PUT YOUR WEALTH IN EXCEPTIONAL HANDS.
WORK WITH A CPWA® PROFESSIONAL
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EXPERT ADVICE FROM EXCEPTIONAL ADVISORS

WHAT IS THE CPWA CERTIFICATION?

Certified Private Wealth Advisor® (CPWA®) is an advanced education and certification program for financial advisors who work with high-net-worth clients on the life-cycle of wealth: accumulation, preservation, and distribution.

The holistic, multidisciplinary CPWA program requires advisors to meet rigorous standards:

EXPERIENCE
At least five years of relevant financial services experience and a clean regulatory record

ETHICS
Comply with the Institute Code of Professional Responsibility or lose the certification

EDUCATION
Complete executive education at a top 25 global business school

EXAM
Pass a stringent five-hour examination

CONTINUING COMPETENCY
Stay updated on industry trends, laws, and products with 40 hours of continuing education every two years, including two hours of ethics education

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SERVING CLIENTS WITH ACCOUNTABILITY AND EXPERTISE

The CPWA certification requires advisors to develop advanced knowledge and skills to address the wide range of complex issues faced by wealthy individuals and families, including portfolio strategies, wealth transfer, family dynamics, risk management, asset protection, closely-held business ownership, charitable giving, estate planning, retirement planning, and more.

To keep the CPWA program content relevant to the needs of today’s high-net-worth investor, the Investments & Wealth Institute commissions an independent survey of the financial advisory profession and updates the program curriculum as needed every few years, ensuring that the latest trends and strategies are taught in the program. Live conferences and continuing education requirements ensure that your CPWA advisor is always up to date.
Human Dynamics:
• Ethics
• Applied behavioral finance
• Family dynamics

Wealth Management Strategies
• Tax strategies and planning
• Portfolio management
• Risk management and asset management

Client Specialization and Client Focus:
• Closely held business owners
• Executives
• Retirement

Legacy Planning:
• Charitable giving
• Estate planning and wealth transfer
Clients want to know that their advisors are going above and beyond the minimum requirements to sharpen their technical skills. 77% of CPWA advisors hold more than two designations.

Source: Building High-Net-Worth Knowledge through the CPWA Certification, Aite, 2017
INSTITUTE CODE OF PROFESSIONAL RESPONSIBILITY

The Code was adopted to promote and maintain a high standard of professional conduct in the investment consulting and wealth management disciplines.

Investments & Wealth Institute members, candidates in the Institute certification programs, and CPWA® professionals are required to adhere to the following principles:

1. Act in the best interest of the client.
2. Disclose services to be offered and provided, related charges, and compensation.
3. Disclose the existence of actual, potential, and/or perceived conflicts of interest and relevant financial relationships, direct and/or indirect. Take appropriate action to resolve or manage any such conflicts.
4. Provide clients information needed to make informed decisions.
5. Respond to client inquiries and instructions appropriately, promptly, completely, and truthfully.
6. Maintain confidentiality of client information, however acquired, consistent with legal and regulatory requirements and firm policies.
7. Provide competent service by truthful representation of competency, maintenance and/or development of professional capabilities, and, when appropriate, the recommendation of other professionals.
8. Comply with legal and regulatory requirements related to one's practice of his or her profession.
9. Maintain a high level of ethical conduct.
HIGH ETHICAL STANDARDS THAT YOU CAN TRUST

WHY WORK WITH A CPWA® PROFESSIONAL?

By selecting a CPWA advisor, you’re working with someone who has committed themselves to attaining advanced wealth management knowledge and can guide you through the most complex issues, ethically and with only your best interests in mind.

In a recent study, 80% of high-net-worth clients stated that what matters most to them in an advisor is high ethical standards and that their advisor is trustworthy.

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Investments & Wealth Client Research, Absolute Engagement, 2017

CPWA professionals are bound to the Institute Code of Professional Responsibility which defines their role and responsibilities to the client. As applicants, candidates must disclose any potential or real violations of the Code plus pass comprehensive background checks before they are admitted to the CPWA Certification program.

As the standards board for the CPWA Certification program, the Investments & Wealth Institute is committed to upholding the required ethical standards by instituting a disciplinary process to ensure compliance. Failure to comply can lead to loss of the certification, among other disciplinary measures.

By adhering to high ethical and education standards, CPWA professionals are accountable to the clients they serve.
ABOUT THE INVESTMENTS & WEALTH INSTITUTE

The Investments & Wealth Institute is a professional association, advanced education provider, and standards body for financial advisors, investment consultants, and wealth managers who embrace excellence and ethics. Through our events, continuing education courses, and acclaimed certifications—Certified Investment Management Analyst® (CIMA®), Certified Private Wealth Advisor® (CPWA®), and Retirement Management AdvisorSM (RMA®)—we deliver rigorous, highly practical education.

For more information on the CPWA certification as well as the Investments & Wealth Institute, visit www.investmentsandwealth.org/CPWA