momenta
leadersdrivingperformance

IBF-STS

Pending Accreditation

IN-PERSON WORKSHOP

Investment Suitability - Risks, Rewards & Realities

Target Audience:
Private Bankers, Wealth Managers, Financial Advisors, Retail Bankers

Duration: 4 CPD Hours

Core FAA/SFA Hours: 4

Fee: SGD 650 per participant

EARLY BIRD DISCOUNT

Enjoy **10% discount** when you register **one (1) month before** the course commencement date.

Learning Objectives

- To strengthen professional judgment in evaluating investment suitability and client risk, prevent mis-selling through case-based insights, and align client profiles with compliant, trust-building recommendations that enhance advisory quality.

What you'll learn

1. **Portfolio Manager HAT – Starting Exercise**
   - Evaluate client suitability using key criteria such as profile, objectives, and risk alignment.
   - Differentiate high-risk, misaligned, and suitable client-product cases through real-world analysis.
   - Strengthen judgment in applying MAS suitability standards for new and renewal clients.
2. **Portfolio Manager HAT – What Went Wrong?**
   - Identify failure points and compliance breaches through real-world case studies.
   - Recognize red flags and risk mismatches in client advisory interactions.
   - Strengthen ethical judgment and accountability in client-suitability decisions.
3. **Investment Advisor HAT – How to Get It Right**
   - Analyze successful suitability cases and extract key factors for strong client-product alignment.
   - Practice client-facing conversations through guided role-plays and recommendation exercises.
   - Evaluate suitability reports using a structured 1–5 scoring rubric for profiling, risk fit, documentation, and explanation quality.
4. **Private Banker HAT – Re-Designing a Case**
   - Examine real-world high-profile investment suitability failures and identify key breakdowns.
   - Create a one-page "Investment Suitability Justification" as a practical take-home tool.
5. **Closing & Business Application**
   - Apply key suitability checks and commit to enhancing one live client portfolio post-workshop.

PRACTICE & APPLICATION

- Experience real-world investment suitability and risk assessment scenarios through collaborate group exercises.
- Apply compliance and advisory frameworks to strengthen decision-making and onboarding quality.

KEY VALUE PROPOSITION

- Builds confident, evidence-based suitability judgments that strengthen compliance and client trust.
- Translates complex regulations into practical decision making skills for real-world advisory scenarios.
- Equips bankers to balance client needs with regulatory expectations through clear, compliant recommendations.

About IBF Certification

Technical Skills and Competencies (TSCs) and Proficiency Level (PL): Client Investment Suitability Level 4

Participants are encouraged to access the IBF MySkills Portfolio (https://www.ibf.org.sg/home/for-individuals/resource-tools/myskills-portfolio) to track their training progress and skills acquisition against the Skills Framework for Financial Services. You can apply for IBF Certification after fulfilling the required number of Technical Skills and Competencies (TSCs) for the selected job role. Find out more about IBF certification and the application process on here.

Up to 70% Funding

Terms & Conditions apply

Learn more:

IBF Standards training Scheme (IBF-STS)

www.momenta.biz

Penny Tang: +65 9003 2890 | penny.tang@momenta.biz