Private Banking and Wealth Management: HNW Client Advisory and Relationship Management

13 – 17 September 2027
London - Central London four-star

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Ref: 327_12640 **Date:** 13 – 17 September 2027 **Location:** London - Central London four-star **Fees:** 23000 SAR

Introduction:

Private banking and wealth management relationships are lost less often through poor markets than through thin client discovery, advice that does not fit the client's goals and risk capacity, unclear mandates and fees, and slow responses when a family's needs change. This Core Concept course prepares relationship managers and advisers to serve high-net-worth clients end to end: segmenting and onboarding clients, profiling risk, planning around goals, choosing between advisory and discretionary mandates, positioning products and credit, and handling succession conversations. Participants rehearse each client meeting and leave with a Client Wealth Proposal and Relationship Plan.

Course Objectives:

- Segment high-net-worth clients by wealth band, source of wealth, life stage and service needs, and match each segment to a coverage and service model
- Conduct a structured client discovery and onboarding meeting that gathers know-your-customer, source-of-wealth and suitability information
- Build a risk profile and goals-based wealth plan that separates liquidity, lifestyle, growth and legacy objectives
- Recommend an advisory or discretionary mandate and position funds, structured products, alternatives and Lombard credit that fit the client profile
- Explain estate, succession and family office options to clients at an overview level and coordinate specialist input
- Prepare and present a Client Wealth Proposal and Relationship Plan with transparent fees and a review cycle

Target Audience:

- Relationship managers responsible for acquiring, retaining and growing a book of high-net-worth clients
- Wealth and investment advisers who prepare recommendations and portfolio proposals for individual and family clients
- Client service and onboarding officers who gather client documentation and maintain client records
- Private credit officers who structure securities-backed and other lending for wealthy clients
- Team leaders who coach advisers and review the quality of client files and recommendations
- Wealth product specialists who support relationship managers in client meetings

Course Outline:

Day 1: The Private Banking Client and Service Model

- Private Banking Versus Retail and Premier Banking: Service Model and Coverage Ratios
- Wealth Band Segmentation: HNW, VHNW and UHNW Client Profiles
- Source of Wealth Archetypes: Entrepreneurs, Executives, Heirs and Professionals
- Private Bank Service Map: Banking, Investment, Credit, Planning and Concierge
- Current Client Book Review Against Segment and Service Gaps

Day 2: Client Discovery, Onboarding and Risk Profiling

- Client Discovery Meeting Guide: Values, Goals and Family Structure
- Know-Your-Customer and Source-of-Wealth Evidence File at Overview
- Risk Profiling Questionnaire: Risk Tolerance Versus Risk Capacity
- Suitability and Appropriateness Assessment Record
- Client Personal Balance Sheet and Cash Flow Statement

Day 3: Goals-Based Wealth Planning and Mandate Choice

- Goals-Based Planning Buckets: Liquidity, Lifestyle, Growth and Legacy
- Advisory Versus Discretionary Mandate Comparison and Mandate Letter Terms
- Model Portfolio Mapping to Client Risk Profiles
- Product Shelf Positioning: Mutual Funds, ETFs, Structured Notes and Alternatives
- Lombard Loan Structuring: Eligible Collateral, Lending Value and Top-Up Triggers

Day 4: Succession Conversations, Conduct and Difficult Client Cases

- Estate and Succession Planning Concepts: Wills, Trusts, Holding Structures and Endowments
- Family Office Referral Criteria and Multi-Family Office Options at Overview
- Fee Models: Transaction-Based, Hybrid and Percentage of Assets Under Management
- Conduct Expectations: Conflicts of Interest, Inducements and Complaint Handling
- Difficult Client Scenarios: Market Drawdown, Margin Shortfall and Concentrated Positions

Day 5: Client Meeting Role-Play and the Wealth Proposal

- Entrepreneur Liquidity Event Role-Play: Discovery to Mandate Recommendation
- Second-Generation Heir Role-Play: Succession and Family Dialogue
- Annual Portfolio Review Role-Play with Performance and Fee Disclosure
- Client Wealth Proposal and Relationship Plan Drafting
- Proposal Presentation to a Peer Credit and Investment Panel

Skills You Will Gain:

- Client Segmentation
- Wealth Discovery Interviewing
- Risk Tolerance Assessment
- Goals-Based Planning
- Mandate Selection
- Securities-Backed Lending
- Succession Dialogue
- Fee Transparency

Why Attend This Course:

- Return with a Client Wealth Proposal and Relationship Plan tested in rehearsed client meetings and ready to adapt to a real client
- Practise the discovery, review and difficult conversations that decide whether wealthy families stay or move their assets
- Explain mandates, credit terms and fees in plain language that clients can follow and sign off
- Compare client coverage practice with advisers from banks, wealth firms and investment houses of different sizes

Conclusion:

Private banking rests on advice that fits the client's goals, risk capacity and family situation, and on a relationship that is reviewed before problems surface. The course moves from segments and service models, through discovery, onboarding and risk profiling, to goals-based planning, mandate choice, product and Lombard credit positioning, succession concepts, fees and conduct. The final day turns this into rehearsed client meetings and a Client Wealth Proposal and Relationship Plan that participants take back to their own client book.