



Practices & Updates in Financial Planning IV (HKCAAVQ Ref: 80/92/05)

A. IL Training Series

Module 4.01: Financial Risk Management in Hong Kong (3 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 3]

- The Risk Management Process
- Risk Management Systems and Processes in Hong Kong
- Risk Management Techniques
- Past Experience
- Looking Ahead

Module 4.02: Investment Considerations I (2 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 2]

- Basic Economics
 - demand & supply, economic sectors, money & banking
- The Global Economy
 - flow of funds, international capital and investment flows, global market

Module 4.03: Investment Considerations II (3 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 3]

- Economic Factors affecting the Financial Markets
 - Gross Domestic Product
 - Economic Cycles
 - Government Fiscal and Monetary Policy
 - Interest Rate
 - Exchange Rate
 - Inflation
 - Unemployment Rate
 - Globalisation and Technology
- Investment Advising

Module 4.04: Investment Assets (3 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 3]

- Debt Securities
 - Investing in Debt Securities
 - Pricing of Bonds
 - Price and Yield relationship
 - Yield Curve
- Investment Advising Equities
 - Investing in Equities
 - Methods of Raising Equity Finance
 - Bonus Issue
 - Dividend

Module 4.05: Equities Market (2 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 2]

- The Stock Exchange of Hong Kong
- The International Markets
- Market Indexes

Module 4.06: Fundamental and Technical Analysis (3 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 3]

- Fundamental Investment Analysis
- Technical Analysis

Module 4.07: Sales Practice (2 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 2]

- Financial Needs Analysis (FNA)
- Risk Profile Questionnaire (RPQ)
- Applicant's Declarations
- Suitability Check
- Post-sale Controls
- Certification of Copies of FNA and RPQ

Module 4.08: Other Updates - Compliance Issues of Sale of Investment-linked Insurance Policies (2 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 2]

- Cooling-off period
- The Securities and Futures Commission, Securities Legislation and Code of Conduct
- Code of Practice for the Administration of Insurance Agents
- Prevention of Money Laundering and Terrorist Financing
- Personal Data (Privacy) Ordinance

B. PRC Series

Module 4.09: Overview of Wealth Management in China (2 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 2]

- Development of the wealth management sector in the PRC
- Strengths and challenges of financial institutions in the PRC
- Major market players and products in the PRC's wealth management sector

Module 4.10: PRC High Net Worth – What are Their Risk Profile and Investment Preference? (2 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 2]

- Understand the investment behaviors, risk profiles and investment preference of high net worth individuals in the PRC
- Market Segmentation in the PRC
- Linking client requirements to product opportunities
- Case sharing

Module 4.11: Updates on PRC Fund Management Industry (2 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 2]

- Overview of fund management industry development in the PRC
- Key changes in the IPO market
- The latest development of private equity market and the RMB fund
- Other updates

Module 4.12: Introduction to Regulatory Framework and Financial Systems in the PRC (4 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 4]

- Overview on regulatory framework of the financial services industry in the PRC
- China's stock markets
- China's social insurance system
- China's marriage law

Module 4.13: Basic Understanding on China Tax System (4 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 4]

- Overview of China tax system
- Investment Advising Equities Major Taxes in the PRC
 - Direct tax
 - Indirect tax
 - Capital Gain
 - Other duties and taxes

C. Executive Workshop

Module 4.14: Understanding Economic Indicators and Their Implications on Financial Markets (6 hours)

[IFPHK CE Credits/ SFC CPT/ MPFA non-core CPD hours: 6]

- Introduction to Economic Indicators
 - Decode the common economic indicators. Why are they important?
 - Types of economic indicators
 - (1) Leading indicators
 - (2) Coincident indicators
 - (3) Lagging indicators
 - Overview of the practical uses of economic indicators
- Economic Indicators and Their Effects on Markets
 - Understanding the behavior of the economy
 - Implication of changing economic indicators to different major markets
- Practical Communication Skill to Spice Up Conversation with Clients
 - Practical steps to spice up conversation with clients
 - Ways to open up the conversation with clients
 - Identify some thematic selling ideas