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COURSE BROCHURE

Automated Investment Advice for Wealth Management Training Course

31 May – 4 June 2027
Rome

Automated Investment Advice for Wealth Management Training Course

Ref: 2755_105327 **Date:** 31 May – 4 June 2027 **Location:** Rome **Fees:** 6200 GBP

Automated Investment Advice for Wealth Management is a 1-week training course for wealth managers, private bankers and digital investment product teams; participants build an automated advice proposition for their own wealth business. Client expectations of instant, low-cost portfolio access are reshaping how wealth firms acquire, profile and retain investors. Jupiter Prime Training offers this automated investment advice course.

Why Automated Investment Advice Matters Now

Three forces are redrawing wealth management. Younger and mass-affluent investors expect to open an account, complete a suitability questionnaire and hold a diversified portfolio within minutes on a phone. Fee pressure pushes firms to serve smaller balances well. Clients and supervisors ask who answers for an algorithm's recommendation. A firm that handles this well widens its client base and frees advisers for complex conversations; one that handles it badly risks unsuitable portfolios, opaque fees and lost trust. The course rests on suitability assessment, strategic asset allocation and documented investment policy principles.

Who Gains Most from Automated Investment Advice

- Relationship professionals who decide which clients are served digitally, by an adviser, or by both
- Investment specialists who set model portfolios, asset ranges and rebalancing tolerances
- Digital product owners who design onboarding journeys, questionnaires and client dashboards
- Suitability and conduct specialists who test whether automated recommendations fit each investor
- Operations staff who run custody, order aggregation and fee calculation behind the platform

A wealth or private banking unit gains most when its advisers, investment desk and digital product staff attend together.

Automated Investment Advice Capabilities

Participants practise the choices that turn an investment philosophy into rules a platform can apply to thousands of client accounts.

- Design a digital risk profiling questionnaire that separates risk tolerance from risk capacity — suitability sign-off
- Build a set of model portfolios mapped to client risk bands — investment committee approval
- Specify rebalancing triggers, drift thresholds and cash buffers — trading and operations planning
- Apply tax-aware techniques such as loss harvesting and asset location — after-tax client outcomes
- Weigh pure digital, hybrid and adviser-led service tiers — pricing and segment strategy
- Communicate algorithm logic, fees and limits in plain client language — trust and disclosure

Key Automated Investment Advice Terms

- Robo-adviser — a digital service that recommends and manages portfolios using rules and algorithms.
- Risk capacity — the financial ability of an investor to absorb losses, judged from income, wealth and horizon.
- Model portfolio — a predefined mix of asset classes and funds assigned to every client within a given risk band.
- Drift threshold — the allowed gap between a portfolio's actual weights and its targets before rebalancing is triggered.
- Tax-loss harvesting — selling holdings at a loss to offset taxable gains while keeping similar market exposure.
- Hybrid advice — a service that combines automated portfolio management with access to a human adviser.

Automated Investment Advice Day by Day

Day 1: The Digital Wealth Landscape

- Digital Advice Business Models — Choosing Between Direct, White-Label And Bank-Owned
- Client Segment Economics — Serving Mass-Affluent Balances At Sustainable Cost
- Advice Value Chain Mapping — Deciding Which Steps To Automate
- Platform Fee Structures — Comparing Flat, Tiered And Asset-Based Charges
- Algorithm Accountability Principles — Assigning Ownership For Automated Recommendations

Day 2: Onboarding and Risk Profiling

- Digital Onboarding Journey Design — Reducing Abandonment Without Weakening Client Checks
- Risk Tolerance Questionnaire Construction — Scoring Answers Into Consistent Risk Bands
- Risk Capacity Assessment Rules — Overriding Stated Appetite When Finances Disagree
- Investment Goal Capture — Linking Horizons And Targets To Portfolio Choice
- Suitability Exception Handling — Routing Unclear Profiles To A Human Adviser

Day 3: Model Portfolios and Rebalancing

- Strategic Asset Allocation Bands — Setting Ranges For Each Client Risk Level
- Fund And Exchange-Traded Selection Criteria — Balancing Cost, Liquidity And Tracking
- Calendar Versus Threshold Rebalancing — Controlling Drift, Turnover And Trading Cost
- Cash Flow Rebalancing Techniques — Using Deposits And Withdrawals To Restore Weights
- Order Aggregation And Fractional Units — Executing Small Accounts Efficiently

Day 4: Tax-Aware Investing and Hybrid Service

- Tax-Loss Harvesting Rules — Capturing Losses While Avoiding Repurchase Restrictions
- Asset Location Across Account Types — Placing Holdings For After-Tax Return
- Hybrid Adviser Escalation Triggers — Deciding When A Human Joins The Conversation
- Service Tier Design — Matching Digital And Adviser Access To Client Value
- Client Reporting Dashboards — Explaining Performance, Fees And Algorithm Decisions

Day 5: Practising the Automated Advice Proposition

- Target Client Segment Definition — Applying Segment Economics From Earlier Sessions
- Profiling And Portfolio Rule Set — Combining Questionnaire Scores With Model Portfolios
- Rebalancing And Tax Policy Choices — Fixing Thresholds And Harvesting Limits
- Oversight And Testing Plan — Monitoring Suitability Outcomes And Algorithm Errors
- Automated Advice Proposition Pitch — Presenting The Complete Design For Challenge

Applying Automated Investment Advice After the Course

- Test the current risk questionnaire on a sample of existing client files against adviser judgement.
- Lead a review of rebalancing drift thresholds on one model portfolio, weighing turnover against tracking error.

Automated Investment Advice Questions FAQ

What is automated investment advice in wealth management and why does it matter now?

Automated investment advice uses rules and algorithms to profile clients, build portfolios and rebalance them. It matters now because investors expect fast digital access, fees are falling and firms must serve smaller accounts while still showing that every recommendation suits the client.

Which roles gain most from automated investment advice training?

Wealth managers, private bankers and digital product teams gain most. Investment, suitability and platform operations staff also benefit.

How does automated investment advice differ from a general portfolio management course?

Automated investment advice focuses on turning an investment approach into platform rules. A general portfolio course covers security selection for individual mandates; this subject covers questionnaires, model bands, rebalancing rules and hybrid service design.

What do you bring back from automated investment advice training?

You bring back a structured design for a digital advice offer. It sets out the target segment, profiling rules, model portfolios, rebalancing and tax policies and adviser escalation points.

Automated Investment Advice: The Way Forward

The automated advice proposition gives a wealth business its first clear decision: which client segment to serve digitally and on what terms. Product owners, investment committees and senior advisers use it to agree the rule set before any build begins. After launch, revisit the escalation triggers and drift thresholds, because real client behaviour often differs from questionnaire answers.