

Learn more at www.investmentsandwealth.org/GetCertified
CIMA certification is the peak international, technical portfolio construction certification designed for investment consultants, researchers, advisors, and wealth management professionals. The CIMA certification provides sophisticated investment knowledge, along with the practical techniques to meet the real-world needs of individual and institutional investors.

**WHAT ARE THE BENEFITS OF CIMA CERTIFICATION?**

CIMA professionals are more satisfied with their careers and manage more assets for higher-net-worth clients than other advisors.

**EARN AN ELITE EDUCATION THAT IS HIGHLY PRACTICAL**

The CIMA curriculum is taught through an intensive executive education program with eminent academic and practitioner faculty. 54% of CIMA designees strongly agree that obtaining their certification was worth their time and effort compared to 41% of CFA, and 31% CPA/PFS certificants.

**ENHANCE KNOWLEDGE, CONFIDENCE AND CAREER SATISFACTION**

Over 60% of CIMA professionals indicate that obtaining CIMA certification had a considerable impact on their knowledge of investment management and their confidence in offering investment advice. 43% of CIMA professionals are “very satisfied” with their careers versus 21% of non-CIMA certified advisors.

**GROW ASSETS AND REVENUE**

CIMA professionals manage twice the assets per client and generate twice the revenue per client compared to other practices. 52% of practices with more than one CIMA professional advise high-net-worth ($1 million to $10 million) and ultra-high-net-worth ($10 million+) clients. The majority of practices with a CIMA professional attract 75% or more of their clients’ investment assets.

**MAINTAINING CERTIFICATION**

- Complete and report a total of 40 CE hours including 2 ethics hours and 1 taxes/regulations hour
- Pay the certification renewal fee
- Complete the compliance requirement

**CIMA CORE TOPICS**

**Fundamentals**
- Statistics & methods
- Applied finance & economics
- Global capital markets

**Investments**
- Vehicles
- Equity
- Fixed income
- Alternative investments
- Options & futures
- Real assets

**Portfolio Theory and Behavioral Finance**
- Portfolio theories & models
- Behavioral finance theory
- Investment philosophies & styles
- Tools & strategies

**Risk and Return**
- Attribute of risk
- Risk measurements
- Performance measurement & attribution

**Portfolio Construction and Consulting Process**
- Ethics
- Client discovery
- Investment policy
- Portfolio construction
- Manager search & selection
- Portfolio review & revisions

Sources: Aite Value of CIMA Research, 2017; Absolute Engagement, Investments and Wealth Client Research, 2017

Learn more at www.investmentsandwealth.org/GetCertified
CPWA® CERTIFIED PRIVATE WEALTH ADVISOR®

Certified Private Wealth Advisor® (CPWA®) is an advanced certification for financial advisors and wealth managers who work with high-net-worth clients on the life-cycle of wealth accumulation, preservation, and distribution. Candidates who earn the certification learn to identify and analyze challenges high-net-worth individuals face, and understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth.

WHAT ARE THE BENEFITS OF CPWA CERTIFICATION?

EARN AN ELITE EDUCATION THAT IS HIGHLY PRACTICAL.

The CPWA curriculum is taught through an intensive executive education program with eminent academic and practitioner faculty. It incorporates 169 topics organized into 11 sections and four knowledge domains that combine theory with practical application.

ACQUIRE AND RETAIN HNW CLIENTS.

CPWA® certification gives you the edge you need to stand out. 64% of CPWA-certified advisors state that the certification has been very or extremely important to them in “expanding client services” and “confidence with offering advice to HNW clients.” The mean assets per client of CPWA advisors ($73.4 million dollars) is 3.9 times higher than non-CPWA practices ($19 million dollars).

CPWA CORE TOPICS

Human Dynamics
- Ethics
- Behavioral finance
- Family dynamics

Wealth Management
- Tax planning
- Portfolio management
- Risk management and asset protection

Technical Design

Legacy Issues
- Charitable giving and endowments
- Estate issues and wealth transfer

Planning for HNW Clients
- Planning for executives
- Planning for closely-held business owners
- Retirement management

DELIVER SPECIALIZED EXPERTISE AND SKILLS.

The explosion in global wealth in recent years means that not only are there more high-net-worth clients but also that the needs of these clients are increasingly sophisticated. 76% of clients say that if they were looking for a new advisor today, the specialized designations they held would be an important or very important factor in their decision.

MAINTAINING CERTIFICATION

- Complete and report a total of 40 CE hours including 2 ethics hours and 1 taxes/regulations hour
- Pay the certification renewal fee
- Complete the compliance requirement

Sources: Aite Value of CPWA Research, 2017; Absolute Engagement, HNW Investor Insights Study, 2017

Learn more at www.investmentsandwealth.org/GetCertified
The Retirement Management Advisor® (RMA®) program is an advanced certification that focuses on building custom retirement income plans to mitigate clients’ risks and master the retirement planning advisory process, all within the increasing regulatory environment.

WHAT ARE THE BENEFITS OF THE RMA PROGRAM?

MULTIDISCIPLINARY APPROACH TO RETIREMENT PLANNING
The RMA program maps a complete framework of the retirement planning universe. By presenting and evaluating several schools of thought, particularly on retirement allocation strategies and risk management techniques, advisors from any industry segment can adopt all or part of the best-practice processes.

BETTER UNDERSTAND THE CLIENT’S RETIREMENT MINDSET
Using a combination of behavioral finance, industry research, and practitioner experience, the RMA program can help to better understand the client’s mindset at retirement, as they shift from accumulating and investing assets to funding retirement income. Since the program was developed, customized, and validated entirely from the client’s perspective, it will also help improve communication, trust, and planning outcomes with clients.

STRATEGIES FOR CUSTOM RISK ASSESSMENT AND UNBIASED SOLUTIONS
Guidance on risk-management techniques and solution strategies for each client segment, regardless of their income or assets, makes the RMA program truly product-neutral with unbiased solutions for every type of client. This client-centered, outcomes-based approach is at the heart of the program, first doing what is best for the client, no matter the product or the payout.

RMA CORE TOPICS

<table>
<thead>
<tr>
<th>Client Diagnostic</th>
<th>Retirement Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Client planning process</td>
<td></td>
</tr>
<tr>
<td>• The household balance sheet</td>
<td></td>
</tr>
<tr>
<td>• Household cash flows</td>
<td></td>
</tr>
<tr>
<td>• Assessing retirement risk</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RMA Toolbox</th>
<th>Practice Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Risk management allocations</td>
<td></td>
</tr>
<tr>
<td>• Account location/product selections</td>
<td></td>
</tr>
<tr>
<td>• Presenting and monitoring the plan</td>
<td></td>
</tr>
<tr>
<td>• Professional guidelines</td>
<td></td>
</tr>
</tbody>
</table>

MAINTAINING CERTIFICATION
- Complete and report a total of 40 CE hours including 2 ethics hours and 1 taxes/regulations hour
- Pay the certification renewal fee
- Complete the compliance requirement

Learn more at www.investmentsandwealth.org/GetCertified
WEBINAR SERIES:
Interested in learning more about our premier certifications? Join one of our monthly, live-virtual informational webinars to learn about our certifications with Institute Program Director Mike Kurz, CIMA®, CPWA®, CFP®, and special guest speakers from our elite educational partner universities.

Register at https://iwicentral.org/webinars
Ready to take the next step?
Our Enrollment Counselors are ready to take your call! Contact Kari or Gray today!

ENROLLMENT COUNSELORS

KARI ESTES
kestes@i-w.org
303-529-3823

GRAY BULLARD
gbullard@i-w.org
303-529-3705

Schedule a Meeting
Schedule a Meeting

Learn more at www.investmentsandwealth.org/GetCertified
Who will YOU give for?

Donate | Support | Elevate | Inspire

The Investments & Wealth Foundation scholarship program supports women, diverse professionals and veterans with financial need to elevate their careers and contribute to our profession.

The mission of the Investments & Wealth Foundation is to accelerate career advancement of target professionals who are currently underrepresented in the profession, thereby fostering sustainable diversity within the financial advisor profession.

Multiply Your Generosity!

Matching gift programs are a type of corporate giving where companies match the gifts their employees make to nonprofit organizations. Ask your employer if they have a matching gift program in order for your donation to provide significantly more support for the Investments & Wealth Foundation.

Make your gift today:
iwicentral.org/donations

or contact for more information: 303-770-3377

Follow us on social media!