

The CWS® Program Components

The blended learning approach integrates technical knowledge and client application and is a distinguishing feature of the CWS® program. The program blends the delivery of the content through multiple formats, and it blends knowledge and skills to provide a unique merger between academic study and real world application. Participants will engage in the following learning experience and activities:

Instructor-led Training	Directed-Study	Instructor-led Training	Capstone
<p>Creating a Blueprint for a Wealth Management Practice-Skills, Knowledge and Practice</p> <p><i>Timeline:</i></p>	<p>Study Guides/Audio/Resource Materials/e-Learning Lessons</p>	<p>Mastering Client Interaction Skills- Interviewing, Presenting, and Closing Business</p>	<p>Complete Capstone Project and submit to CWS® Board of Standards</p>
	<p>Case Study Analysis</p>		
	<p>Self Assessments</p>		
	<p>Mastery Exams</p>		
Week 1	Weeks 2 Through 27	Week 28	Weeks 29-32

Participate in 2-day Instructor-led Session: Week 1

- Practice Management Curriculum
- Introduction to the CWS® Program of Study
- Program Guide

CWS® Practice Management Skills (Growing Your Business I) for the Certified Wealth Strategist® Program

Complete Directed Study: Weeks 2 - 27

For each of the Ten Lessons in Four Modules:

- *Complete Study Guide Assignments*
 - Lesson Objectives
 - Lesson Plan
 - Core Reading Assignment
 - Decision Tree(s)
 - Case Studies
 - Self-Assessment
- *Complete Assigned Readings*
 - Cannon Concepts assigned readings
 - 21st Century Estate Planning: Practical Applications by Roy Adams references
- *Listen to the Wealth Management Audio Series assignments*
 - Growing Your Business With Ted Ridlehuber
 - 13 Wealth Management Issues With Phil Buchanan
- *Complete the e-Learning Lessons*
 - Surfacing the Issues Video Vignettes
 - Knowing Your Client Issues
 - Case Studies
 - Comprehensive Video Case Study
- *Prepare for the Capstone Project*
 - An ongoing inventory exercise for later use in final project planning:
 1. What are the key new knowledge points I have received from this lesson?
 2. What are the new issues I now plan to use in my client interviews and client situation analyses relating to investments?
 3. What process will I put in place to ensure I address the investments issues with clients?
 4. What are the resources I will use in analyzing client interactions and creating recommendations (list personal, firm, and outside resources)?
 5. What are the knowledge gaps that I will commit to filling to support my understanding of investments issues to better serve my clients (i.e., products, types, vendor, taxation, etc.)?

Upon completion of each Module, participants will assess their knowledge with a Mastery Exam

- Online
- Covering Module Contents
- Passing Score of 85%

Module 1 **Creation and Growth of Wealth**

1. Investments Issues of Affluent and High Net Worth Clients and Asset Classes and Their Characteristics Reference Guide
2. Liabilities Issues of Affluent and High Net Worth Clients

Module 2

Preservation and Protection of Wealth

1. Insurance Issues of Affluent and High Net Worth Clients
2. Compensatory Stock Option Issues of Affluent and High Net Worth Clients
3. Titling of Asset Issues, Choice of Executor/Trustee Issues, Durable Power of Attorney Issues of Affluent and High Net Worth Clients

Module 3

Distribution of Wealth During Life

1. Qualified Retirement Plan/IRA Distribution Issues of Affluent and High Net Worth Clients
2. Business Success Planning Issues
3. Gifting During Life Issues of Affluent and High Net Worth Clients
4. Charitable Gifting During Life and at Death Issues of Affluent and High Net Worth Clients

Module 4

Distribution of Wealth at Death

1. Distribution of Wealth at Death for Tax Efficiency and Control

Participate in 2-day Instructor-led Session: Week 28

- Application Skills Program

The Capstone Project and submission for CWS® Certification

CWS® Client Interaction Skills (Growing Your Business II) for the Certified Wealth Strategist® and Capstone Project Planning

Complete the Capstone Project: On-Going

The Capstone Project includes a business plan and case study that demonstrates use of the knowledge and skills acquired during the Certified Wealth Strategist® program. Your Capstone Project will articulate your action steps for:

- Client Interactions – including as appropriate topics, tools, and scripts
- Business practices changes, actions, and tools
- Resources, source, and location
- Knowledge inventory, gaps and solutions, plan for continued study

All plans are evaluated against a rubric to determine if the applicant has successfully addressed all aspects of comprehensively managing wealth issues for clients with a plan for implementation.

The Capstone Project