INVESTMENTS & WEALTH INSTITUTE®

How to Raise Certification With Your Team

This conversation goes wrong in a predictable way. You frame certification as development; the advisor hears more work, unpaid, on their own time, for a benefit that accrues to the firm. The fix is deciding three things before you sit down.

DECIDE THESE BEFORE THE MEETING

Which discipline the firm needs covered, and why this person

General enthusiasm for credentials reads as a program. A specific gap reads as a plan. You need to be able to explain why this advisor is the right owner for this discipline.

What the firm pays for, and what the advisor puts in

Decide the number first: tuition, fees, dues, study time, and whether any comes out of production. Asking them to look into the cost says the firm has not committed.

Whether it connects to advancement

If it does, say how. If it does not, say that. What you cannot do is leave it ambiguous and let the advisor infer a promise.

OPEN WITH THE CLIENT PROBLEM • NAME WHICH CLIENTS, AND WHAT CHANGES

WEAK

"I'd like you to think about getting certified. It would be good for your development."

BETTER

"Half of our top twenty households have concentrated stock or a business exit coming. Right now that work routes to me. I want it to route to you, with the depth to own it without checking with me first."

THE FIVE QUESTIONS THEY WILL ASK • AND WHAT SITS UNDERNEATH EACH ONE

1	**"Isn't this duplicative of the training we already do?"** *They have sat through platform training that did not change their work.*	Internal programs teach our process and our platform. An Institute certification is an independent technical benchmark, the same standard applied across the profession. That is what gives it weight with a client's attorney or CPA.
2	**"How much time is this going to take?"** *They are at capacity and afraid of signing up for something open-ended.*	The RMA® certification runs about three months, CPWA® certification about six, CIMA® certification three to six, all online or hybrid. Then be honest that it is real work, and say what you will do about capacity.
3	**"Is this only for senior advisors?"** *They think they are too junior, or suspect a hoop on the way to partner.*	No. Experience requirements apply, three years for CIMA® and RMA® certifications, five for CPWA® certification, but they map to the role someone plays. An advisor who runs portfolios should hold the investment certification as soon as they qualify.
4	**"Is it technical, or does it cover the client-facing side too?"** *They may be strongest at relationships, and they are checking whether this is their lane.*	Technical mastery: investment strategy, tax and estate structures, concentrated positions, retirement income. That is the point. The depth is what makes the client conversation worth having.
5	**"Does this actually count for anything here?"** *This is the real question. The other four were warm-ups.*	Answer honestly, with an answer decided before the meeting. If it aligns with your advancement criteria, say exactly how. Advisors can work with a straight answer. An implied promise you do not keep costs you the advisor a year later.

WITHIN A WEEK, PUT IT IN WRITING
A short note naming five things.

1. Which certification
2. Which discipline it covers for the firm
3. What the firm pays
4. How capacity gets protected
5. What changes when they finish