

CFP® Certification Renewal Application Form For Year 2022

IMPORTANT NOTES

1. The one year certification period is by calendar year, from 1 January to 31 December.

Deadline for submitting renewal application :	31 December 2021
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2. Completed application form with appropriate annual fee must be received by IFPHK on or before the deadline. A late fee of HK\$200 will be added to the regular annual fee for completed application submitted between 1 January and the last day of February in the following year. Annual fee and late fee are non-refundable and non-transferable.

3. Please consider the renewal channels and your preferred payment method:

To pay by bank transfer/deposit	Renewal Form
To pay by cheque	Renewal Form
To pay by credit card	Online Renewal

4. If a complete application is not received by the end of February in the following year, the CFP certificants will be considered as not having satisfied the renewal requirements and the certification will automatically be suspended. The list of "temporarily suspended CFP certificants" will be posted on IFPHK's website and published in our official publication for public's information. IFPHK may take any other actions it deems appropriate.

5. Please note that the complete application must be submitted in person or by mail to the office:

**Operations Department
Institute of Financial Planners of Hong Kong
13/F, Causeway Bay Plaza 2,
463-483 Lockhart Road, Hong Kong
"Re: CFP Certification Renewal"**

6. According to the Hongkong Post, mail items bearing insufficient postage are subject to surcharge. IFPHK will not absorb the insufficient postage, and it could result in the mail being returned. Therefore, applicants are advised to ensure that their mail bears sufficient postage and contains return address.
7. IFPHK will acknowledge the receipt of renewal application by email. Further, an acknowledgement slip will be issued to those who submit the application in person at the IFPHK office.
8. All applications are subject to review and approval by IFPHK. IFPHK endeavours to notify the result of the application within six to eight weeks' time. If you have any concerns, issues or further queries regarding the CFP certification renewal application, please contact us at (852) 2982 7888 or by email: cert@ifphk.org.

Mark Usage & Continuing Education (CE)

9. CFP certificants are required to renew their certification annually in order to continue using the CFP trademarks. To renew their certification, CFP certificants must maintain technical competence and fulfill ethical obligations. They must complete a minimum of 15 CE credits every year (including at least 2 credits on compliance or ethics). Certificants who received their certification after 1 July 2021 may complete a minimum of 7.5 CE credits to meet the renewal requirement for the first year (including at least 1 credit on compliance or ethics).
10. Certificants have to strictly follow the *Guide to Use of the CFP® Marks* in featuring the CFP trademarks in printed and online communications including business cards, letterhead, advertising, personal promotional literature, signage and websites.
11. Certificants are required to maintain attendance records and supporting documentary evidence of CE programs for a period of up to 3 years.

IMPORTANT NOTES (CONTINUED)

Mark Usage & Continuing Education (CE) (continued)

12. All filings and records of CE programs are subject to audit by IFPHK where certificants will be required to provide all attendance records and supporting documentary evidence upon request. Failure to provide the evidence may lead to disciplinary action including but not limited to the relinquishment of the CFP certification.
13. Please do not submit any CE attendance records and supporting documentary evidence with this application form unless specifically requested to do so.
14. Certificants who have not signed the Mark Usage & Continuing Education (CE) Declaration or have not acquired enough CE credits are considered non-compliance with the renewal requirements. Their certification and rights to use the CFP trademarks will be suspended until they have successfully renewed their certification.
15. Certificants who cannot comply with the renewal requirements for health reasons or other circumstances beyond their control can submit a written request to IFPHK for consideration. Such requests must include an explanatory letter and all applicable supporting documentation. These exception cases will be considered by the Assessment and Compliance Committee on a case-by-case basis.

Declaration & Agreement

16. All CFP certificants must voluntarily disclose any public, civil, criminal or disciplinary actions that may have been taken against them during the previous year as part of the renewal process. Certificants in concerned are required to provide all relevant documents relating to the matters to IFPHK.
17. Abbreviation of Regulatory Bodies
 - SFC : Securities and Futures Commission
 - HKMA : Hong Kong Monetary Authority
 - IA : Insurance Authority
 - MPFA : Mandatory Provident Fund Schemes Authority

For official use only	
Date Received	Approval
Date entry	Remarks
Bank-in date	

SECTION ONE: MEMBERSHIP & PAYMENT

HKID Card/Passport No. <small>(as printed on ID card/passport)</small>	IFPHK Membership No. CFPHK
English Name <small>(as printed on ID card/passport)</small>	Chinese Name <small>(if applicable & as printed on ID card/passport)</small>
Email Address <small>(email address in our examination/membership record(s) will be updated with the information provided here)</small>	

Annual Certification Fee for Year 2022 (in which, 5% will be contributed to IFPHK building fund):	<input type="checkbox"/> HK\$2,600
Late Fee of \$200 will be incurred to late application <u>submitted between 1 JAN and 28 FEB 2022</u> , i.e. total:	<input type="checkbox"/> HK\$2,800
<input type="checkbox"/> Cheque Cheque No. _____ Drawn on (Bank): _____ (Cheques should be made payable to "IFPHK Ltd.")	
<input type="checkbox"/> Bank Transfer / Deposit <u>Account Information</u> Bank Name : HSBC Bank Code : 004 Account Name : The Institute of Financial Planners of Hong Kong Limited Account No. : 002-8-414118 (Please attach a copy of transfer / bank-in slip to this application form.)	

(Please renew your membership online if you wish to pay the fee(s) by credit card.)

SECTION TWO: MARK USAGE & CONTINUING EDUCATION (CE) DECLARATION

Please read items (9) to (15) of the Important Notes before signing the declaration below.

This is to declare that

- I have read and agree to follow the *Guide to Use of the CFP® Marks* which is available at the CFP® Certificant Manual; and
 - I understand the CE requirements and obligations of a CERTIFIED FINANCIAL PLANNER® certificant, and an ordinary member of IFPHK (if applicable) as specified by IFPHK
- and that I have met the obligations of the proper usage of the CFP trademarks and CE requirement for 2022 certification renewal.

Signature: _____

Date: _____

SECTION THREE: DECLARATION & AGREEMENT

Period of Declaration: 1 January 2021 to the date of signing in this section

- | | Yes | No |
|--|--------------------------|--------------------------|
| 1. Have you ever been convicted of any offence other than a minor traffic or littering offence in Hong Kong or elsewhere?
If "yes", please specify: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you or have you ever been declared bankrupt in Hong Kong or elsewhere?
If "yes", please specify: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you ever been refused membership of a statutory body or other professional body (including but not limited to SFC, HKMA, IA, MPFA) in respect of your professional capacity in Hong Kong or elsewhere?
If "yes", please specify: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you ever been refused professional indemnity insurance in Hong Kong or elsewhere?
If "yes", please specify: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you ever been subject to disciplinary proceedings or expelled by a statutory body or other professional body (including but not limited to SFC, HKMA, IA, MPFA) in respect of your professional capacity in Hong Kong or elsewhere?
If "yes", please specify: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Are you aware of any other matters that may impact on IFPHK's consideration of your application?
If "yes", please specify: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

Notes:

1. If you have answered "YES" to any of the above questions, please attach all relevant documents relating to the matters at issue.
2. CFP Certificant has the obligation to cooperate fully in IFPHK investigation (if any) in relation to his / her declaration above.

Terms and Conditions of Re-certification

1. I understand and agree to comply with all conditions, requirements, policies and procedures for the CFP Certification Program established by IFPHK as may be amended from time to time. I understand that such conditions, requirements, policies and procedures consist of all materials relevant to the CFP Certification Program including but not limited to IFPHK's Memorandum and Article of Association, IFPHK's Disciplinary Rules and Procedures, and IFPHK's Code of Ethics and Professional Responsibility and any conditions, requirements, policies and procedures that IFPHK may establish and/or amend from time to time.
2. I agree to be bound by the provisions of the IFPHK's Memorandum and Article of Association as an Ordinary Member and acknowledge that the Board of Directors of the IFPHK may terminate a person's IFPHK membership if it considers the person not fit to be a member, such as but not limited to where the person has been convicted of a criminal offence, is adjudicated bankrupt, is mentally incapacitated, or if the person's opinion or conduct is injurious to the interest or character of the IFPHK.
3. I understand and agree that in consideration of IFPHK granting me the rights to use the CFP trademarks, I shall observe and adhere to the *Guide to Use of the CFP® Marks* and shall indemnify IFPHK and FPSB for all liability, loss and damages, costs, legal costs, professional costs and expenses of whatsoever nature incurred or suffered by FPSB or IFPHK whether direct or consequential arising out of, or as a result of, my, or my permitting the, misuse of the trademarks otherwise than strictly in accordance with the *Guide to Use of the CFP® Marks*.
4. I understand and agree that IFPHK may enforce the conditions, requirements, policies and procedures as mentioned in (1) above against me and may reject, suspend or terminate my right to use the CFP trademarks (if granted) at any time, for my failure to satisfactorily meet any such conditions, requirements, policies and procedures.
5. I understand that the rights to use the CFP trademarks are granted by IFPHK to me personally. I understand that my CFP certification is limited to a fixed period of time. At the end of the period, if my certification is not renewed, my certification expires immediately and any right to use the CFP trademarks will terminate upon expiration of the certification. If I fail to comply with certification renewal requirements, I agree to cease use of the CFP trademarks immediately. I understand that the IFPHK may relinquish any rights I have in the use of CFP trademarks if I fail to maintain certification status.
6. I understand that upon successful application for re-certification with the IFPHK, the IFPHK will grant me a complimentary ordinary membership under IFPHK's Articles of Association. I understand that I may withdraw my IFPHK membership by sending a written request to the Operations Department of IFPHK.
7. I understand and agree that fees paid pursuant to my application are non-refundable and non-transferable.

SECTION THREE: DECLARATION & AGREEMENT (CONTINUED)**Personal Data Agreement**

1. I explicitly consent that any personal information (personal data) from time to time collected or held by IFPHK (whether contained in this application or obtained otherwise) is provided and may be held, used, processed and/or disclosed (i) in accordance with and for the purpose outlined in the Data Privacy Statement herein, and/or (ii) to permit and enable IFPHK to:
 - a. fully and fairly process my application,
 - b. disclose any personal data where IFPHK has an obligation to make such disclosure under the requirements of any law binding on IFPHK,
 - c. disclose to the public my certification status, date of certification, professional standing and history of disciplinary actions as a CFP certificant and the date of my ceasing to be a CFP certificant (if applicable),
 - d. use my personal data to compile statistics and analyse the results wholly for use within IFPHK,
 - e. disclose my personal data to the Financial Planning Standards Board Ltd. and its affiliate members for statistical purpose or certification / cross-border certification related purpose.
2. I understand that I may refuse to provide personal data as requested in the application or otherwise, but such refusal, or the provision of inaccurate personal data may result in IFPHK being unable to or refusing to process this application.
3. I agree that IFPHK may disclose my CFP certification status to my employer (being the entity with which I have an employment, agency or similar contractual obligation, and/or the holding companies, subsidiary companies or associated members of such entity) [that is kept in the IFPHK record] upon their request.
 Yes No
4. I understand that I have the right to check whether IFPHK holds personal data about me and that, if so, I have a right of access to my personal data. I can request IFPHK to correct any inaccurate personal data and if I need to obtain a copy of my personal data or have it corrected, I can write to the Operations Department of IFPHK. I understand that IFPHK is permitted by law to charge a reasonable fee for the processing of any data access request.

By my signature below,

- (i) I understand and agree to the *Terms and Conditions of Re-certification* and the *Personal Data Agreement*.
- (ii) I declare that the information contained in this application is truthful and complete, and I agree to notify IFPHK of any material changes to my responses to any of the questions in this application, including my contact details. I understand and agree that IFPHK may investigate the statements I have made with respect to this application, and that I may be subject to disciplinary actions for any misrepresentation (whether fraudulent or otherwise) in this application.

Signature: _____

Date: _____

CHECKLIST

Please make sure that you have completed the following items:

- Section One: Membership & Payment* (page 1)
 - [If you are paying by cheque] Attached a cheque payable to “IFPHK Ltd” with the correct amount.
 - [If you are paying by bank transfer/deposit] Attached a copy of transfer / bank-in slip.
- Section Two: Mark Usage & Continuing Education (CE) Declaration:* read and signed (page 1).
- Section Three: Declaration & Agreement:* read, checked the appropriate boxes (page 2) and signed (page 3).
 - Selected your option in relation to the disclosure of certification status to your employer (page 3).

ACKNOWLEDGEMENT OF RECEIPT

For Renewal Application Form Submitted **by Mail or by Courier**

The acknowledgement of receipt will be sent to you via email to the email address provided at *Section One: Membership & Payment* of this renewal form. If email address is not provided, the email will be sent to the email address on IFPHK record.

ACKNOWLEDGEMENT OF RECEIPT

For Renewal Application Form Submitted **in Person**

To: _____ (Please fill in your full name)

We hereby acknowledge the receipt of your CFP® Certification Renewal Application Form for Year 2022.

For your information, the processing time for this application will be around 6 to 8 weeks. During this period, IFPHK may contact you regarding supplementary information to ensure a smooth process.

If you have any concerns, issues or further queries regarding the CFP certification renewal application, please contact us by email at cert@ifphk.org.

Thank you for your continual support of the highly-regarded CFP® Certification.

IFPHK Chop:
Date

RENEWAL - UPDATING PERSONAL PARTICULARS 續期一更新個人資料



Instructions 指引

- This form is only necessary if you wish to submit your updates with the renewal form. 此表格僅在遞交續期表格時一併更新資料才需遞交。
- Active members can instantly change their personal particulars online under the Member's Area of IFPHK website (Login > Personal Profile > Personal Information Update). 有效會員可於學會網頁的會員專區即時網上修改個人資料。(登入 > 個人資料 > 個人資料更新)。

Required fields before updating 更新資料必須填寫

Name 姓名	ID Card/Passport No. 身分證/護照號碼
Personal Profile 個人資料	
Phone Number 電話號碼	
(Mobile 手機)	(Office 公司)
(Home 住宅)	
Mailing Address 通訊地址	
Renewal channel 續期渠道	
<input type="checkbox"/> Online renewal 網上系統續期	<input type="checkbox"/> Form renewal 郵遞續期表格
Receiving publications 收取刊物	
<input type="checkbox"/> Online publications 網上刊物	<input type="checkbox"/> Printed publications 印刷刊物
Language of communication 通訊語言	
<input type="checkbox"/> English 英文	<input type="checkbox"/> Chinese 中文
Receiving Marketing Messages 收取市場推廣訊息	
<p>IFPHK may use email, mail or SMS to offer members and let them know about the availability of examinations, education programs, memberships, conferences, events, research and products and services. Pursuant to the Personal Data (Privacy) Ordinance, if you do not want to receive these messages from the IFPHK, please "tick" this box. 學會可能使用電子郵件、郵件或短訊提供及告知會員有關考試、教育課程、會籍、會議、活動、研究及產品及服務等資料。按《個人資料(私隱)條例》，若您不希望收取這些訊息，請在此格內打勾。</p>	
<input type="checkbox"/> <input checked="" type="checkbox"/> = Not receiving 不收取	

Employment Details 就業資料	
Current Employer 現時僱主	* Employer Code 僱主編號
	C
Current Position 現時職位	* Industry Code 行業編號
	I
Financial Planning Work Experience 財務策劃工作年資	* Current Earnings 現時收入
(years 年)	E

* please refer to the Code Tables on the next page 請參考下頁的編號劃表

Academic / Professional Qualifications 學歷/專業資格	
Academic Qualification Attained 所得學歷	Award Year 頒授年份
Name of Education Institution 教育機構名稱	
Professional Qualification 專業資格	
<input type="checkbox"/> AHKIB <input type="checkbox"/> CFA <input type="checkbox"/> ChFC <input type="checkbox"/> CPA <input type="checkbox"/> FLMI <input type="checkbox"/> HKRFP <input type="checkbox"/> Others 其他 : <input type="checkbox"/> ANZIIF <input type="checkbox"/> CFMP <input type="checkbox"/> CLU <input type="checkbox"/> CWM <input type="checkbox"/> FRM <input type="checkbox"/> LUTCF	
Licences CURRENTLY Holding in Hong Kong 現時持有的香港牌照	
<input type="checkbox"/> SFC 證監會	<input type="checkbox"/> HKMA 金管局
<input type="checkbox"/> IA 保監局	<input type="checkbox"/> MPFA 積金局
ACTIVE CFP® Certification / AFP® Certification in China 有效的中國 CFP®資格認證 / AFP®資格認證	
<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (certification no. 中國資格認證編號 :)	

I declare that the information contained in this application is truthful and complete.
本人謹此聲明，本人所提供之資料均真實、完整。

Signature 簽名 : _____ Date 日期 : _____

RENEWAL - UPDATING PERSONAL PARTICULARS

續期一更新個人資料

Code Tables 編號列表

Employer Code 僱主編號

(Please choose the group that your current employer belongs to. 請選擇您現時僱主所屬的集團)

C 1 AIA 友邦	C 9 DBS Bank 星展銀行	C 17 Standard Chartered Bank 渣打銀行
C 2 AXA 安盛	C 10 Hang Seng Bank 恒生銀行	C 18 UBS 瑞銀
C 3 Bank of Communications 交通銀行	C 11 HSBC 匯豐	C 19 CMB Wing Lung Bank 招商永隆銀行
C 4 Bank of East Asia 東亞銀行	C 12 FWD Group 富衛集團	C 20 Zurich Insurance Group 蘇黎世保險集團
C 5 Bank of China 中國銀行	C 13 Manulife 宏利	C 22 Sun Life Hong Kong Limited 香港永明金融
C 6 China Construction Bank 中國建設銀行	C 14 Nanyang Commercial Bank 南洋商業銀行	C 23 FTLife 富通保險
C 7 Citibank 花旗銀行	C 15 Prudential 保誠香港	C 24 China Life 中國人壽
C 8 Convoy 康宏	C 16 Shanghai Commercial Bank 上海商業銀行	C 21 Others 其他

Industry Code 行業編號

(Please choose the one that best describes the industry you are serving, e.g. if you are serving as an accountant in a retail bank, you should choose I1)

請選擇其中一個最能夠描述您所屬行業的編號；例：您於零售銀行任職會計師，應選擇I1)

I 1 Retail Banking 零售銀行	I 6 Independent Financial Advisor 獨立財務顧問	I 11 Academia 學術
I 2 Private Banking 私人銀行	I 7 Asset Management 資產管理	I 12 Real Estate Sector 房地產界別
I 3 Investment Banking 投資銀行	I 8 Securities Brokerage 證券經紀	
I 4 Life Insurance 人壽保險	I 9 Legal Practice 法律	
I 5 General Insurance 一般保險	I 10 Accounting Practice 會計	I 13 Others 其他

Earnings Code 收入編號

E 1 Less than HK\$200,000 港幣 200,000 元以下	E 4 HK\$600,000 – less than HK\$800,000 港幣 600,000 元 - 港幣\$800,000 元以下
E 2 HK\$200,000 – less than HK\$400,000 港幣 200,000 元 - 港幣 400,000 元以下	E 5 HK\$800,000 – less than HK\$1,000,000 港幣 800,000 元 - 港幣\$1,000,000 元以下
E 3 HK\$400,000 – less than HK\$600,000 港幣 400,000 元 - 港幣 600,000 元以下	E 6 HK\$ 1 million or above 港幣 1,000,000 元或以上



Please fill out this questionnaire to help us better understand your needs. The questionnaire may be returned together with the renewal application.

請填妥這份問卷，讓我們更瞭解您的需要。您可把問卷連同續期申請表格一併提交。

PART I 第一部份

1. Please select your industry sector.

請選擇您的行業界別。

- | | | |
|---|--|---|
| <input type="checkbox"/> Banking 銀行 | <input type="checkbox"/> Fund House/Securities Brokerage 基金公司／證券經紀 | <input type="checkbox"/> Real Estate Sector 房地產界別 |
| <input type="checkbox"/> Insurance 保險 | <input type="checkbox"/> Accounting Practice 會計 | <input type="checkbox"/> Academia 學術 |
| <input type="checkbox"/> Independent Financial Advisor 獨立理財顧問 | <input type="checkbox"/> Legal Practice 法律 | <input type="checkbox"/> Others 其他 |

2. Please select your income range for the past 12 months (in Hong Kong dollar).

請從以下選出最接近閣下於過去 12 個月內收入的範圍（以港元計算）。

- | | | |
|--|--|--|
| <input type="checkbox"/> < \$200,000 | <input type="checkbox"/> \$500,001 - \$600,000 | <input type="checkbox"/> \$1,400,001 - \$1,800,000 |
| <input type="checkbox"/> \$200,000 - \$300,000 | <input type="checkbox"/> \$600,001 - \$800,000 | <input type="checkbox"/> \$1,800,001 - \$2,000,000 |
| <input type="checkbox"/> \$300,001 - \$400,000 | <input type="checkbox"/> \$800,001 - \$1,000,000 | <input type="checkbox"/> > \$2,000,000 |
| <input type="checkbox"/> \$400,001 - \$500,000 | <input type="checkbox"/> \$1,000,001 - \$1,400,000 | |

3. By what percentage did your individual income grow in the past 12 months?

在過去的 12 個月內，個人收入增長多少個百分點？

- | | |
|------------------------------------|--|
| <input type="checkbox"/> 1% - 5% | <input type="checkbox"/> 21% - 30% |
| <input type="checkbox"/> 6% - 8% | <input type="checkbox"/> > 30% |
| <input type="checkbox"/> 9% - 11% | <input type="checkbox"/> My income did not grow 收入未有增加 |
| <input type="checkbox"/> 12% - 20% | <input type="checkbox"/> My income shrunk 收入減少 |

4. Please indicate the impact of the following items on your decision on CFP certification renewal.

(1 = not important, 5 = very important)

在考慮為 CFP 資格認證續期時，下列項目對您有多大影響？（1 = 不重要，5 = 非常重要）

	1	2	3	4	5
Employer recognition of the CFP certification 僱主對 CFP 資格認證的認同	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clients recognition of the CFP certification 客戶對 CFP 資格認證的認同	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public awareness of the CFP certification 公眾對 CFP 資格認證的認識	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment status during renewal period 續期期間的任職狀況	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adjustment to the CFP certification annual fee (if any) CFP 資格認證年費的調整（如有）	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adjustment to the CE requirements for CFP certification renewal (if any) CFP 資格認證續期所需的持續進修要求的調整（如有）	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IFPHK professional networking activities held / to be held 學會舉辦／將舉辦的業界網絡及交流活動	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IFPHK members' benefits 學會會員優惠	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Others, please specify 其他，請註明：_____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Do you have any plan moving overseas?

你有意移居海外嗎？

- No 沒有
- Yes, within one year 有，預計一年內
- Yes, 1 to 5 years 有，預計一到五年
- Yes, timing undecided 有，時間未定



香港財務策劃師學會
INSTITUTE OF FINANCIAL PLANNERS OF HONG KONG

13/F, Causeway Bay Plaza 2, 463-483 Lockhart Road, Hong Kong 香港銅鑼灣駱克道463-483號銅鑼灣廣場二期13樓
T : (852) 2982 7888 F : (852) 2982 7777 W : www.ifphk.org E : info@ifphk.org

PART II 第二部份

Questions about Guangdong-Hong Kong-Macao Greater Bay Area (GBA): 有關粵港澳大灣區（大灣區）的問題：

6. To what extent do you agree that GBA policy initiative provides opportunities to you as financial planners? (1 = strongly agree, 5 = strongly disagree)

作為財務策劃師，你有多大程度認同大灣區政策措施會為從業員帶來商機？（1 = 非常同意，5 = 非常不同意）

1	2	3	4	5
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. What kinds of skills you need to enhance in order to work in GBA and/or work with GBA clients?

你認為需要提升下列哪些技能，助你投身大灣區和／或服務大灣區客戶群？

[Select all that apply] [選擇所有合適項目]

- Communication skills 溝通技巧
 Legal and compliance 法律與合規
 Product knowledge 產品知識
 Culture and social affairs 文化和社會事務

8. Do your employers provide any training to support you to work in GBA?

你的僱主有否提供培訓助你投入大灣區工作？

- Yes 是
 No 否

Questions about the future of financial planning: 有關財務策劃未來發展的問題：

9. Which factor will have the greatest impact on how you work with financial planning clients over the next 2-5 years?

未來二至五年，您預計有哪項因素最影響你與財務策劃客戶的合作關係？

[Select one option] [請選擇一項]

- Economic uncertainty 經濟不明朗
 Financial technology 金融科技
 Environmental, Social and Corporate Governance (ESG) factors and sustainability 環境、社會和管治(ESG) 因素和可持續發展
 Regulatory changes 監管法則變化
 Changing client demographics 客戶結構變化
 Other, please specify 其他，請註明: _____

10. To what extent do you agree with the following statement? 你有多大程度同意下列語句？

Financial technology (Fintech) (including robo-advice and personal financial planning tools) developments over the next five years will provide me with more time to develop financial planning recommendations and present them to my clients. (1 = strongly agree, 5 = strongly disagree)

未來五年，金融科技包括智能投資顧問和個人財務策劃工具的發展，使我有更充裕的時間制定財務策劃建議及向客戶演述。（1 = 非常同意，5 = 非常不同意）

1	2	3	4	5
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Five years from now, in a typical financial planning engagement, what percentage of your time do you think you will spend in each element of the financial planning process?

五年後的今日，在一項常規的財務策劃會面中，你預計花費多少百分比的時間，來完成下列財務策劃的步驟？

	(%)
Establish and define the relationship with client 建立和確立與客戶的關係	
Collect the client's information 收集客戶資料	
Analyze and assess the client's financial status 分析和評估客戶的財務狀況	
Develop financial planning recommendations and present them to the client 制定財務策劃建議並將客戶演述	
Implement the recommendations 推行建議	
Conduct periodic reviews of the client's situation 定期審視客戶狀況	
Total 總額	100%

12. Which factor(s) will most impact consumer demand for financial planning services over the next five years?
未來五年，影響消費者對財務策劃服務需求的最大因素是？

[Select up to three options] [最多選擇 3 項]

- Global economic uncertainty 全球經濟不明朗
- Increasing number of individuals preparing for retirement 準備退休人士越來越多
- Better consumer access to financial planning services 消費者更容易採用財務策劃服務
- More consumer awareness of financial planning 消費者對財務策劃的認識加深
- Increased demand for financial planning services from younger clients 年輕客戶對財務策劃服務的需求增加
- Other, please specify 其他，請註明: _____

13. In five years, what will be the greatest value financial planning professionals will provide to clients?
五年後，財務策劃專業人士為客戶帶來最大的價值是？

[Select one option] [請選擇一項]

- Share knowledge to facilitate decision-making 分享知識協助財務決策
- Proactively prepare for life transitions 積極準備以迎接人生的轉變
- Collaborate with clients to set and achieve financial goals 與客戶合作制定和實現財務目標
- Provide objective advice to facilitate decision-making 提供客觀的建議協助落實財務決策
- Use financial coaching to help overcome barriers in decision-making 透過財務輔導以跨越財務決策中遇到的障礙
- Other, please specify 其他，請註明: _____

14. What are the top five needs that you expect to address with your financial planning clients in the next five years?
未來五年，你預計客戶的五大財務策劃需求是？

[Select five options] [請選擇 5 項]

- Retirement security 退休保障
- Investment planning 投資策劃
- Health (not related to aging) 健康（與年老無關）
- Finances associated with aging and long-term care 年老和長期護理相關的財務問題
- International / cross-border asset or financial management 國際／跨境資產或財務管理
- Managing inheritance / wealth transfer to the next generation 管理遺產／財富傳承
- Tax management 稅務管理
- Budgeting 財務預算
- Debt reduction 減債
- Real property / real estate investing 房地產/房地產投資
- Real estate management 房地產管理
- Environmental, Social and Governance (ESG) Investing 環境、社會和管治 (ESG) 投資

15. What topics do you think are most important for financial planning professionals to learn more about to be successful in the next five years?
未來五年，你認為要發展成為成功的財務策劃專業人士，需要學習的關鍵領域是？

[Select all that apply] [選擇所有合適項目]

- Financial issues related to aging 與年老有關的財務問題
- Investment management 投資管理
- Estate planning 遺產安排
- Behavioral finance 行為金融學
- Coaching 輔導
- Insurance 保險
- Real estate 房地產
- Other, please specify 其他，請註明: _____

16. Which actions will have the most significant impact on the success of financial planning professionals over the next five years?
未來五年，以下哪些項目對於成功的財務策劃專業人士來說，最為重要？

[Select all that apply] [選擇所有合適項目]

- Embracing technology 擁抱科技
- Adopting an area of specialty (e.g. focus on investments, retirement planning, estate planning, etc.) 專注專業領域（例如投資、退休策劃、遺產策劃方面等）
- Exploring new business models 探索嶄新的商業模式
- Shifting client service to a holistic model of financial planning 將客戶服務轉變為財務策劃的整體方案
- Continuing education / professional development 持續教育／專業發展

17. What will the impact of Financial Technology (Fintech) (including robo-advice and personal financial planning tools) be on the financial planning profession over the next five years?

你預計未來五年，包括智能投資顧問和個人理財工具的金融科技會對財務策劃業構成甚麼影響？

[Select one option] [請選擇一項]

- Fintech will help financial planning professionals to achieve client outcomes 金融科技會協助財務策劃專業人士實現客戶的目標
- Fintech will have little impact on the financial planning profession 金融科技對財務策劃行業的影響不大
- Fintech will hinder the ability of financial planning professionals to achieve client outcomes 金融科技會阻礙財務策劃專業人士實踐客戶的目標
- Fintech will begin to significantly displace financial planning professionals 金融科技會開始明顯取代財務策劃專業人士
- Other, please specify 其他，請註明: _____

18. In your territory, what are the top reasons people do not seek financial planning or financial advice?

在你所處之地，人們不尋求財務策劃或財務建議的主要原因是？

[Select all that apply] [選擇所有合適項目]

- Unaware of the value of financial planning 不了解財務策劃的價值
- Lack of trust in financial advisors 對理財顧問缺乏信任
- Cost-prohibitive 成本過高
- Privacy concerns 隱私問題

19. In your territory, what client demographic shift(s) do you foresee having the greatest effect on the financial planning profession in the next five years?

在你所處之地，你預計未來五年哪些客戶結構的變化會為財務策劃業造成最大影響？

[Select all that apply] [選擇所有合適項目]

- Aging population 人口老化
- Income inequality 收入不均
- People staying in the workforce longer 工作服務年期延長
- Shifting expectations of financial professionals from younger generations 年輕一代對金融專業人士期望的改變
- More people entering the workforce 進入勞動力市場的人口增加

Question about MPF: 有關強積金的問題:

20. To what extent do you agree with the proposal of conversion of MPF balances into annuity payments? (1 = strongly agree, 5 = strongly disagree)

你有多大程度同意強積金結餘轉化為年金的建議？ (1 = 非常同意, 5 = 非常不同意)

1	2	3	4	5
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PART III 第三部分 Personal Particulars (Optional) 個人資料 (可選擇不填寫)

Name 姓名 : _____ (_____)

CFP Certificant No.
CFP 持證人編號

Signature 簽署 : _____ Date 日期 : _____

This is the end of the survey, thank you very much for providing your views to us.

多謝您完成問卷調查及提供您的寶貴意見。