

# Career in Trust & Estate Planning: Skills, Roles, and Growth Guide

Master the Science of Wealth Transfer, Succession &  
Legacy Planning in a Multi-Generational Financial Era



# Why This Guide Matters for You

Whether you're an MFD, lawyer, CA, wealth manager, banker, or finance graduate — Trust & Estate Planning is no longer optional. It's an emerging specialization where you become a guardian of family legacy, business continuity, and intergenerational wealth security.

This guide reveals:

- The real demand & growth potential of the estate planning industry
- High-impact job roles and sectors hiring CTEP® professionals
- Skills & behavioral traits top estate planners possess
- The client-engagement model used by elite advisors
- The official CTEP® pathway with curriculum & exam insights
- Career outcomes, practice models & earning potential

## The Wealth Transfer Revolution

### Massive Wealth Shift

A massive portion of global wealth will change hands in the next 10–20 years.

### Growing Affluence

India's affluent population has doubled over the past decade.

### Unprepared Inheritors

New inheritors often lack readiness to manage or preserve wealth.

### Succession Gaps

Family businesses increasingly induct successors early, creating new advisory gaps.



**Why Trust & Estate  
Planning Is Booming?**

# India's Complex Succession Landscape

## 45+ Inheritance Laws

45+ inheritance laws govern succession in India

## Diverse Legal Systems

Hindu, Muslim, Christian & Special Marriage laws differ drastically

## Cross-Border Challenges

Indian courts might not recognize wills made abroad

## Family Disputes

Family disputes ("The Aurangzeb Syndrome") are frequent and damaging

## Planning Gap

Many HNIs/UHNIs still do not have a valid Will

# High-Growth Advisory Space

Estate Planning is described as one of the **top-paid and least saturated specializations globally**, with huge demand from:

 **HNI/UHNI families**

 **Family businesses**

 **Global Indians with cross-border assets**

 **NRIs/PIOs**

 **Entrepreneurs & business owners**

# High-Demand Career Roles in Trust & Estate Planning

Estate Planner	Succession strategies, will creation, trust structuring, estate documentation, asset distribution mapping.
Trust Advisor / Trust Officer	Trust deed drafting, trustee appointments, wealth transfer execution, fiduciary oversight.
Family Office Professional	Holistic planning across investments, philanthropy, legacy planning, and tax efficiency.
Succession Planner	Business continuity, family governance, next-gen induction, conflict avoidance.
Legal Professional (Wills, Trusts & Inheritance)	Drafting wills, advising on probate, interpreting succession laws, guiding disputes.
Wealth Manager / Private Banker	Estate integration into financial planning for HNIs/UHNIs.
Independent Consultant / Professional Trustee	Providing specialized trustee or advisory services as a standalone practice.

# Sectors Hiring CTEP® Professionals



**Banks**



**Wealth Management Firms**



**NBFCs**



**Law Firms**



**Trusteeship Companies**



**Family Offices**



**Distribution Houses**



**Boutique Advisory Firms**

# Skills & Capabilities of High-Earning Estate Planning Professionals

## Technical Proficiency

- **Succession Laws Mastery:** Personal, intestate & testamentary laws
- **Wills & Probate:** Drafting, validity checks, execution process
- **Trust Structuring:** Revocable/irrevocable trusts, tax efficiency
- **Estate Planning Process:** Building complete estate & inheritance frameworks
- **International Estate Planning:** Cross-border assets, NRI rules
- **Special Situations Planning:** Minors, disabled dependents, blended families
- **Tax Planning Through Trusts:** Wealth transfer optimization
- **Family Governance Models:** Structuring decision-making systems

# Strategic & Advisory Skills



Deep understanding of family dynamics & succession challenges



Ability to create wealth-transfer architectures



Advisory on Powers of Attorney & Living Wills



Designing philanthropic & charitable planning structures



Competence in multi-generational financial communication

# Behavioral Traits of Great Estate Planners

The brochure emphasises that estate planning involves sensitive, emotional, and legally complex situations. Your human skills matter as much as your technical expertise.

**Clients buy your emotional intelligence,  
not just your knowledge.**

# Top Traits



## Empathy

Understand unspoken fears around legacy, conflict & mortality



## Integrity

Absolute confidentiality & ethical conduct



## Resilience

Remain calm around family disputes or emotional triggers



## Clarity

Simplify legal concepts for non-technical clients



## Discretion

Trust is the primary currency of this profession



## Patience

Estate conversations take time and sensitivity



## Anticipation

Proactively address future family and asset risks

# Advanced Client-Centric Engagement Framework

01

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## Discovery Phase

Family structure, asset inventory, goals, business interests, interpersonal dynamics.

02

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## Succession Law & Legal Review

Apply Hindu/Muslim/Christian/special marriage laws, analyze existing wills, nominations, PoA.

03

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## Designing the Estate Plan

Will creation, trust structuring, governance frameworks, tax planning (as per Units 4–6).

04

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## Documentation & Implementation

Will drafting, trust deeds, probate planning, trustee onboarding, registrations.

05

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## Family Communication & Alignment

Facilitating intergenerational clarity, conflict avoidance mechanisms.

06

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## Ongoing Review & Advisory

Annual plan review, legal updates, asset changes, successor induction.

07

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## Referral & Legacy Relationship Building

Long-term advisory ensures multi-generational retention.

# Myths About a Career in Estate Planning — Debunked

Estate Planning is only for lawyers.

Wealth managers, bankers, CAs, and advisors are core providers of these services.

There is no demand in India.

Millions lack wills, disputes are common, and inheritance complexity is high.

It is too technical.

CTEP® gives structured training, mock tests, live classes, and module-based learning.

Hard to build practice.

Independent estate planning practice is a high-remuneration opportunity.

Low income field.

It is one of the highest-paid financial specializations, globally.

# Certification Pathway Chartered Trust & Estate Planner® (CTEP® USA)

A globally recognized credential and India's only  
Trust Planning Certification.



# About CTEP®

## Global Recognition

Offered by AAFM® USA (Presence in 151+ countries)

## India's Highest Designation

India's highest-level designation in Trust & Estate Planning

## Industry Recognized

Recognized by banks, wealth firms, family offices, trusteeship companies

# Curriculum Highlights

- Estate Planning Foundations
- Laws Governing Estate Planning
- Intestate & Personal Succession Laws
- Wills & Testamentary Succession
- Trust Planning in India
- International Estate Planning
- Tax Planning Through Trusts
- Creating Estate Plan Solutions

# Program Details

1 Exam Only

MCQ-based, 2 hours

No negative marking

50% passing

4,500+ Pearson Vue centers worldwide

Round-the-year exam scheduling

## Learning Support



Live + recorded classes



E-materials



Mock exams



Dedicated student officer



Module-based structured learning

# Career Outcomes After CTEP® Certification



## Higher Visibility & Credibility

CTEP® helps you become a top-of-mind advisor for HNIs & UHNIs.



## Add New Revenue Streams

You can charge for: Will drafting guidance, Trust setup strategy, Succession roadmaps, Estate documentation, Cross-border planning, Family governance



## Lucrative Practice Opportunities

"Estate Planning is one of the top-paid specializations globally."



## Multi-Sector Employability

Banks • Wealth Firms • Family Offices • Legal Firms • Trusteeship Companies • Independent Practice



## Deep Client Relationships

You evolve from a product seller to a multi-generational advisor.



Become the **Trusted Legacy Architect**  
Families Rely On

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