



WASHINGTON  
BANKERS ASSOCIATION

# Professional Education Certificates

Whether you are brand new to the banking industry, or a seasoned veteran, it is crucial to have the latest knowledge and to stay up-to-date. This is why the WBA has developed the Professional Education Certificate program.

These courses, offered through the American Bankers Association, provide you with the options needed to expand your skillset. If you have considered joining one of the WBA Development Programs, but would like brush-up on a few skills before beginning, these certificates are designed to help prepare you for advancement.

## How it works

To complete a certificate in Trust Management or Advanced Trust Management, pick six of the self-paced online courses listed below. Register via WBA for the Professional Education Certificate. Upon completion of all six courses, you will receive your WBA Professional Education Certificate.

## Trust Management

### Basic Characteristics of a Trust

Trusts may come in all shapes and sizes and are created for a variety of reasons, but they have common features and benefits. This course will take you through the how and why of creating a trust – giving you the tools to match your client's goals to the best trust vehicle.

### Duties and Powers of the Trustee

Trustees are bound by a specific list of duties, both state and federal. Trustees' powers can be governed by both statute and the terms of the trust document. This course discusses the powers of the prudent trustee, both expressed and implied, as well as the fiduciary duties associated.

### A Guide to Ethics in Fiduciary and Trust Activities

Your client doesn't want to trust his house keys to someone he doesn't trust; he won't want to trust his trust assets, either. This Guide to Ethics presents scenarios identifying ethical breaches, and provides the trustee with tools should he discover a breach.

### Wealth Management and Trust Fundamentals

An introduction to trust administration, estate planning and investment management principles that enhances the knowledge and improve the skills of trust administrators and other officers who service and refer trust clients and focuses on the responsibilities required for effective fiduciary oversight.

### Introduction to Investment Management

Trusts have to be managed, and trust investments do, too. This course explains the issues affecting investment management, including how to define and select from the available options and how to anticipate the impact of outside economic and legal influences.

### Introduction to IRAs

The IRA started out in 1974 as a basic investment vehicle. Today, it comes in different formats with much more complex guidelines. This course discusses types of IRAs, conversion rules and withdrawal requirements.

### Introduction to Estate Planning

Trusts can play a pivotal role in the estate planning process, both pre- and post-death. Introduction to Estate Planning will explain some of the details, including fiduciary income and transfer taxes.

### Fiduciary Law

There are significant differences between community, common and separate property. Fiduciary Law explores the legal implications of those differences, and the history and implications of the Prudent Investor Rule and the Uniform Principal and Income Act.

### Investment Products

You know about stocks and bonds, but do you know about preferred stock and mutual funds? Investment Products explains the differences between common and preferred stock and open end and closed end mutual funds.

## Register Today!

Register today for either the WBA Trust Management or Advanced Trust Management Professional Education Certificate by visiting [www.wabankers.com](http://www.wabankers.com) or calling our office at (206) 447-1700.

Register for only \$1,000 including all six courses.

# Advanced Trust Management

## Asset Allocation and Portfolio Management

A key to successful portfolio management is a good understanding of the client and their investment profile. With that information in place, it is possible to determine the appropriate asset allocation framework to maintain a healthy, diversified portfolio. This course covers model portfolios and positive/negative correlation.

## Prudent Portfolio Management

Prudence is a virtue, but is it a virtue you want to see in your advisor? This class defines the prudent person rule, the Uniform Prudent Investor Act and the Uniform Principal and Income Act and how they affect account investments.

## Bond Selection and Analysis

Bonds are not a one size fits all commodity. An in-depth analysis will disclose the necessary information about risk, return and yield to make the right choice for your clients. Apply the tools you'll gain from Bond Selection and Analysis to make this important decision.

## Estate Planning Solutions for the Business Owner

Your client has managed—and in many cases created—their own business, and yet may not have taken any steps to protect it in the future. This course will help you walk them through different scenarios, be it bequest to a family member, sale to a trusted employee or complete liquidation.

## Estate Planning to Achieve Client Goals

A successful estate plan cannot be created without detailed input from both the client and the fiduciary. This course provides instruction to help fiduciary professionals talk constructively with clients about the importance of planning wisely and how gifts are used in estate planning.

## Estate Planning for Charitable Giving

The majority of estate planning clients have strong ideas about the distribution of their estate assets. For some, the beneficiaries are family members; for others the beneficiaries are charities. There are ways to accomplish both, which are explored during this course.

## Estate Planning for IRAs and Qualified Plan Balances

It's great to have retirement plans, but it's a little confusing to understand how they are taxed and distributed. This course explains the estate, income and excise tax implications, as well as mandatory distributions and options available to beneficiaries.

## Managing Life Insurance Policies

Life insurance is now a financial tool that can include whole life, variable whole life, paid up premiums and variable universal life insurance to name a few. This course will walk you through the similarities and differences, pitfalls and rewards of the life insurance world.

## Registrant Information

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Trust Management (\$1,000)     Advanced Trust Management (\$1,000)

Registration Total Cost \$ \_\_\_\_\_

## Payment Information

Please charge my credit card     Check is enclosed

Card Number \_\_\_\_\_ Exp Date \_\_\_\_\_

Billing Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_

Name on Card \_\_\_\_\_

Please Send Invoice to Attention of: \_\_\_\_\_

## Ways to Register

Mail: Washington Bankers Association, 1601 Fifth Avenue, Suite 2150, Seattle, WA 98101.  
Call: (206) 447-1700. Fax: (206) 223-6453. Online: [s.wabankers.com](http://s.wabankers.com).