

Risk Management and Retirement Planning

風險管理及退休策劃





Personal Risk Management, Insurance and Financial Planning 個人風險管理、保險及財務策劃

Objective

Insurance mitigates life's risks by providing financial protection against unforeseen circumstances and ensuring that clients' financial goals can still be met. In this insurance planning workshop, various insurance products will be examined to see how they protect your clients' assets and income in the event of the following life-changing events: death, medical problems, aging, disability, property loss/damage or being sued.

Level: Standard

Contents

- Overview of financial planning process
- How do people manage risk?
- Life insurance
 - Calculating life insurance needs
 - Kinds of life insurance
 - Life insurance selection process
- Health insurance
- Disability income and long term care insurance
- Property and liability insurance
- Automobile insurance

Who Should Attend

Financial planning practitioners, investment advisors, marketing executives and other interested parties

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

課程目標

保險是為發生意料之外的事情時提供財政上的保障。因此，財務策劃師更需幫客戶確保於財政方面的保障，從而減低生活上的風險。透過此課程，學員將檢視各類型的保險產品，了解它們如何就客戶面對生活上遇到重大影響時，如死亡、醫療問題、年老、殘障、財產損失、法律訴訟，作出資產及收入保障。

程度：標準

課程內容

- 財務策劃之標準流程
- 如何管理風險
- 人壽保險
 - 計算人壽保險需要
 - 人壽保險的種類
 - 人壽保險之選擇過程
- 健康保險
- 殘障收入及長期護理保險
- 財產及債務保險
- 汽車保險

適合人士

財務策劃從業員、投資顧問、市場推廣行政人員及其他有興趣之人士

香港財務策劃師學會持續進修學分/證監持續進修時數/強積金局(非核心)持續進修時數：3





Employees' Compensation Ordinance and Claims Handling 僱員補償條例及賠償申索處理

Objective

This course provides an overview of the employees' compensation system in Hong Kong with an introductory account of the main provisions of the Employees' Compensation Ordinance, rights and obligations of employers in respect of injuries and death of employees caused by accidents in the course of and arising out of employment and by occupational diseases.

Level: Intermediate

Contents

- Employees' compensation system of Hong Kong
- Employees' Compensation Ordinance and case studies
- Compensation items
 - Death
 - Permanent total/partial incapacity
 - Temporary incapacity
 - Medical expenses
 - Protheses and surgical appliances
- Employer's responsibilities and common law liabilities
- Assessment of loss of earning capacity
- Settlement of employees' compensation claims
- Occupational accident management

Who Should Attend

Financial planning practitioners, investment advisors, marketing executives, human resources executives, small business owners and other interested parties

IFPHK CE Credits/SFC CPT/MPFA non-core CPD hours: 5

Follow-up Courses

- Medical and Health Insurance
- Practices in Retirement Planning I M1.6
- Practices in Retirement Planning II M1.7

課程目標

本課程提供有關香港的僱員補償制度之概覽，簡介僱員補償條例中主要的條款，以及就僱員因工及在僱用期間遭遇意外或患上職業病而引致傷亡時，僱主應有的權利和責任。

程度：中級

課程內容

- 香港的僱員補償制度
- 僱員補償條例及個案研究
- 補償項目
 - 死亡
 - 完全永久地/部分喪失工作能力
 - 暫時喪失工作能力
 - 醫療費
 - 義肢及手術設備
- 僱主的責任及普通法的法律責任
- 評估喪失工作能力的程度
- 解決工傷個案的途徑
- 職業性意外之管理

適合人士

財務策劃從業員、投資顧問、市場推廣行政人員、人力資源管理人員、小型企業擁有人及其他有興趣之人士

香港財務策劃師學會持續進修學分/證監持續進修時數/強積金局(非核心)持續進修時數：5

進階課程

- 醫療及健康保險
- 退休策劃實務(一) 單元 1.6
- 退休策劃實務(二) 單元 1.7





Medical and Health Insurance 醫療及健康保險

Objective

While healthcare costs are rising rapidly, there is always a need for medical and health coverage. This course introduces different types of medical and health plans in the market and gives an overview of the latest developments in the health insurance market and planned government steps towards public health insurance.

Level: Intermediate

Contents

- Landscape on healthcare services in Hong Kong
- Latest developments and potential of the health insurance market
- Planned government steps in the area of health insurance
- Role of insurance company in the health insurance market
- How does medical and health insurance work?
- Type of medical and health plans in the market
- Consumer perspectives on health insurance

Who Should Attend

Financial planning practitioners, investment advisors, marketing executives and other interested parties

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

Follow-up Courses

- Practices in Retirement Planning I M1.6
- Practices in Retirement Planning II M1.7

課程目標

由於保健開支不斷提升，因此有需要把醫療及保健納入保障範圍之內。本課程介紹市場上各種醫療及保健計劃，提供有關健康保險市場的最新發展及政府就公共健康保險的計劃措施之概覽。

程度：中級

課程內容

- 香港保健服務之範疇
- 健康保險市場的最新發展及潛力
- 政府就健康保險方面已計劃的措施
- 保險公司在健康保險市場上所擔當的角色
- 醫療及健康保險如何運作
- 市場上各種的醫療及健康保險
- 消費者對健康保險的看法

適合人士

財務策劃從業員、投資顧問、市場推廣行政人員，及其他有興趣之人士

香港財務策劃師學會持續進修學分/證監持續進修時數/強積金局(非核心)持續進修時數：3

進階課程

- 退休策劃實務(一) 單元 1.6
- 退休策劃實務(二) 單元 1.7





Trends of Insurance Products 保險產品趨勢

Objective

Over the past few years, the Hong Kong market have a significant shift from sales of traditional life insurance products to a new era where 'anything goes', with massive growth from banks and fund managers. This quiet revolution has created excellent opportunities. However, it may fuel concerns from consumers and regulators which are likely to have far reaching consequences for the industry and how industry practitioners conduct their business.

Level : Intermediate

Contents

- Overview of top selling insurance products in Hong Kong
- High level look at other Asian markets
- Possible trends of insurance products in Hong Kong
- Compliance with existing regulations: a few Dos and Don'ts
- Positioning yourself to benefit from the market changes

Who Should Attend

Financial planning practitioners, investment advisors, marketing executives and other interested parties

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

課程目標

近年，香港的保險業市場的有著明顯的轉變，從過去傳統銷售保險的產品到現在可由銀行和基金經理提供不同產品及服務。從業人員更需關注因此轉變為他們帶來的機會或影響。

程度：中級

課程內容

- 香港最暢銷的保險產品
- 其他亞洲市場的發展
- 保險產品趨勢
- 現行的法規：正確與不正確的行為
- 如何在變化的市場中定位

適合人士

財務策劃從業員、投資顧問、市場推廣行政人員，及其他有興趣之人士

香港財務策劃師學會持續進修學分/證監持續進修時數/強積金局(非核心)持續進修時數：2





Fundamentals of Actuarial Science: Risks and Pricing of Insurance 基礎精算學：風險與保險的定價

Objective

Actuarial principles have been widely adopted by the financial services industry to quantitatively assess risks for insurance and employee benefits products. By using a combination of analytical and business skills, actuaries determine a price for risks. This price tag will affect the pricing of the products. Is there any magical formula that the actuary uses for pricing the products? The course is designed to provide the participants with more understanding on how actuarial principles can apply to the pricing of many insurance products including life, health, property, liability, etc.

Level : Intermediate

Contents

- Definition of risks: from an insurance company's perspective
- Determining the risk factors
- Price tag for risks
- Application of the model: A common insurance product will be discussed. How are the risks assessed? How is the product priced?

Who Should Attend

Financial planning practitioners, investment advisors, marketing executives and other interested parties

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

課程目標

精算學原則已被金融服務行業廣泛採用作保險和員工福利產品之風險評估。透過本課程，學員更可進一步了解精算學原則，及其與不同保險產品，包括人壽，健康，財產，債務等方面相應定價的關係。

程度：中級

課程內容

- 從保險公司的角度看風險的定義
- 分析及確定的危險因素
- 風險的標價定位
- 透過個案研究進行風險評估及產品定價

適合人士

財務策劃從業員、投資顧問、市場推廣行政人員，及其他有興趣之人士

香港財務策劃師學會持續進修學分/證監持續進修時數/強積金局(非核心)持續進修時數：2

