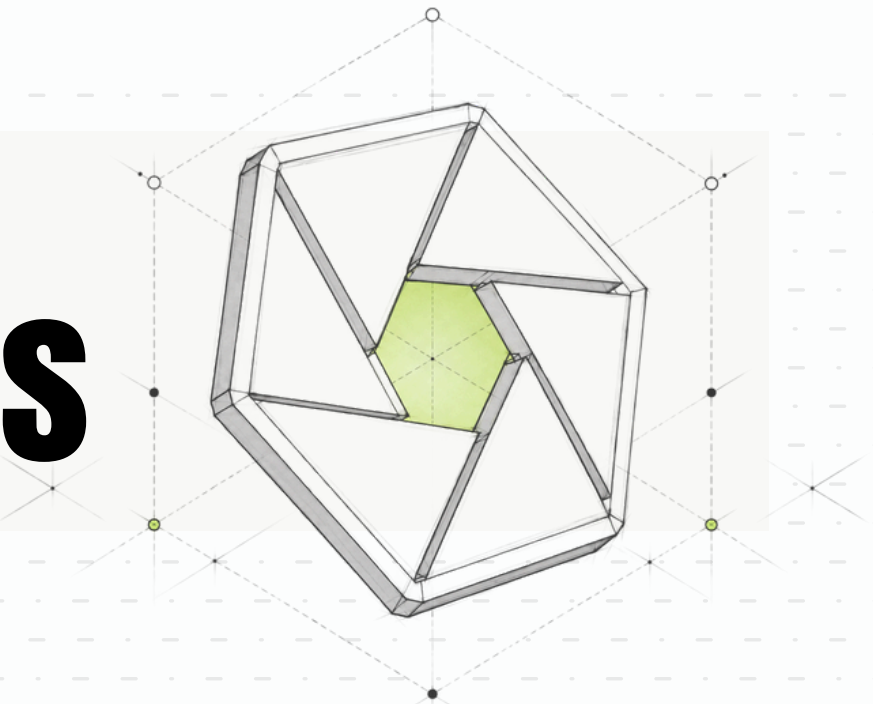


Co-Lab @

Wealth Managers



With AI increasingly supporting research, analysis and administrative tasks, Private Banking Wealth Management is evolving towards a greater focus on complex client needs, personalised advisory, relationship deepening, judgement and effective use of AI-enabled insights to drive greater client and business value.

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Role evolution path for Private Banking Relationship Manager

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Role evolution path for

Private Banking Relationship Manager

The Private Banking Relationship Manager role will evolve from managing client relationships into a holistic wealth advisor who leverages AI-generated insights and delivers personalised advice while applying broader expertise, suitability and risk judgement.

Augmented role:

[View details](#)

Private Banking Relationship Manager (Augmented)

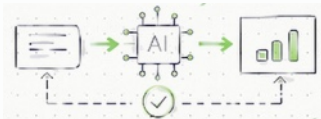
Leverages AI-generated insights and recommendations to deliver more personalised and holistic wealth advice, applying professional judgement to complex client needs, suitability and risk considerations while strengthening responsiveness, relationship management and advisory value. Wealth managers will not only be equipped with AI skills; they will deepen client engagement and advisory expertise and human skills.

Private Banking Relationship Manager (Augmented)

What this augmented role could look like:

- Interpret and validate AI-generated insights on client needs, behaviours, portfolios and opportunities to inform relationship management and advisory decisions.
- Use AI-supported analysis and recommendations to develop and deliver personalised wealth solutions, applying suitability, risk and professional judgement.
- Address more sophisticated and complex client queries and wealth needs, using AI to enhance preparation and responsiveness while applying human judgement, expertise and relationship management skills.
- Integrate insights across different areas of wealth management to provide more holistic advice aligned to clients' evolving financial needs and objectives.
- Exercise professional judgement when assessing risk, suitability and exceptions, overriding or refining AI-generated recommendations where they may be inappropriate for the client.

New AI-related skills



AI Knowledge and Literacy (GenAI Principles and Applications)

AI Output Validation and Evaluation (GenAI Model Evaluation)

AI Monitoring (Responsible AI Use)

AI Risk Management (GenAI Regulatory, Legal and Risk Management Compliance)

Prompt Engineering

New / higher order domain skills



Complex Credit Assessment

Legacy and Succession Planning

Cross-border Planning

Multi-asset Portfolio Advisory

Investment Advisory and Wealth Knowledge

Human skills



Communication

Problem Solving

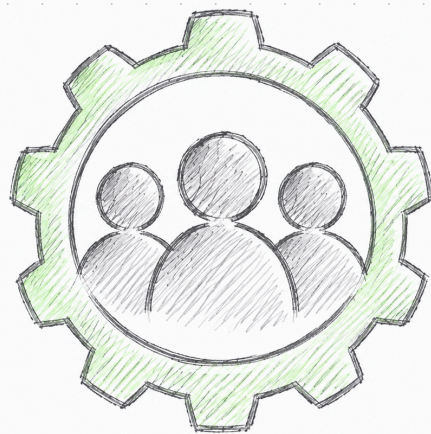
Customer Orientation

Sense Making

Decision Making

TAKE THE NEXT STEP

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IBF Programme Finder

Find relevant courses to acquire new skills or hone existing capabilities for your current or evolving role



Career Conversion Programme (CCP)

Explore structured training and support to reskill mid-career hires and existing employees for new, redesigned or augmented roles



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