

.

1.

가 . , 가

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가 . ,

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가 가 (&lt; -1 &gt;).

&lt; -1 &gt;

		가

가

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가

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가  
 가 가  
 UBS, Credit Suisse, Deutsche Bank  
 가  
 (high risk) ·  
 (high return) 가 가 1).  
 , FP(Financial Planning) Wealth  
 Management ,  
 가

2.

	PB	(Wrap Account)	
1)	J.P.Morgan & Chase, Merrill Lynch, Citigroup		
	100		
	1998	21.6	2001
(7 )	, 2006	38.5	26.2
			UBS (2001
4,280 )			
, 2002.			

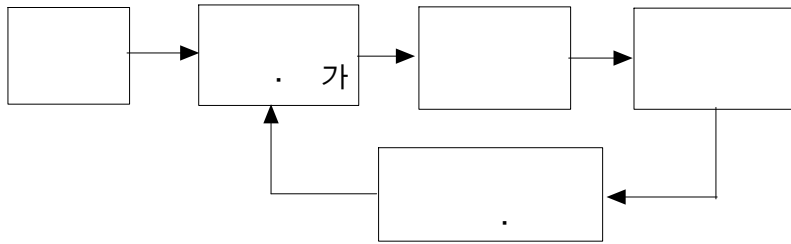


, ,  
 . PB PB  
 (Private Banker)  
 5).  
 , PB , ,  
 , / , 가 가  
 가 . 가  
 , , , ,  
 , 가 ,  
 가 ,  
 , .  
 .  
 < -1> , Financial Planner Private Banker  
 (Life Stage) ,  
 ,

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5)

< -1>



Wrap Account (2001 2 6 )  
 (< -2> ).

6).

, . LG  
 (Brokerage)

. 2004 1 ,

6)

(2004 2 ), ■

■

< -2 >

		가	(%)
		3000	0.75 ( 3)
		3000	0.5~0.8 0.3~0.4
		1000	1.5~2.5
		3000	3 2.8
		1	3 3.2
		5000	0.75 0.01
LG	WM	3000	0.75 0.025
		3000	1 0.8 5 0.7 0.6
	win	1000	3 0.01
		3000	3 2.8 3 3.2
	CJ Wrap	3000	3.2
		5000	0.5~0.7

∴  
∴ , 2004 2 19 .

11 , 11  
10,950 . 1 2,257  
, 8,213 67.0%  
, (19.0%) (5.0%) .  
2004 1 , 4,871 ,  
1 6,857 11  
2,217 ( 11.6%)

9,645 78.7% (2,612 )

, 10

70.1%

10,655

( : 97.3% , 1

77.3%

(Asset Management)

7).

PB

FA

가

Wrap

SMA

3%

MMF

7)

(56.1%),

(19.0%),

(1.4%), CP(1.2%) ,

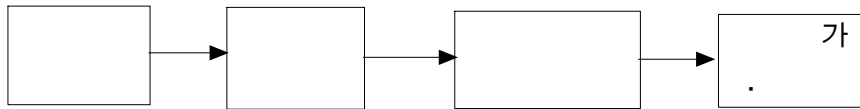
(61.6%)

(Asset Manager)

가

가

< -2 >



(Asset Management)

가

(Relationship)

가

(Commission)

(Fee)



1)

가

Life Planner  
(Financial Planner)

(가)

2003 10 S  
7~8 FP 가

CRM 5,000  
, VIP 9,500  
Samsung Advisor

Commission , 가  
(Cost) . 가

가 , FP Advisor

가

8).

, , CFP

, +

가

( ) VIP

PB

VIP

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VIP

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94

VIP

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VIP

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VIP

8)

FP

가  
가

가  
VIP  
가

VIP  
가가

2)

가  
가

9).

PB  
가

9) ) , A 24,000 , B ( 3,200 , C 3,000 1  
1%

가

,  
,

3가

가

가

가

10),

---

10)

가

(Commssion)

(Fee)

< -3>

가

< -3>

