



# QUALIFIED RETIREMENT ADVISER HOLDER APPLICATION FORM



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  
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### OVERVIEW

QUALIFIED RETIREMENT ADVISER is a retirement-centric qualification focusing on products and practical skills pioneered by the IFPHK. QRA holders are equipped with fundamental knowledge in retirement issues in Hong Kong and retirement-specific financial products. They are also equipped with relevant communication skills to explore clients' retirement needs. By becoming a QRA holder, one may provide basic product-focused advice to both pre-retirement and retired Hong Kong clients.

### IMPORTANT NOTES

1. There are two parts in this Qualified Retirement Adviser Holder Application Form: APPLICATION INSTRUCTIONS and APPLICATION DETAILS. Please read APPLICATION INSTRUCTIONS carefully before completing this form.
2. Please complete the application form in block letters.
3. Please return the completed QRA Holder Application Form together with the appropriate fee to:  

Operations Department  
The Institute of Financial Planners of Hong Kong  
13/F, Causeway Bay Plaza 2,  
463 - 483 Lockhart Road, Hong Kong  
"Re: QRA Holder Application"
4. According to the Hongkong Post, mail items bearing insufficient postage are subject to surcharge. The 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.
5. Incomplete applications or applications by fax will not be accepted under any circumstances.
6. If your application is successful, the first year membership fee will cover the period from the date of approval of your application to 31 December of the same year.
7. QRA holders are required to renew their membership annually to be allowed to continue to use the QRA marks. A minimum of 5 hours of continuing education (CE) credits on retirement related topics (3 of which must be obtained from IFPHK designated CE courses) are required per year.
8. QRA holders must report to the IFPHK any public, civil, criminal or disciplinary actions that may have been taken against them during the previous year as part of the renewal process.
9. All applications are subject to review and approval by the IFPHK, which may in its absolute discretion refuse to approve any membership application.
10. All application fees are non-refundable and non-transferrable.
11. 5% of the annual membership fee will be contributed to the IFPHK Building Fund.
12. IFPHK observes anti-discrimination laws in force in Hong Kong and adopts policies and procedures to ensure fair and equitable treatment of all candidates in the application process.
13. Information submitted will be processed according to the Personal Data (Privacy) Ordinance.
14. If you have any concerns, issues or further queries regarding the QRA holder application, please contact us by email at [qra@ifphk.org](mailto:qra@ifphk.org).

## APPLICATION FOR QUALIFIED RETIREMENT ADVISER HOLDER

### APPLICATION INSTRUCTIONS

#### SECTION I: PERSONAL PARTICULARS

15. Please fill in all contact information. The result of your application will be sent to your correspondence address provided. If there is change in your contact information during the course of application processing, please inform the IFPHK immediately.
16. The email address will be used as the login name for access to the members' area under the IFPHK website. Acknowledgement of receipt and other regular communications from IFPHK will be sent to the same email address.
17. Please fill in the Employer Code, Industry Code and Earnings Code in accordance with the tables below.

#### Employer Code

(Please choose the group that your current employer belongs to)

<b>C 1</b> AIA	<b>C 9</b> DBS Bank	<b>C 17</b> Standard Chartered Bank
<b>C 2</b> AXA	<b>C 10</b> Hang Seng Bank	<b>C 18</b> UBS
<b>C 3</b> Bank of Communications	<b>C 11</b> HSBC	<b>C 19</b> CMB Wing Lung Bank
<b>C 4</b> Bank of East Asia	<b>C 12</b> FWD Group	<b>C 20</b> Zurich Insurance Group
<b>C 5</b> Bank of China	<b>C 13</b> Manulife	<b>C 22</b> Sun Life Hong Kong Limited
<b>C 6</b> China Construction Bank	<b>C 14</b> Nanyang Commercial Bank	<b>C 23</b> FTLife
<b>C 7</b> Citibank	<b>C 15</b> Prudential	<b>C 24</b> China Life
<b>C 8</b> Convoy	<b>C 16</b> Shanghai Commercial Bank	<b>C 21</b> Others

#### Industry Code

(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 **I 1**)

<b>I 1</b> Retail Banking	<b>I 6</b> Independent Financial Advisor	<b>I 11</b> Academia
<b>I 2</b> Private Banking	<b>I 7</b> Asset Management	<b>I 12</b> Real Estate Sector
<b>I 3</b> Investment Banking	<b>I 8</b> Securities Brokerage	<b>I 13</b> Others
<b>I 4</b> Life Insurance	<b>I 9</b> Legal Practice	
<b>I 5</b> General Insurance	<b>I 10</b> Accounting Practice	

#### Earnings Code

<b>E 1</b> Less than HK\$200,000	<b>E 4</b> HK\$600,000 – less than HK\$800,000
<b>E 2</b> HK\$200,000 – less than HK\$400,000	<b>E 5</b> HK\$800,000 – less than HK\$1,000,000
<b>E 3</b> HK\$400,000 – less than HK\$600,000	<b>E 6</b> HK\$ 1 million or above

#### SECTION II: QRA EDUCATION AND EXAMINATION

18. Applicants must have completed either the Ordinary Track or the Exemption Track of the QRA Education Program. For applicants who took the Exemption Track, please provide documentary evidence of fulfilling the entry requirements for the Exemption Track.
19. Applicants must have passed the QRA Examination before submitting this application. Please fill in the month and year of your QRA Examination date. Please note that applications must be made within 6 months after the release of the examination results.

#### SECTION III: DECLARATION & AGREEMENT

20. Please read the Declaration and Personal Data Agreement carefully before you sign the application form.

#### SECTION IV: PAYMENT DETAILS

21. Please enclose an application fee of HK\$500 and the appropriate first year membership fee with this application. If you apply between January and June, please pay HK\$1,600; if you apply between July and December, please pay HK\$1,050.

#### ACKNOWLEDGEMENT OF RECEIPT

22. Application form submitted by mail or by courier: acknowledgement of receipt will be sent by email. Application form submitted in person: acknowledgement of receipt will be provided at the time of submission.

**APPENDIX – ORDINARY TRACK AND EXEMPTION TRACK OF QRA EDUCATION PROGRAM****Education Program**

Topic	Program Name	Ordinary Track	Exemption Track
1	Introduction to Retirement	5 class hours	N/A
2	Basic Financial Management and Health Insurance	6 class hours	N/A
3	Investing for Retirement and Estate	5 class hours	N/A
4	Annuities and Financial Management	6 class hours	6 class hours
5	Suitability Analysis and Practical Knowledge on Retirement Issues	6 class hours	6 class hours
6	Retirement in Practice	6 class hours	6 class hours
7	Retirement Case Studies	6 class hours	6 class hours

There is no entry requirement for the **Ordinary Track**. To apply for the **Exemption Track**, applicant must meet one of the following requirements:

- Possess three years full-time financial services industry experience; OR
- Possess a bachelor degree or above from an accredited institution; OR
- Possess one of the following qualifications:
  - **ASSOCIATE FINANCIAL PLANNER®** Certification / **AFP®** Certification
  - Financial Advisers' International Qualification (**FAIQ (CII)**)
  - Associate of the Hong Kong Institute of Bankers (**AHKIB**)
  - Chartered Insurance Agency Manager (**CIAM**)
  - Chartered Wealth Manager (**CWM**)
  - Fellow, Australian and New Zealand Institute of Insurance and Finance (**ANZIIF (Fellow)**)
  - Fellow, Financial Services Institute (**FFSI**)
  - Fellow, Life Management Institute (**FLMI**)
  - LUTCF Fellow (**LUTCF**)
  - Society of Registered Financial Planners (**HKRFP**)
  - Certified Financial Management Planner (**CFMP**)
  - Chartered Financial Consultant (**ChFC**)
  - Chartered Life Underwriter (**CLU**)
  - Fellow Chartered Financial Practitioner (**FChFP**)
  - Financial Risk Manager (**FRM**)
  - Associate / Fellow of Association of Chartered Certified Accountants (**ACCA/FCCA**)
  - Associate / Fellow of Association of International Accountants (**AAIA/FAIA**)
  - Associate / Fellow of Chartered Institute of Management Accountants (**ACMA/FCMA**)
  - Certified General Accountant (**CGA**)
  - Certified Management Accountant (**CMA**) (Australia, Canada & US)
  - Certified Public Accountant / Certified Practising Accountant (**CPA/FCPA**) (Australia, Hong Kong, US)
  - Chartered Accountant (**CA**) (Australia, Canada, England and Wales, Ireland, New Zealand, Scotland, South Africa, Zimbabwe)
  - Chartered Financial Analyst (**CFA**)
  - Fellow of Chartered Insurance Institute (**FCII**)
  - Fellow of the Society of Actuaries (**FSA**)
  - Members of Chartered Institute of Public Finance and Accountancy (**CPFA**)
  - Members of Hong Kong Bar Association
  - Members of Hong Kong Law Society



APPLICATION FOR  
**QUALIFIED RETIREMENT ADVISER HOLDER**

For Official Use Only	
Membership No.	QRA

For Official Use Only					
Name				Ref No.	Q
Date Received	Completed with all info	Exam Date	Payment Confirmed	Evaluation	Approval
	<input type="checkbox"/> Yes <input type="checkbox"/> No				
Follow up/ Remarks:					

### APPLICATION DETAILS

\*\*\* Please read the APPLICATION INSTRUCTIONS before filling in this application form \*\*\*

### SECTION I: PERSONAL PARTICULARS

Note: if you already have examination / membership record(s) kept in the IFPHK, related personal data in your examination / membership records will also be updated with the information provided in this form.

Contact Details	
<b>Title</b> <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss	<b>Chinese Name</b> <small>(if applicable &amp; as printed on ID card/passport)</small>
<b>Surname</b> <small>(as printed on ID card/passport)</small>	<b>Given Name</b> <small>(as printed on ID card/passport)</small>
<b>ID Card/Passport No.</b> <small>(as printed on ID card/passport)</small>	<b>Issuing Country/Jurisdiction</b>
<b>Date of Birth</b> <small>(DD/MM/YYYY)</small>	<b>Phone Number</b> <small>(Mobile) (Office) (Home)</small>
<b>Correspondence Address</b> <hr/>	
<b>Email Address</b> <sup>1</sup>	

<sup>1</sup> Acknowledgement of receipt and other regular communications from the IFPHK will be emailed to the address provided.

Education Details	
<b>Highest Academic Qualification</b> <input type="checkbox"/> Doctoral Degree <input type="checkbox"/> Tertiary Education <input type="checkbox"/> Master Degree <input type="checkbox"/> Secondary or below <input type="checkbox"/> Bachelor Degree	<b>Award Year</b>
<b>Qualification Awarded</b>	
<b>Name of College / University</b>	

Employment Details		
<b>Current Employer</b>		
<b>Current Position</b>		
<b>Employer Code</b> <sup>2</sup> <b>C</b>	<b>Industry Code</b> <sup>2</sup> <b>I</b>	<b>Current Earnings</b> <sup>2</sup> <b>E</b>
<b>Experience in Financial Services Industry</b> <small>(years)</small>		<b>Disclosure of QRA status to Employer</b> <small>(Please refer to Point 3 of the Personal Data Agreement in SECTION III: DECLARATION &amp; AGREEMENT)</small>

<sup>2</sup> Compulsory field to be filled in for statistical purpose. Please refer to the Code Tables under Point 17 of the APPLICATION INSTRUCTIONS.

## APPLICATION FOR QUALIFIED RETIREMENT ADVISER HOLDER

*Licences in Hong Kong (Please select the organizations with which you CURRENTLY have a registration.)*

- |                   |  |
|-------------------|--|
| <b>Investment</b> | <input type="checkbox"/> Securities and Futures Commission (SFC)           |
|                   | <input type="checkbox"/> Hong Kong Monetary Authority (HKMA)               |
| <b>Insurance</b>  | <input type="checkbox"/> Insurance Authority (IA)                          |
| <b>MPF</b>        | <input type="checkbox"/> Mandatory Provident Fund Schemes Authority (MPFA) |

*Preference (Please select at most one option on each item)*

- |                                  |   |   |
|----------------------------------|---|---|
| <b>Renewal channel</b>           | <input type="checkbox"/> Online renewal ( <i>default</i> )      | <input type="checkbox"/> Form renewal         |
| <b>Receiving publications</b>    | <input type="checkbox"/> Online publications ( <i>default</i> ) | <input type="checkbox"/> Printed publications |
| <b>Language of communication</b> | <input type="checkbox"/> English ( <i>default</i> )             | <input type="checkbox"/> Chinese              |

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" here.

### SECTION II: QRA EDUCATION AND EXAMINATION

#### QRA Examination

I have passed the QRA Examination which was held on \_\_\_\_\_ (Exam Date).

#### QRA Education Program

I entered the QRA Education Program via the

- Ordinary Track [studied 7 modules]

OR

- Exemption Track [studied 4 modules], based on the following entry requirement:

***Please provide documentary proof for the item(s) selected***

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> 3 years' full-time financial services industry experience</li> <li><input type="checkbox"/> Bachelor degree or above from an accredited education institution</li> <li><input type="checkbox"/> Holder of one of the following capacities during the enrolment of QRA Education Program:                             <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>ASSOCIATE FINANCIAL PLANNER®</b> Certification / AFP® Certification</li> <li><input type="checkbox"/> Financial Advisers' International Qualification (<b>FAIQ (CII)</b>)</li> <li><input type="checkbox"/> Associate of the Hong Kong Institute of Bankers (<b>AHKIB</b>)</li> <li><input type="checkbox"/> Chartered Insurance Agency Manager (<b>CIAM</b>)</li> <li><input type="checkbox"/> Chartered Wealth Manager (<b>CWM</b>)</li> <li><input type="checkbox"/> Fellow, Australian and New Zealand Institute of Insurance and Finance (<b>ANZIIF (Fellow)</b>)</li> <li><input type="checkbox"/> Fellow, Financial Services Institute (<b>FFSI</b>)</li> <li><input type="checkbox"/> Fellow, Life Management Institute (<b>FLMI</b>)</li> <li><input type="checkbox"/> LUTCF Fellow (<b>LUTCF</b>)</li> <li><input type="checkbox"/> Society of Registered Financial Planners (<b>HKRFP</b>)</li> <li><input type="checkbox"/> Certified Financial Management Planner (<b>CFMP</b>)</li> <li><input type="checkbox"/> Chartered Financial Consultant (<b>ChFC</b>)</li> <li><input type="checkbox"/> Chartered Life Underwriter (<b>CLU</b>)</li> <li><input type="checkbox"/> Fellow Chartered Financial Practitioner (<b>FChFP</b>)</li> <li><input type="checkbox"/> Financial Risk Manager (<b>FRM</b>)</li> <li><input type="checkbox"/> Associate / Fellow of Association of Chartered Certified Accountants (<b>ACCA/FCCA</b>)</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Associate / Fellow of Association of International Accountants (<b>AAIA/FAIA</b>)</li> <li><input type="checkbox"/> Fellow Chartered Financial Practitioner (<b>FChFP</b>)</li> <li><input type="checkbox"/> Associate / Fellow of Chartered Institute of Management Accountants (<b>ACMA/FCMA</b>)</li> <li><input type="checkbox"/> Certified General Accountant (<b>CGA</b>)</li> <li><input type="checkbox"/> Certified Management Accountant (<b>CMA</b>) (Australia, Canada &amp; US)</li> <li><input type="checkbox"/> Certified Public Accountant / Certified Practising Accountant (<b>CPA/FCPA</b>) (Australia, Hong Kong, US)</li> <li><input type="checkbox"/> Chartered Accountant (<b>CA</b>) (Australia, Canada, England and Wales, Ireland, New Zealand, Scotland, South Africa, Zimbabwe)</li> <li><input type="checkbox"/> Chartered Financial Analyst (<b>CFA</b>)</li> <li><input type="checkbox"/> Fellow of Chartered Insurance Institute (<b>FCII</b>)</li> <li><input type="checkbox"/> Fellow of the Society of Actuaries (<b>FSA</b>)</li> <li><input type="checkbox"/> Members of Chartered Institute of Public Finance and Accountancy (<b>CPFA</b>)</li> <li><input type="checkbox"/> Members of Hong Kong Bar Association</li> <li><input type="checkbox"/> Members of Hong Kong Law Society</li> </ul> |
|---|---|

**SECTION III: DECLARATION & AGREEMENT**

- |   | <b>Yes</b>               | <b>No</b>                |
|---|--------------------------|--------------------------|
| 1. Have you ever been convicted of any offence other than a minor traffic or littering offence in Hong Kong or elsewhere?<br>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?<br>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, HKFI, HKCIB, PIBA, MPFA) in respect of your professional capacity in Hong Kong or elsewhere?<br>If "yes", please specify: _____                              | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you ever been refused professional indemnity insurance in Hong Kong or elsewhere?<br>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, HKFI, HKCIB, PIBA, MPFA) in respect of your professional capacity in Hong Kong or elsewhere?<br>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?<br>If "yes", please specify: _____  | <input type="checkbox"/> | <input type="checkbox"/> |

**Notes:**

- If you have answered "YES" to any of the above questions, please attach all relevant documents relating to the matters at issue.**
- A QRA holder has the obligation to cooperate fully in IFPHK investigations in relation to the above declarations.**

**Personal Data Agreement**

- 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:
  - fully and fairly process my application,
  - disclose any personal data where IFPHK have an obligation to make such disclosure under the requirements of any law binding on IFPHK,
  - disclose to the public my QRA holder's status, date of award, professional standing and history of disciplinary actions as a QRA holder and the date of my ceasing to be a QRA holder (if applicable),
  - use my personal data to compile statistics and analyse the results wholly for use within IFPHK,
  - disclose my personal data to the Financial Planning Standards Board Ltd. and its affiliate members for statistical purpose.
- 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.
- I agree that IFPHK may disclose my QRA holder's 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
- 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.

**Applicant's Declaration and Agreement**

I declare that the statements made in this application are true and complete. I authorize the investigation of all statements made by me with respect to this application. If I have been convicted of any offence other than a minor traffic or littering offence or have been expelled from a professional society or institute, I will provide additional relevant documents together with this form.

I understand that the rights to use the QRA marks are granted by IFPHK to me personally. I agree that my QRA holder status is limited to a fixed period of time. At the end of the period, if my membership is not renewed, I agree that my QRA holder status expires immediately and my right to use the QRA marks will terminate. I further agree that if I do not comply with the QRA renewal requirements, I shall cease the use of the QRA marks immediately. I agree that the IFPHK may relinquish any rights I have in the use of the QRA marks if I fail to maintain my QRA holder status.

I agree to be bound by the provisions of the IFPHK's Memorandum and Article of Association as an Associate 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.

Signature \_\_\_\_\_

Date \_\_\_\_\_

**SECTION IV: PAYMENT DETAILS**

Payment enclosed:

- HK\$1,600 (apply between January and June)**  
(HK\$500 first time application fee +  
HK\$1,100 annual membership fee, 5% of which will be contributed to the IFPHK Building Fund)
- HK\$1,050 (apply after 1 July)**  
(HK\$500 first time application fee +  
HK\$550 half-year membership fee, 5% of which will be contributed to the IFPHK Building Fund)

Payment Method:

Payment by cheque to: "IFPHK Ltd." ( Bank \_\_\_\_\_ Cheque No. \_\_\_\_\_ )

Payment by bank transfer / deposit:

Account Information

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 with this application form.)

For Official Use Only		
Name of applicant	Ref No.	Remarks
	Q	



**CHECKLIST FOR APPLICANTS**

Please note that applications not substantiated by the required supporting documents will delay the processing procedures. Before submitting your application, you are reminded to ensure that all documents are in order. The following checklist is to assist you in completing the application and preparing the supporting documents. Please complete and return it with your application form.

Please check and ensure the information / documents you have checked / submitted by putting a tick "✓" in the appropriate boxes below:

Entered the QRA Education Program via the Ordinary Track [studied 7 modules]

- All information is filled out properly.
- Application form is completed, signed and dated.
- Payment form is completed. For payment by cheque, a crossed cheque payable to "IFPHK Ltd." is attached. For payment by bank transfer / deposit, please attach a copy of the transfer / bank-in slip with this application form.

Entered the QRA Education Program via the Exemption Track [studied 4 modules]

- All information is filled out properly.
- Application form is completed, signed and dated.
- The proof(s) of 3 years' full-time financial services industry experience are attached (e.g. company reference letter); OR
- The proof(s) of Bachelor degree or above from an accredited education institution are attached (e.g. education certificate); OR  
The proof(s) of the holder of selected capacities in Section II are attached.
- Payment form is completed. For payment by cheque, a crossed cheque payable to "IFPHK Ltd." is attached. For payment by bank transfer / deposit, please attach a copy of the transfer / bank-in slip with this application form.

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**ACKNOWLEDGEMENT OF RECEIPT**

**For QUALIFIED RETIREMENT ADVISER Holder Application Form Submitted in Person**

To: \_\_\_\_\_ (Please fill in your full name)

We hereby acknowledge the receipt of your QRA Holder Application Form.

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 QRA Holder application, please contact us by email at [gra@ifphk.org](mailto:gra@ifphk.org).

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Institute of Financial Planners of Hong Kong

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Date