



# ASSOCIATE FINANCIAL PLANNER®

## AFP® 財務策劃師

**Globally  
recognized**  
**全球認可**

AFP professionals are part of a rapidly-growing community of financial industry practitioners around the world joining the financial planning landscape.

全球AFP專業人士的人數正迅速增長，配合財務策劃從業員不斷擴展的勢頭。



**Core  
competence**  
**核心基礎知識**

AFP certification equips financial industry practitioners with a wide range of core competencies in financial planning that caters to their everyday professional needs.

AFP資格認證確保財務策劃從業員有多方面核心技能，足以應付日常財務策劃的工作。



**Domestic market**  
**為本地財策業而設**

AFP professionals are attuned to the environment of the Hong Kong domestic market and the unique needs of consumers.

AFP專業人士全面掌握香港市場的環境，滿足本地客戶的獨特需要。



**Ethical**  
**重視專業操守**

Regulators and consumer protection groups around the world call for the highest standards of conduct from financial industry practitioners. AFP professionals are well-equipped to meet these demands because they adhere to the Principles of Clients' Best Interests, Integrity, Objectivity, Fairness, Professionalism, Competence, Confidentiality and Diligence enshrined in a code of ethics and professional responsibility.

世界各地的監管機構及保障消費者團體要求財務策劃師在道德及操守方面必須達到最高水平。AFP專業人士嚴格遵守專業操守及責任守則，符合客戶最佳利益、誠信、客觀、公平、專業、勝任、保密及勤勉的要求。



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## WHY SHOULD I GET AFP CERTIFICATION?

- **Practical** Provides you with practical knowledge and skills essential to your success as an aspiring financial planner.
- **Preferred by employers** Helps you fast-track up the financial planning career ladder and win the confidence and recognition of employers.
- **Stand out from your peers** Allows you to make a head start in financial planning and sets you apart from other financial industry practitioners.
- **Pathway to CFP® certification** Stands you in good stead to gain the much-coveted CFP certification as your financial planning career progresses.

## AFP CERTIFICATION - "4E" REQUIREMENTS



\* CFP certification education (Foundation Level) also serves as the 'Examination' element of the 4E requirements for AFP certification.

## WHO SHOULD APPLY?

- Anyone who is new to the financial services industry or individuals who are interested in the financial services industry.

## EDUCATION PROGRAM

Individuals are eligible for exemption from the 120-hour AFP certification education program if they meet any of the following requirements:

- Bachelor's Degree obtained in any discipline
- Financial Advisers' International Qualification (FAIQ (CII))
- Qualified Retirement Adviser (QRA) Holder
- Qualifications on the "Fast-track to CFP® Certification"

## EXAMINATION

- The CFP certification education (Foundation Level) is usually held four times per year and requires examinees to complete around 90-100 multiple choice questions in 3 hours. There is no limit on the number of times that failed examinees may resit the examinations.

## STUDY MATERIALS AND SUPPORT

- Comprehensive study aids are provided including study guide, exercises and sample examination questions, etc.
- Refresher Program will be conducted from time to time (subject to final arrangement).

## ENQUIRIES

**Institute of Financial Planners of Hong Kong (IFPHK)**

Website: [www.ifphk.org](http://www.ifphk.org)

Tel: 2982 7888

Fax: 2982 7777

Email: [info@ifphk.org](mailto:info@ifphk.org)



## **F**AST-TRACK TO CFP® CERTIFICATION

- Individuals qualified for Fast-track to CFP certification (List A to List D) may be exempted from the 120-hour AFP certification education program.
- They are considered as fulfilling the “Education” requirement through the self-study mode and are required to purchase the respective course textbooks upon their application for Fast-track to CFP certification.
- The qualifications must be awarded by accredited education institutes or recognized professional bodies.

### **List A:**

- Bachelor's Degree in any discipline
- Financial Planning qualifications:
  - 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)
  - Financial Advisers' International Qualification (FAIQ (CII))
  - LUTCF Fellow (LUTCF)
  - Qualified Retirement Adviser (QRA) Holder
  - Society of Registered Financial Planners (HKRFP)

### **List B:**

- Financial Planning qualifications:
  - Certified Financial Management Planner (CFMP)
  - Chartered Financial Consultant (ChFC)
  - Chartered Life Underwriter (CLU)
  - Fellow Chartered Financial Practitioner (FChFP)
  - Financial Risk Manager (FRM)

### **List C:**

- Master's Degree in relevant discipline e.g. Economics / Business

### **List D:**

- 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
- Doctoral Degrees in Economics / Business

## 為什麼要考取AFP資格認證？

- 務實專業
- 僱主垂青
- 突圍而出
- 向CFP®資格認證邁進

為您提供實用的知識及技能，是有志於行業發展的財務策劃師不可或缺的資歷。  
助您快速攀上財務策劃事業階梯，贏取僱主的信心及肯定。  
讓您在財務策劃上搶佔先機，於同業中突圍而出。  
助您在財務策劃事業發展上打好基礎，進而踏入CFP資格認證之路。

## A FP資格認證 — 「4E」要求

教育

考試

經驗

專業操守



120小時  
AFP資格認證  
教育課程



CFP資格認證考試  
(基礎階段)\*



一年經驗



操守守則

\* CFP資格認證考試 (基礎階段) 同時為AFP資格認證4E要求中的考試試卷。

## 報名資格

- 任何新入職或有興趣投身金融服務業的人士。

## 教育課程

持有以下專業資格或學歷的人士有資格獲豁免120小時的AFP資格認證教育課程的要求：

- 持有任何學科學士學位
- 國際財務顧問證書 (FAIQ (CII))
- 核准退休顧問持有人
- 持有「通向CFP®資格認證的快速通道」名單中的資格

## 考試

- CFP資格認證考試 (基礎階段) 通常一年舉行4次。考生須在3小時內作答90-100條多項選擇題，不合格考生重考次數不限。

## 學習工具及支援

- 提供綜合學習工具，如溫習指南、練習題目及樣本試題等。
- 提供AFP資格認證複習課程 (次數視情況而定)。

## 查詢

香港財務策劃師學會 (IFPHK)

網址：www.ifphk.org 電話：2982 7888 傳真：2982 7777 電郵：info@ifphk.org

## 「通向CFP®資格認證的快速通道」名單

- 持有以下資格〔列表A至D〕的人士可獲豁免120小時AFP資格認證教育課程的要求。
- 以「通向CFP®資格認證的快速通道」進入資格認證階段的候證人將被視為以自修形式完成個別「教育課程」，惟必須購買課本作自修用途。
- 所有資格必須由認可教育機構或專業團體頒授。

### 列表 A：

- 學士學位 (任何學科)
- 財務策劃專業資格：
  - 香港銀行學會會員 (AHKIB)
  - 特許壽險經理 (CIAM)
  - 特許財富管理師 (CWM)
  - 澳洲新西蘭保險及財務學院資深院士 (ANZIIF (Fellow))
  - 財富管理規劃師 (FFSI)
  - 壽險管理師 (FLMI)
  - 國際財務顧問證書 (FAIQ (CII))
  - 美國壽險理財院士 (LUTCF)
  - 核准退休顧問持有人
  - 註冊財務策劃師協會 (HKRFP)

### 列表 B：

- 財務策劃專業資格：
  - 專業財富管理師 (CFMP)
  - 國際財策師 (ChFC)
  - 國際保險師 (CLU)
  - 特許財務策劃師 (FChFP)
  - 金融風險管理師 (FRM)

### 列表 C：

- 碩士學位 (相關科目，例如：經濟 / 商業)

### 列表 D：

- 特許公認會計師公會會員 (ACCA/FCCA)
- 國際會計師公會會員 / 資深會員 (AAIA/FAIA)
- 英國特許管理會計師公會會員 (ACMA/FCMA)
- 加拿大註冊會計師 (CGA)
- 註冊管理會計師 (CMA) (澳洲、加拿大及美國)
- 註冊會計師 (CPA/FCPA) (澳洲、香港及美國)
- 特許會計師(CA) (澳洲、加拿大、英格蘭和威爾斯、愛爾蘭、紐西蘭、蘇格蘭、南非、津巴布韋)
- 特許財經分析師 (CFA)
- 英國特許保險學院資深院士 (FCII)
- 美國精算師公會會員 (FSA)
- 英國特許公共財政及會計學會會員 (CPFA)
- 香港大律師公會會員
- 香港律師會會員
- 經濟或商業學博士



## F AQ 常見問題

### I am interested in applying for the AFP certification, where should I start?

If you are aiming at AFP certification, you must first register as an IFPHK Candidate. The registered Candidacy requirement will provide Candidates with official recognition and continuous support in reaching their certification objective. Only with Candidacy status can an individual apply with the education providers to enroll in the education programs.

### Where can I take the AFP Certification Education Program?

Upon your successful registration as an IFPHK Candidate, you may register for the education program through the following approved education providers (in alphabetical order):

- Institute for Entrepreneurship (IfE), The Hong Kong Polytechnic University
- School of Continuing and Professional Education (SCOPE), The City University of Hong Kong
- School of Professional and Continuing Education (SPACE), The University of Hong Kong
- School of Continuing Studies (SCS), Macau University of Science and Technology

### How often will the education providers offer the AFP certification education program?

Schedules may vary among the education providers. Please check the websites of the education providers or with the IFPHK.

### What is the structure of the AFP certification education program?

This is an integrated education program that consists of 120 hours of study and the curriculum covers the following areas:

- Financial Management
- Financial Planning Principles
- Introduction to Investments
- Fundamentals of Insurance
- Retirement Planning

### Is the CFP certification education (Foundation Level) paper bilingual?

The examination is set in ONE of two languages: English and Traditional Chinese. The examination questions of these two versions for each examination are the same. You may choose to take the examination in EITHER ONE of the languages. For more information about the examination, please refer to the examination handbook.

### After I have completed the AFP certification education program and passed the CFP certification education (Foundation Level), but have not accumulated the one-year qualified work experience, what should I do if I wish to progress to the CFP certification education program?

You may continue your Candidacy status and progress to the CFP certification education program. As long as you are an IFPHK Candidate, you may continue your journey towards CFP certification.

### 我有興趣申請AFP資格認證，請問可以怎樣入門？

要取得AFP資格認證，您必須先註冊成為香港財務策劃師學會的候證人。根據本會對候證人資格的註冊要求，當你成為候證人之後，本會會持續協助你達到目標。只有成為候證人，才能向認可院校報名修讀教育課程。

### 哪裡可以報名修讀AFP資格認證教育課程？

註冊成為候證人之後，可以向以下認可院校（以英文字母順序排列）報讀教育課程：

- 香港理工大學企業發展院 (IfE)
- 香港城市大學專業進修學院 (SCOPE)
- 香港大學專業進修學院 (SPACE)
- 澳門科技大學持續教育學院 (SCS)

### 這些認可院校隔多久舉辦一次AFP資格認證教育課程？

課程時間表因應各認可院校而定，請瀏覽各認可院校或本會的網站。

### AFP資格認證教育課程的結構是怎樣的？

這是一個綜合教育課程，涉及120個上課小時，涵蓋以下範疇：

- 財務管理
- 財務策劃原則
- 投資學概論
- 保險基礎
- 退休計劃

### CFP資格認證考試(基礎階段)的試卷是否雙語形式？

有英文及繁體中文的試卷可供選擇，兩者的試題完全相同。你可以選擇報考其中一種語文的試卷。有關考試詳情請參閱考試手冊。

### 我完成了AFP資格認證教育課程，也通過了CFP資格認證考試(基礎階段)，卻尚未累積到一年合資格工作經驗。假如我希望報讀CFP資格認證教育課程，該怎麼辦？

你可以保留候證人資格，以便邁向CFP資格認證教育課程。只要你仍然是候證人，便可以朝著CFP資格認證的方向進發。

## T estimonial of AFP professionals AFP專業人士感想

“AFP professionals are equipped with multi-faceted financial planning skills for providing appropriate financial solutions to clients. Most importantly, all AFP professionals agree to abide by a strict code of professional conduct established by the IFPHK.”

**Mr Wong Ka-lai, Assistant Manager of Sun Life Hong Kong**

“AFP certification helps you win clients’ trust. Anyone who is new to the financial services industry can proceed to the AFP certification before applying for CFP certification.”

**Mr Ng Kam-kwan, Senior Wealth Management Consultant of Convoy Financial Services Limited**

「AFP專業人士具備了多方面的能力為客戶提供適切的財務方案。最重要的是全部AFP專業人士都要嚴格遵守IFPHK的操守要求。」

**黃嘉禮先生—香港永明金融有限公司助理經理**

「AFP資格認證有助提升客戶對我們專業服務的信心，是年資較淺的財務策劃從業員在進一步邁向CFP資格認證前可獲取的专业資格認證。」

**吳錦坤先生—康宏理財服務有限公司資深財富管理顧問**