IFPHK Refresher Programs 2012
香港財務策劃師學會
2012財務策劃複習課程

IFPHK Refresher Programs reinforce and improve participants' current knowledge on investment, tax, insurance and retirement planning from well-known experts. Designed for practitioners who are studying the IFPHK Registered CFP[CM] Certification Education Program and who have not attained the CFP Certification, the programs will use case studies and practical exercises to present useful knowledge and tips about different financial planning practice.

此課程旨在讓學員強化及增進投資、稅務、保險及退休策劃的知識。課程專為正在修讀IFPHK註冊CFP認證教育課程或尚未獲得CFP資格認證的人士而設。課程將透過個案分析及練習，讓學員更深入了解財務策劃的實務知識。

Course Code 課程編號	Date & Time 日期及時間	Topic 課題	Speaker 講者	Fee 費用 Member 會員 / Non-Member 非會員	Recognition		
					IFPHK CE	SFC CPT	MPFA Non-Core CPD
RC95	21/5/2012 & 23/5/2012 (Mon 一 & Wed 三) 18:30 – 21:30	Refresher Program: Investment Planning 財務策劃複習課程: 投資策劃	Frank Fong 方建發	HK$840 / HK$1,080	6.0	6.0	6.0
RC01	25/5/2012 (Fri 五) 18:30 – 21:30	Refresher Program: Time Value of Money 財務策劃複習課程: 金錢的時間價值	Dr. Joseph Chan 陳紹光博士	HK$420 / HK$540	3.0	3.0	3.0
RC03	28/5/2012 (Mon 一) 18:30-21:30	Refresher Program: Insurance Planning 財務策劃複習課程: 保險策劃	Richard Ng 伍健權	HK$420 / HK$540	3.0	3.0	3.0
RC97	30/5/2012 & 1/6/2012 (Wed 三 & Fri 五) 18:30-21:30	Refresher Program: Tax Planning 財務策劃複習課程: 稅務策劃	Dr. Teresa Fung 馮桂雯博士	HK$840 / HK$1,080	6.0	6.0	6.0
RC02	05/06/2012 (Tue 二) 18:30-21:30	Refresher Program: Integrated and Comprehensive Financial Planning Cases Analysis 財務策劃複習課程: 綜合財務策劃個案分析複習	Wilson Yee 余伯權	HK$420 / HK$540	3.0	3.0	3.0
RC04	06/06/2012 (Wed 三) 18:30-21:30	Refresher Program: Employee Benefits and Retirement Planning 財務策劃複習課程: 僱員福利及退休策劃	Dr. Elex Chan 陳肇賢博士	HK$420 / HK$540	3.0	3.0	3.0

Venue: IFPHK Office (13/F, Causeway Bay Plaza 2, 463 - 483 Lockhart Road, Hong Kong)
上課地點: 香港財務策劃師學會 (香港銅鑼灣駱克道 463-483號銅鑼灣廣場二期13樓)

Language: Cantonese (supplement with English Terminology)
語言: 廣東話（輔以英語詞彙教授）

Remarks 備註:

1. CFP Certification Examination candidates of the June 2012 intake are eligible for member price. 報考2012年6月份之CFP資格認證考試考生可享會員價報讀。
2. English study notes and sample question booklet (English or Traditional Chinese)* will be distributed to the participants on the program day. 英文講義及樣本試題 (英文或繁體中文)會於課程當日派發。
3. Enrolment ends 1 day before the program date. 截止報名日期定於課程舉行日前之1天。

*Sample Questions Booklet (CFP Certification Examination Paper 1, Paper 2 and Paper 3), IFPHK, 2008 (English or Traditional Chinese) is only suitable for course *RC01, RC03, RC04, RC95 and RC97*. CFP資格認證考試樣本試題(試卷一、試卷二及試卷三), 香港財務策劃師學會, 2008(英文或繁體中文) 只適用於課程*RC01, RC03, RC04, RC95 and RC97*.

*Sample Questions Booklet (CFP Certification Examination Paper 4), IFPHK, 2009 (English or Traditional Chinese) is only suitable for course *RC02*. CFP資格認證考試樣本試題(試卷四) , 香港財務策劃師學會, 2009(英文或繁體中文) 只適用於課程*RC02*.

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Program Content 課程內容

Program Code 單元編號	Content 內容	Duration 時間 (hours 小時)
RC95	**Investment Planning 投資策劃** **Session 1: Overview of Investment Vehicles 投資工具概覽** ■ Investment vehicles 投資工具簡介 ■ Types and measures of investment returns and risks 投資回報及風險 ■ Analysis and valuation of fixed-income investments 定息投資的分析及估值 ■ Analysis and valuation of equity investments 證券投資的分析及估值 **Session 2: Investment Theory and Strategies 投資理論及策略** ■ The Capital Asset Pricing Model 資本資產定價模型 ■ Futures and option valuation 期貨及期權的估值 ■ Portfolio performance measurement and evaluation 投資組合表現的衡量和評價 ■ International finance and foreign exchang 國際金融及外匯	**6**
RC01	**Time Value of Money 金錢的時間價值** ■ Overview of basic TVM applications and use of the financial calculator (FC 100V or BAII) 金錢時間價值的基本概念及財務計算機的使用(FC 100V or BAII) ■ Real-life applications 實際應用 ■ Calculating and analyzing education and retirement planning issues with a two-phase approach (Spending and Saving Phases) 運用兩個階段的方法，分析及計算教育基金及退休所需金額(消費及儲蓄階段)	**3**
RC03	**Insurance Planning 保險策劃** ■ Identification of life, health, homeowners, auto and other property and liability risk exposures 識別客戶所面對的生命、健康、家居、汽車以及其他財產和責任的風險 ■ Property and liability policy analysis 財產和責任保險的保單分析 ■ Policy analysis 保單分析 ■ Life insurance policy analysis 人壽保險保單分析 ■ Annuity policy analysis 年金保單分析 ■ Health insurance policy analysis 健康保險保單分析	**3**
RC97	**Tax Planning 稅務策劃** **Session 1: Tax Computations in Practice 稅務計算** ■ Cases and concepts for personal taxes computations 個人稅務計算的概念及個案研習 **Session 2: Tax Planning Strategies 稅務策劃策略** ■ Personal assessment – cases discussion 個人入息課稅 – 個案討論 ■ Theories & practice of tax planning 稅務策劃的理論及應用 ■ Depreciation allowances – cases discussion 折舊免稅額 - 個案討論	**6**
RC04	**Employee Benefits and Retirement Planning 僱員福利及退休策劃** ■ Types of retirement plans 退休計劃種類 ■ Qualified plan characteristics 合資格退休計劃的特質 ■ Distributions and distributions options 退休福利的發放和分配選擇 ■ Retirement needs analysis 退休所需分析 ■ Recommendation of the most appropriate type of retirement plan 為客戶提供最合適的退休計劃建議 ■ Suitability of an investment portfolio for a qualified plan situation 一個投資組合對於合資格退休計劃的合適程度 ■ Life, medical and disability plans in employee benefit programs 僱員福利制度下之人壽、醫療及殘障計劃 ■ Statutory employee benefits 法定的僱員福利	**3**
RC02	**Integrated and Comprehensive Financial Planning Cases Analysis 綜合財務策劃個案分析複習** ■ Application of the 6-step financial planning process 複習財務策劃程序六個步驟之應用 ■ Case analysis on various financial planning elements 從個案分析複習各主要財務策劃元素 - Cash flow management 現金流管理 - Tax Planning 稅務策劃 - Risk management and Insurance planning 風險管理及保險策劃 - Investment planning 投資策劃 - Retirement planning 退休策劃 - Estate planning 遺產策劃 ■ Exercises on Integrated and comprehensive financial planning cases 綜合財務策劃個案練習	**3**

Speaker Profile 講者簡介 (In alphabetical order 講者排名按英文姓氏次序排列)

Dr. Elex Chan, DBA, CDBA, MBA, ACII, MHKSI, DPE, FHKCIP
Dr. Elex Chan has over 20 years experience in local insurance and wealth management. He worked with Jardine Matheson Group, HSBC Group, Dao Heng Insurance Company Limited as Director and General Manager, Dao Heng Bank as Head of Wealth Management and Insurance Services Division and Commonwealth Bank of Australia Wealth Management Group as Managing Director.

Since 1998, Dr. Chan has served as the Vice-Chairman of Insurance Council at Vocational Training Council, Vice-Chairman of the Hong Kong Society of Certified Insurance Practitioners, Chairman of Professional Development Committee and the convenor of Skills Upgrading Scheme in Insurance Industry. Dr. Chan is currently the Associate Professor of Management and Executive Development Centre at Hong Kong Polytechnic University and guest lecturer at Lingnan University to teach finance courses.

陳肇賢博士, DBA, CDBA, MBA, ACII, MHKSI, DPE, FHKCIP
陳博士有超過 20 年的本地保險及財富管理經驗。曾任怡和集團、滙豐銀行集團、道亨保險董事兼總經理、道亨銀行財富管理保險服務部主管以及澳洲聯邦銀行集團創富理財有限公司董事總經理。

自 1998 年起，陳博士出任職業訓練局保險訓練局副主席及香港保險師公會副主席兼持續專業發展委員會主席，並為保險業技能提升計劃召集人。陳博士現為香港理工大學企業經管人才發展中心兼任副教授及嶺南大學客席講師，教授財務學課程。

Dr. Joseph Chan, Ph.D (Finance), MBA
Dr. Joseph Chan began his career as a market analyst for clients in the mortgage lending industry in the U.S. He was then director of a strategic financial consulting company providing financial and IT advice to various financial institutions in Hong Kong and China. Dr. Chan has over five years of experience in teaching investment and financial planning programs in various tertiary education providers in Hong Kong.

陳紹光博士, Ph.D (Finance), MBA
陳博士於美國有投資分析經驗，專注於按揭借貸業務的分析。回港後與夥伴成立金融與資訊科技顧問服務公司，為本港與內地金融機構提供相關的服務。陳博士亦於本港不同大學教授財務策劃及投資課程。

Frank Fong MCom CFA CFP^{CM}
Frank is currently a part time lecturer teaching CFP^{CM} certification program and other financial courses in The Open University of Hong Kong and The Chinese University of Hong Kong. He is a guest speaker for The Hong Kong Institute of Bankers (HKIB), Hong Kong Securities Institute (HKSI) and Institute of Financial Planners of Hong Kong (IFPHK). Frank has engaged in the investment and wealth management business for over 16 years in various international banks and asset management companies including Citibank, Citicorp China Investment Management Limited, CITIC Bank International and DBS, etc. Frank graduated from The University of New South Wales with a Master Degree of Commerce and a Bachelor Degree of Computer Engineering and is a CFA charterholder and a CFP^{CM}certificant. He was an Executive Committee Member of IFPHK during the period 2006-2009.

方建發 MCom CFA CFP^{CM}
方建發先生現在香港公開大學及香港中文大學擔任客座講師，負責教授 CFP^{CM} 認證教育課程及其他財經課題。他同時在香港銀行學會(HKIB)、香港証券專業學會(HKSI)及香港財務策劃師學會(IFPHK) 擔任講者。
方建發先生曾在花旗銀行、中國花旗投資管理有限公司、中信銀行國際及星展銀行等多間國際銀行及資產管理公司任職，專責投資及財富管理業務，累積經驗超過 16 年。
方建發先生在澳洲新南威爾斯大學畢業，獲取商業碩士及電腦工程榮譽學士。他同時為 CFA 特許財經分析師及 CFP^{CM} 認可財務策劃師。他曾在 2006 至 2009 年擔任香港財務策劃師執行委員會成員。

Dr. Teresa Fung, CPA, CPA (Aust), ATIHK, DBA, MBus(Accounting)
Dr. Teresa Fung is a qualified accountant with extensive experience in providing corporate tax and international assignment services to multinational clients while at one of the "Big Four" international accounting firms. She has passed the CFP Certification Examination and is actively involved in teaching the Tax Planning Module of the IFPHK Registered CFP Certification Education Program. Dr. Fung contributes frequently to the Asia-Pacific Journal of Taxation and lectures at the School of Accounting and Finance at the Hong Kong Polytechnic University.

馮桂雯博士, CPA, CPA (Aust), ATIHK, DBA, MBus(Accounting)
馮博士是資深會計師，於四大國際會計師樓工作，擁有為跨國客戶提供公司稅務及國際稅務的豐富經驗。馮博士已通過 CFP 資格認證考試並積極參與教授 IFPHK 註冊 CFP 認證教育課程。馮博士不時為 Asia-Pacific Journal 撰寫稅務文章，亦為香港理工大學會計及金融學院講師。

Richard Ng, CFP^{CM}
Mr. Richard Ng is currently teaching various modules of the IFPHK Registered CFP Certification Education Program in different universities. He is an experienced financial planner and has been working in the personal financial services for many years, acquiring experience in insurance and wealth management. Mr. Ng is also part of the pioneer groups to sit for the Hong Kong CFP Certification Examination and to have successfully acquired the CFP certification. He has spoken on Commercial Radio on various financial planning topics.

伍健權, CFP^{CM}
伍先生熱心金融教育及培訓，在各大院校任職客席講師，教授 IFPHK 註冊 CFP 認證教育課程。伍先生是一位資深財務策劃師，對保險及財富管理有豐富經驗。他是個人綜合理財策劃概念之先驅者，是首批獲得 CFP 認可財務策劃師資格認證的財務策劃師。他亦於電台講解不同的財務策劃課題。

Wilson Yee, CFP^{CM}, CFA, FRM, LLB, LLM, MBA
Mr. Wilson Yee has been working in the field of financial advisory for over 10 years to serve corporate and individuals in the areas of risk, investment and trust planning. He is also engaged in documentation geared for pre-listing and pre-funding arrangement in the Greater China region. Mr. Yee has conducted various finance and investment programs since 2001 and is currently a part-time instructor of the IFPHK Registered CFP Certification Education Program.

余伯權, CFP^{CM}, CFA, FRM, LLB, LLM, MBA
余先生在財務顧問公司工作超過十年，主要負責公司與個人的風險管理、投資及信託相關事宜。他亦同時負責中國區域統籌上市前文件之安排。余先生自 2001 年已開始教授金融及投資的課程，現為 IFPHK 註冊 CFP 認證教育課程其中一名導師。

Institute of Financial Planners of Hong Kong 香港財務策劃師學會
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Continuing Education Programs 持續進修課程
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Program Code 課程編號	Program 課程	Date (dd/mm/yyyy) 日期 (日/月/年)	Fee 費用: Member 會員/ CFP[CM] Certification Examination candidates 考生	Fee 費用: Non-member 非會員	Cash Coupon code# 現金券編號	Ref No. (Office use only)
RC95	Investment Planning 投資策劃	21/05/2012 & 23/05/2012	☐ HK$840	☐ HK$1,080		
RC01	Time Value of Money 金錢的時間價值	25/05/2012	☐ HK$420	☐ HK$540		
RC03	Insurance Planning 保險策劃	28/05/2012	☐ HK$420	☐ HK$540		
RC97	Tax Planning 稅務策劃	30/05/2012 & 01/06/2012	☐ HK$840	☐ HK$1,080		
RC02	Integrated and Comprehensive Financial Planning Cases Analysis 綜合財務策劃個案分析複習	05/06/2012	☐ HK$420	☐ HK$540		
RC04	Employee Benefits and Retirement Planning 僱員福利及退休策劃	06/06/2012	☐ HK$420	☐ HK$540		
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Section (B) 乙部- Personal Particulars 個人資料 *Mandatory field 必須填寫*

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☐ 2 Private Banking 私人銀行	☐ 6 Independent Financial Advisor 獨立財務顧問	☐ 10 Accounting Practice 會計	please specify 請註明:
☐ 3 Investment Banking 投資銀行	☐ 7 Asset Management 資產管理	☐ 11 Academia 學術	______________________
☐ 4 Life Insurance 人壽保險	☐ 8 Securities Brokerage 證券經紀	☐ 12 Real Estate Sector 房地產界別	

Section (C) 丙部- Payment Methods and Details 付款方式與詳情

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