



CERTIFIED FINANCIAL PLANNER®

CFP®認可財務策劃師

World Class
世界級專業認證

Gold Standard
獨一無二的黃金標準

Ethical
重視專業操守



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INTRODUCTION TO CFP® CERTIFICATION

CFP® 資格認證簡介

What is CFP Certification?

World-class. In 26 territories around the world, financial industry practitioners seek to stand out from the crowd with CFP certification, the financial planning industry's mark of world-class professional distinction.

Gold standard. CFP certification is the world's longest-running and most-recognized advanced certification for financial planners. It is the pinnacle of financial planning excellence and CFP professionals are required to meet stringent standards on competence, ethics and practice at all times.

Ethical. Regulators and consumer protection groups around the world call for the highest standards of conduct from financial industry practitioners. CFP 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".

什麼是 CFP 資格認證？

世界級專業認證。CFP 專業人士遍佈世界 26 個地區，要在云云的財務策劃從業員中突圍而出，財務策劃師必須考取世界級的專業資格認證 — 「CFP 資格認證」。

獨一無二的黃金標準。CFP 資格認證是最具歷史、最受國際認可的深造級別資格認證。取得 CFP 資格認證等同於攀上行業的頂峰，標誌著 CFP 認可財務策劃師符合了極其嚴謹的認證要求，包括技能、專業操守及財務策劃實踐三大領域。

重視專業操守。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。CFP 專業人士嚴格遵守《專業操守及責任》，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。

Why should I get CFP Certification?

Preferred by clients. CFP professionals consistently distinguish themselves from competitors by providing consumers with professional, suitable and trusted advice for their financial planning needs.

Commitment to financial planning excellence. Invest in yourself and commit to excellence in financial planning through meeting rigorous certification requirements. Becoming a CFP professional is a career breakthrough that demonstrates your belief in striving for the best.

Respected. CFP certification helps you gain respect from your peers, employers and clients alike by reinforcing the value of your services and enhancing your credibility as a financial planning professional.

為什麼要考取CFP資格認證？

客戶垂青。CFP專業人士能針對客戶的財務策劃需要，提供專業、適切及可靠的意見，讓您出類拔萃，在眾多其他自稱「財務策劃師」的從業員中脫穎而出。

追求卓越。CFP資格認證是對自己的一項投資，是追求卓越的承諾。CFP專業人士必須達到嚴格的資格認證要求，讓您在攀上事業高峰的同時，更能突顯追求卓越的決心。

地位尊崇。CFP資格認證有助您提升專業服務水平及公信力，增加同業、僱主及客戶的尊重。



Around the world
遍佈全球

CFP professionals can be found in 26 territories around the world*.

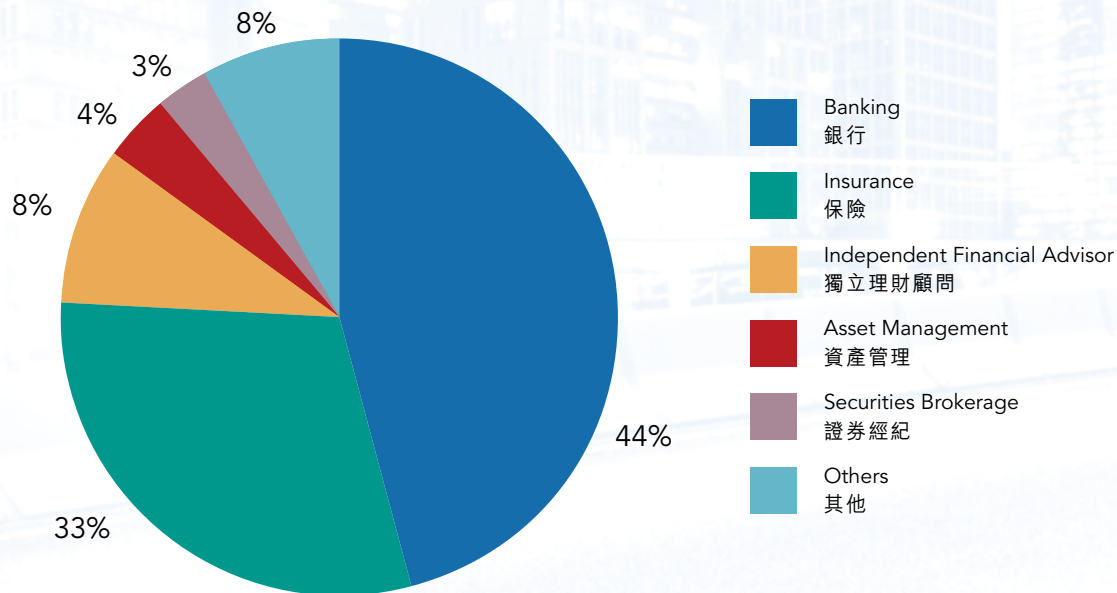
CFP專業人士遍及全球26個地區*。

* As at December 2020
截至2020年12月

1. Australia 澳洲
2. Austria 奧地利
3. Brazil 巴西
4. Canada 加拿大
5. People's Republic of China 中華人民共和國
6. Chinese Taipei 中華台北
7. Colombia 哥倫比亞
8. France 法國
9. Germany 德國
10. Hong Kong 香港
11. India 印度
12. Indonesia 印尼
13. Ireland 愛爾蘭
14. Israel 以色列
15. Japan 日本
16. Malaysia 馬來西亞
17. The Netherlands 荷蘭
18. New Zealand 紐西蘭
19. Republic of Korea 韓國
20. Singapore 新加坡
21. South Africa 南非
22. Switzerland 瑞士
23. Thailand 泰國
24. Turkey 土耳其
25. United Kingdom 英國
26. United States 美國

MAIN INDUSTRY SECTORS IN WHICH HONG KONG CFP® PROFESSIONALS PRACTISE

本港 CFP® 專業人士從事的主要行業界別



* As at May 2021
截至2021年5月

THE SIX STEPS OF FINANCIAL PLANNING

財務策劃的六步程序

CFP professionals use the six-step financial planning process to consider all aspects of a client's financial situation when formulating financial planning strategies and making recommendations.

CFP專業人士為客戶制訂財務策劃策略及建議時，需要透過財務策劃六步程序，以全面地考慮客戶的財務狀況。



CFP® CERTIFICATION – EMBARKING 45 YEARS OF FINANCIAL PLANNING EXCELLENCE

CFP®資格認證 — 標誌45載財務策劃卓越成就


The CFP certification was originated from the United States in 1973. Conceived as the golden standard for the financial planning profession, the CFP mark gained sweeping recognition in the region. It lured attractions globally and started an international appearance naturally in 1990. A decade later in 2000, the Institute of Financial Planners of Hong Kong (IFPHK) was found as the sole licensed affiliation to grant the CFP certification to its members in Hong Kong and Macau.

As the 20th century drew to a close, the Financial Planning Standards Board (FPSB) was evolved from the structure of the CFP Board's international operation as a new international entity to oversee the globalization of CFP certification and financial planning in 2004. The IFPHK was one of the 17 member organizations that witnessed the FPSB's launch in London, as well as one of the founding contributors that dedicated to financial and moral support.

In 2012, FPSB became an affiliate member of the International Organization of Securities Commissions (IOSCO), the international standards setter for securities markets. Since then, the FPSB gained a seat at the global regulatory table, positioning themselves and its members including the IFPHK as thought leaders for the financial planning profession.

The IFPHK was highly regarded as an opinion seeker on regulatory and livelihood issues for its unbiased professionalism.

To date, after many twists and turns, the global CFP professional community has grown to over 192,000 certificants in 26 territories. As for Hong Kong, the IFPHK represented more than 7,500 practitioners, among these are approximately 4,300 CFP certificants in the region, ranking number eighth globally.



CFP資格認證於1973年在美國推出之後，隨即被視為財務策劃業界的黃金標準，於地區內獲得廣泛認同。在1990年起，CFP資格認證正式躋身國際舞台，成功吸引全球各國的注視。十年後的2000年，香港財務策劃師學會（學會）正式成立，獲授權成為香港和澳門地區唯一可以頒授CFP資格認證予旗下會員的認可機構。

隨著二十世紀的結束，CFP標準制定局的國際營運模式作出相應革新，一個全新的國際機構 - 財務策劃標準制定局（FPSB）亦因此出現，負責推動CFP認證資格全球化的發展及財務策劃專業。學會是見證FPSB在倫敦誕生的十七間會員機構之一，於FPSB創局初期盡力提供財政及精神道義上的支援。

FPSB於2012年獲委任成為國際證券事務監察委員會的附屬會員，該組織成立目的是為證券市場制定國際標準。自此之後，FPSB於國際金融監管機構中穩佔一席位，確立FPSB以及學會在內的會員機構在財務策劃業的智囊地位。

學會憑著不偏不倚的專業精神，更獲公認為收集監管政策及民生事項意見的重要來源。

跨越過金融市場的波濤起伏，時至今日，全球CFP持證人已逾192,000名，遍佈全球的26個地區。在香港方面，學會代表著逾7,500名從業員，當中包括約4,300名CFP持證人，數目位列全球第八。

THE CAREER PROSPECT OF A CFP® PROFESSIONAL

CFP®專業人士理想的事業前景

A career in demand

Consumers in territories around the world are increasingly seeking the advice of competent and ethical financial planners, creating a growing demand for CFP professionals in both mature economies and growth markets.

Unique industry outlook

Hong Kong is an international financial centre that has close ties with Mainland China, one of the largest economies in the world where personal wealth is rapidly growing. CFP professionals in Hong Kong are in the best position to benefit from these unique advantages.

A rewarding career

As CFP certification is the industry gold standard, CFP professionals enjoy high income-earning potential. The knowledge, skills and abilities acquired from CFP certification help CFP professionals stay ahead in this dynamic profession.

Trusted advice

Apart from financial rewards, CFP professionals can also gain immense personal satisfaction from helping clients plan their future and forge life-long relationships with their clients as their trusted financial coach.

行業需求

世界各地越來越多消費者向擁有專業知識並嚴守職業操守的財務策劃師尋求意見，無論是成熟市場，還是新興市場都是求才若渴，對CFP專業人士的需求不斷增加。

與別不同的行業前景

作為國際金融中心，香港與全球最大經濟體之一中國大陸關係密切，而內地民眾的個人財富正迅速增長，對於香港CFP專業人士來說非常有利，可直接受惠於這項獨有優勢。

高回報行業

CFP資格認證是行業的黃金標準，CFP專業人士可享有高回報、高收入的機會。CFP資格認證所帶來的知識、技巧及能力，可協助CFP專業人士在瞬息萬變的行業競爭中突圍而出。

廣受信賴

除金錢回報外，CFP專業人士亦因能協助客戶策劃未來，提供可靠的財務指導以及建立長期的客戶關係而得到莫大滿足感。

THE APPROACH TO FINANCIAL PLANNING

財務策劃模式

Comprehensive, Integrated and Holistic

A CFP professional is competent to provide holistic financial planning advice to help clients achieve their personal and financial life goals through comprehensive consideration and integration of the following areas:

- Financial Management
- Investment Planning and Asset Management
- Insurance Planning and Risk Management
- Retirement Planning
- Tax Planning and Estate Planning



全面、綜合及整體方案

CFP專業人士具備相關的專業知識，以多角度的思維為客戶提供綜合的財務策劃的意見，協助達成客戶各項個人及財務目標：

- 財務管理
- 投資策劃及資產管理
- 保險策劃及風險管理
- 退休策劃
- 稅務策劃及遺產安排



BENEFITS OF BEING A CFP® PROFESSIONAL

作為CFP®專業人士的優勢

Be heard

Our strong membership growth rate and our strong relationships with regulators allow us to better represent your interests and become the true voice of the financial planning industry.

Raise your standards

Apart from the highly-regarded CFP certification, IFPHK also offers related education programs and training. Take advantage of these career advancing opportunities to gain immediate recognition from potential clients and your peers.

Gain the right attention

IFPHK organizes several key events that both raise consumer awareness and achieve excellent attendance, including the Financial Education Leadership Awards, Accredited Professional Financial Planning Firm and the annual Financial Planning Conference. Raise your public profile immediately, gain valuable leads and build solid relationships with potential clients who value IFPHK certification programs.

Be in the know

IFPHK regularly invites the best minds from the industry and regulators to speak at seminars and conferences. Learn about new trends and update your knowledge immediately with valuable information from local and internationally-renowned speakers.

備受重視

藉著不斷攀升的會員人數以及與監管機構的緊密關係，學會能為會員爭取更佳權益，真正反映財務策劃業的聲音。

提升水平

除了頒授獲高度評價的CFP資格認證外，學會亦提供相關教育課程及培訓，讓會員即時得到同業及客戶的認同，將事業推進到更高層次。

備受注目

學會舉辦多項業界盛事，例如理財教育領袖大獎、優質財策企業及年度財務策劃會議，不但提高公眾對財務策劃的認識，而且參加人數及企業屢創新高。學會提供的資格認證，讓您率先取得優勢，與客戶建立穩健關係，提高公眾對您的認同。

敏銳觸覺

學會經常邀請業界精英及監管機構要員出席研討會及會議等，由本地及國際知名講者為您剖析業界最新動向，分享寶貴的最新專業知識。

Establish strong networks

IFPHK provides an excellent platform to meet and exchange invaluable ideas and trends with your peers and regulators. Stay tuned to the beat of the financial planning industry through our communications and other latest information.

Know your client

IFPHK conducts opinion surveys that provide detailed and valuable information to our members about the financial planning industry and consumers. Be the first to know, and get in-depth reviews about results.

Show your best

IFPHK organizes various competitions to raise standards and identify individual talents in financial planning. Benefit directly by being part of these competitions that provide an excellent showcase of your talents to your clients and your peers.

Meet with the best

IFPHK is part of the international community of financial planners and the Financial Planning Standards Board, and is closely involved in global projects and meetings with similar organizations around the world. As part of IFPHK, you will have ample opportunities to be part of these global activities and joint effort to raise international standards and share local practices.

建立強大網絡

學會提供一個理想的平台，讓您與同業及監管機構交流意見。您可透過通訊及其他最新資訊，掌握財務策劃業的最新動向。

瞭解客戶

學會持續進行有關財務策劃業及客戶的調查，為會員提供詳盡而寶貴的資料，讓您快人一步，深入了解調查結果及作出分析。

展示實力

學會不時舉辦各類比賽，以提高財務策劃業的水平及發掘專業人才。透過參加這些比賽，您可向同業和客戶展示個人實力。

接觸各地精英

學會是國際財務策劃師的社群中的一員，亦是財務策劃標準制定局的成員。學會積極參與國際性的活動，不時與全球各地的同類組織會面。作為學會的一份子，您有不少機會參與這些國際交流活動，協助提升國際業界水平及交流本地執業心得。

OBTAINING CFP® CERTIFICATION

取得 CFP® 資格認證

Competency Profile

All CFP certificants have to satisfy the rigorous CFP certification requirements that include Education, Examination, Experience and Ethics, which are called the “4E” requirements.

The CFP certification provides knowledge and skills training in ALL areas of financial planning:

- To synthesize the collected information to develop and evaluate strategies for developing a financial plan
- To construct, manage and review an investment portfolio
- To assess collected information to formulate advice in financial management, retirement planning, investment planning, insurance planning, tax planning and estate planning

Pre-requisites

Be an IFPHK Candidate¹; and

Possess any one of the following academic or professional qualifications:

- Bachelor's Degree or above from accredited education institutes; or
- Qualifications listed in the “Fast-track to CFP Certification”²

1 It is compulsory for all individuals to register with IFPHK as a Candidate before proceeding to the CFP certification. IFPHK Candidates will receive useful study tools such as study guides, exercises, sample examination questions, education and examination schedules and much more.

2 Non degree holders may fulfill the pre-requisite by first obtaining other qualifications listed in the “Fast-track to CFP Certification”. Qualifications offered by IFPHK include AFP certification and Qualified Retirement Adviser (QRA). AFP certification involves a 120-hour education program, a 3-hour examination, 1-year experience and ethics requirements. QRA involves a 40-hour education program and a 1.5-hour examination.

Students studying towards a bachelor's degree awarded by an accredited education institution are eligible for CONDITIONAL admission to the certification process. You may directly attempt the CFP certification examination (Foundation Level). However please note that this admission to the examination DOES NOT imply fulfillment of the pre-requisite requirement for CFP certification. Candidates admitted through this path are required to show evidence of completion of the relevant degree program (or any other qualification eligible for exemption) upon certification.

專業知識及技能

所有 CFP 認可財務策劃師均須通過嚴格的 CFP 資格認證要求，包括教育 (Education)、考試 (Examination)、經驗 (Experience) 及專業操守 (Ethics)，即「4E」要求。

CFP 資格認證提供財務策劃所有領域之知識和技能訓練，讓持證人擁有以下各方面的知識和能力：

- 綜合所收集資料，以制定理財計劃所需的策略，以及評估成效
- 建立、管理和檢討投資組合
- 評估所收集的資料，為財務管理、退休策劃、投資策劃、保險策劃、稅務策劃和遺產安排作出建議

先決條件

為學會之候證人¹；及

持有以下任何一項學歷或專業資格：

- 由認可教育機構頒發之學士學位；或
- 「通向 CFP 資格認證的快速通道」列表內的專業資格²

1 根據學會的規定，要取得 CFP 資格認證，必須首先註冊成學會的候證人。成為候證人後，學會不時向您提供溫習指南、練習、樣本試題、教育課程及考試時間表等學習工具。

2 非學位持有人可先獲得「通向 CFP 資格認證的快速通道」列表內的專業資格，來滿足先決條件。由學會提供的專業資格包括 AFP 資格認證和核准退休顧問 (QRA)。AFP 資格認證包括共 120 小時的教育課程、3 小時的考試、為期 1 年的經驗和專業操守要求。QRA 包括共 40 小時的教育課程和 1.5 小時的考試。

正在修讀由認可教育機構頒發之學士學位的學生，可符合有條件錄取認證過程的資格，以直接嘗試 CFP 資格認證考試（基礎階段）。但要注意，此錄取考試資格並不等如滿足了 CFP 資格認證的先決條件要求。通過此方法被錄取的考生，必須證明已完成相關的學位課程（或符合任何可獲豁免的其他專業資格）方可獲得資格認證。

CFP® CERTIFICATION – “4E” REQUIREMENTS

CFP®資格認證 – 「4E」要求

Education 教育

Examination 考試

Experience 經驗

Ethics 專業操守



4 Courses
(40 hours each)
四個課程
(每個課程40小時)



Advanced Level
高級階段考試

Paper 1 卷一
(Education pre-requisite
course 1 to 3
教育要求：課程一至課程三)

Paper 2 卷二
(Education pre-requisite
course 1 to 4
教育要求：課程一至課程四)



3 Years Experience
三年經驗



Code of Ethics
操守守則

Foundation Level
基本階段考試
(No education pre-requisite
不需修讀教育課程)

Holders of Bachelor's Degree/Qualifications on the “Fast-track to CFP Certification”

持有學士學位或「通向CFP資格認證的快速通道」列表內的專業資格

"4E" Requirements

Education

To earn the CFP certification, Candidates must successfully complete the CFP certification education program*. Candidates will be trained with skills in financial management, financial planning principles, investments, insurance, asset management, risk management, retirement, tax planning and estate planning.

CFP certification education program consists of FOUR courses, each of 40-hour duration:

Course 1: Investment Planning and Asset Management

Course 2: Insurance Planning and Risk Management

Course 3: Tax Planning and Estate Planning

Course 4: Financial Planning Practice

Currently, education programs are provided by the Approved Education Providers, please refer to IFPHK website for details.

* Candidates may apply for exemption from the Education requirement. Please refer to the "Fast-track to CFP Certification" on page 22 and "Transcript Review" on IFPHK website.

「4E」要求

教育

要取得CFP資格認證，候證人必須完成CFP資格認證教育課程*。這課程教授候證人在財務管理、財務策劃原則、投資、保險、資產管理、風險管理、退休、稅務策劃及遺產安排上的技巧。

CFP 資格認證教育課程由四個每個40小時的課程單元組成：

課程一：投資策劃及資產管理

課程二：保險策劃及風險管理

課程三：稅務策劃及遺產安排

課程四：財務策劃實踐

目前，這些教育課程由認可院校提供，詳情請參閱學會網頁。

* 候證人可申請豁免教育要求。詳情請參考第22頁的「通向CFP資格認證的快速通道」名單及學會網站的「學歷評估」。

Examination

The examinations are designed to assess a Candidate's ability in applying the financial planning knowledge, skills and abilities learned from the education programs. Examination questions are developed by academics and industry experts to ensure the questions reflect real-world financial planning. Passing the examinations demonstrates a Candidate's proficiency in knowledge, skills and abilities related to financial planning. All examinations are in the form of multiple choice questions and there is no limit on the maximum number of re-sits.

CFP Certification Examination (Foundation Level) (No Education Pre-requisite)*

Around 95-100 multiple choice questions to be finished in 3 hours.

CFP Certification Examination (Advanced Level Paper 1) (Education Pre-requisite: Course 1-3)

Around 85-90 multiple choice questions to be finished in 3.5 hours.

CFP Certification Examination (Advanced Level Paper 2) (Education Pre-requisite: Course 1-4)

Around 38-40 multiple choice questions to be finished in 2.5 hours.

CFP certification examination (Foundation Level), CFP certification examination (Advanced Level Paper 1) and CFP certification examination (Advanced Level Paper 2) will be offered twice per year.

Please refer to IFPHK website for examination schedule.

* Provided that the Candidates are exempted from the AFP certification education program.

考試

考試目的是測試候證人如何運用從教育課程中所得的財務策劃知識、技巧及能力。考試試題由學術界及業內專業人士設計，以確保試題緊貼現實中的財務策劃工作。通過考試的候證人，證明其具備財務策劃知識、技巧及能力。全部試題均是多項選擇題，重考次數不設限制。

CFP 資格認證考試 (基礎階段) (不需修讀教育課程)*

考試全長 3 小時，約有 95 至 100 條多項選擇題。

CFP 資格認證考試 (高級階段卷一) (教育要求：課程一至課程三)

考試全長 3.5 小時，約有 85 至 90 條多項選擇題。

CFP 資格認證考試 (高級階段卷二) (教育要求：課程一至課程四)

考試全長 2.5 小時，約有 38 至 40 條多項選擇題。

CFP 資格認證考試 (基礎階段)、CFP 資格認證考試 (高級階段卷一) 及 CFP 資格認證考試 (高級階段卷二) 每年舉辦兩次。

有關考試時間表詳情，請瀏覽學會網站。

* 候證人必須獲豁免 AFP 資格認證教育課程。

Experience

To certify as a CFP professional, Candidates must have THREE years of full-time “Qualified Work Experience”.

Candidates employed in the financial services industry would be likely to meet the requirements. Financial services include accounting firms, banks, financial planning companies, insurance companies, law firms and firms providing related legal services, mutual fund companies, securities and brokerage houses, trust companies and universities.

Candidates need to demonstrate that they are involved in all or some parts of the six steps financial planning process:

- Establish and define the relationship with the client
- Collect the client’s information
- Analyze and assess the client’s financial status
- Develop the financial planning recommendations and present them to the client
- Implement the client’s financial planning recommendations
- Review the client’s situation

For more details on the definition of work experience and the financial services industry, or the types of employment and businesses covered, please contact IFPHK.

經驗

要成為CFP專業人士，候選人必須具備三年全職的「合資格工作經驗」。

一般受僱於金融服務業的候選人，會符合上述工作經驗要求，包括受僱於會計師事務所、銀行、財務策劃公司、保險公司、律師事務所及相關法律服務機構、互惠基金公司、證券及經紀行、信託公司及大學。

候選人必須證明自己曾參與財務策劃六步程序的全部或部份工作：

- 建立及界定與客戶之間的關係
- 收集客戶資料
- 分析與評估客戶的財務狀況
- 制定財務策劃建議及向客戶陳述這些建議
- 為客戶推行財務策劃建議
- 覆核客戶狀況

如想知道更多工作經驗及金融服務業定義的詳情，或所涵蓋的職業及行業種類，請聯絡學會。

Ethics

CFP professional must agree to abide by a strict code of professional conduct that sets forth the professional ethical responsibilities to the public, clients and employers.

The components of the IFPHK's professional code and standards include:

1. **"Code of Ethics and Professional Responsibility"**: combines and modifies the Financial Planning Standards Board's (FPSB) Global Code of Ethics, and the FPSB Model Rules of Conduct, to the Hong Kong business environment. It is based on eight ethical principles: Best interest of clients, Integrity, Objectivity, Fairness, Professionalism, Competence, Confidentiality and Diligence.
2. **"Financial Planning Practice Standards"**: adopts and modifies the FPSB's "Global Financial Planning Practice Standards". The standards clarify the detailed process that the IFPHK expects a CFP professional to follow in a financial planning engagement.

The IFPHK enforces the code and practice standards and investigates complaints against CFP professionals. The IFPHK also performs a background check when Candidates apply for their CFP certifications and each Candidate must disclose any investigations or legal proceedings related to his/ her professional or business conduct. This is enforced through the **"Disciplinary Rules and Procedures"**.

Details of the IFPHK's "Code of Ethics and Professional Responsibility", "Financial Planning Practice Standards" and the "Disciplinary Rules and Procedures" are available on the IFPHK website.

專業操守

所有 CFP 專業人士必須同意遵守學會嚴格的专业操守則，該守則明確制定了財務策劃師應對公眾、客戶及僱主承擔的操守責任。

學會的專業操守及標準包括：

1. **《專業操守及責任》**：結合財務策劃標準制定局（FPSB）的《Global Code of Ethics》及《Model Rules of Conduct》，再因應本港商業環境修改而成，以八項道德原則為基礎：符合客戶最佳利益、誠信、客觀、公平、專業、勝任、保密及勤勉。
2. **《財務策劃執業標準》**：取材自 FPSB 的《Global Financial Planning Practice Standards》並加以修改，列出 CFP 專業人士在受聘從事財務策劃時必須依照的程序。

學會強制執行這守則及執業標準，並調查任何外界對本會之 CFP 專業人士提出的投訴，亦會在認證過程中進行背景調查，而所有候選人必須披露與其專業或業務操守有關的任何調查或法律程序。背景調查將會根據學會的《紀律規則及程序》進行。

有關學會《專業操守及責任》、《財務策劃執業標準》與《紀律規則及程序》的細節，請瀏覽學會網站。

Recertification Requirements

CFP professionals are required to:

- Renew their certification by completing a minimum of 15 hours of continuing education credits every year, at least 2 hours of which must be on compliance or ethics, in order to stay up-to-date with developments in the financial planning profession.
- Agree to abide by the “Code of Ethics and Professional Responsibility”, fulfilling the ethical responsibilities to the public, clients and employers.

CFP Certification and Related Fees

The fees involved are:

- Candidacy
- Education Program
- Assessment (e.g. “Fast-track to CFP Certification” and Transcript Review, if applicable)
- Examination
- Certification

For details of the fee schedule, please visit IFPHK website.

續證要求

CFP 專業人士必須：

- 每年完成至少 15 個持續進修學分，其中 2 個持續進修學分必須為法規及專業操守相關的課程，以適應財務策劃業的發展步伐。
- 遵守學會的《專業操守及責任》，符合對公眾、客戶及僱主的道德責任。

CFP 資格認證及相關費用

相關收費如下：

- 候選人
- 教育課程
- 評審（例如「通向 CFP 資格認證的快速通道」名單或學歷評估，如適用）
- 考試
- 資格認證

有關收費詳情，請瀏覽學會網站。

FAST-TRACK TO CFP® CERTIFICATION

「通向 CFP® 資格認證的快速通道」名單

"E"-EXEMPTED 豁免

Course 1 課程一	Course 2 課程二	Course 3 課程三	Course 4 課程四	Foundation Level 基礎階段	Advanced Level Paper 1 高級階段一	Advanced Level Paper 2 高級階段二
Education 教育				Examination 考試		

List 列表 A

- Bachelor's Degree in any discipline* 學士學位* (任何學科)
- Financial Planning qualifications 財務策劃專業資格：
 - Associate of the Hong Kong Institute of Bankers (AHKIB) 香港銀行學會會員
 - Chartered Insurance Agency Manager (CIAM) 特許壽險經理
 - Chartered Wealth Manager (CWM) 特許財富管理師
 - Fellow, Australian and New Zealand Institute of Insurance and Finance (ANZIIF (Fellow)) 澳洲新西蘭保險及財務學院資深院士
 - Fellow, Financial Services Institute (FFSI) 財富管理規劃師
 - Fellow, Life Management Institute (FLMI) 壽險管理師
 - Financial Advisers' International Qualification (FAIQ (CII)) 國際財務顧問證書 (FAIQ (CII))
 - LUTCF Fellow (LUTCF) 美國壽險理財院士
 - Qualified Retirement Adviser (QRA) Holder 核准退休顧問持有人
 - Society of Registered Financial Planners (HKRFP) 註冊財務策劃師協會

List 列表 B

- Financial Planning qualifications 財務策劃專業資格：
 - AFP® Certification AFP®資格認證
 - Certified Financial Management Planner (CFMP) 專業財富管理師
 - Chartered Financial Consultant (ChFC) 國際財策師
 - Chartered Life Underwriter (CLU) 國際保險師
 - Fellow Chartered Financial Practitioner (FChFP) 特許財務策劃師
 - Financial Risk Manager (FRM) 金融風險管理師

E

"E"-EXEMPTED 豁免

Course 1 課程一	Course 2 課程二	Course 3 課程三	Course 4 課程四	Foundation Level 基礎階段	Advanced Level Paper 1 高級階段卷一	Advanced Level Paper 2 高級階段卷二
Education 教育				Examination 考試		

List 列表 C

- Master's Degree in relevant discipline* e.g. Economics / Business
碩士學位* (相關科目, 例如: 經濟 / 商業)

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List 列表 D

- Associate / Fellow of Association of Chartered Certified Accountants (ACCA/FCCA) 特許公認會計師公會會員
- Associate / Fellow of Association of International Accountants (AAIA/FAIA) 國際會計師公會會員 / 資深會員
- Associate / Fellow of Chartered Institute of Management Accountants (ACMA/FCMA)
英國特許管理會計師公會會員
- Certified General Accountant (CGA) 加拿大註冊會計師
- Certified Management Accountant (CMA) (Australia, Canada & US) 註冊管理會計師 (澳洲、加拿大及美國)
- Certified Public Accountant / Certified Practising Accountant (CPA/FCPA) (Australia, Hong Kong, US)
註冊會計師 (澳洲、香港及美國)
- Chartered Accountant (CA)
(Australia, Canada, England and Wales, Ireland, New Zealand, Scotland, South Africa, Zimbabwe)
特許會計師 (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)
- Chartered Financial Analyst (CFA) 特許財經分析師
- Fellow of Chartered Insurance Institute (FCII) 英國特許保險學院資深院士
- Fellow of the Society of Actuaries (FSA) 美國精算師公會會員
- Members of Chartered Institute of Public Finance and Accountancy (CPFA) 英國特許公共財政及會計學會會員
- Members of Hong Kong Bar Association 香港大律師公會會員
- Members of Hong Kong Law Society 香港律師會會員
- Doctoral Degrees in Economics / Business * 經濟或商業學博士*

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* The qualification must be awarded by accredited education institutes.

* Individuals who qualify for Fast Track 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 Foundation Level Examination paper also serves as the "Examination" element of the 4E requirements for AFP certification. All terms and conditions relevant to the Foundation Level Examination apply to Candidates for AFP certification.

* 所有學術資格必須由認可教育機構頒授。

透過「通向CFP資格認證的快速通道」成為資格認證階段的候選人可以自修形式完成個別教育課程，惟必須購買相關課本作自修用途。

CFP資格認證考試（基礎階段）同時為AFP資格認證4E要求的考試考卷。所有有關CFP資格認證考試（基礎階段）的條款對AFP資格認證之候選人同樣有效。

TOP EMPLOYERS 主要僱主

Corporations with the Most CFP Professionals*

In alphabetical order:

- AIA International Limited
- AXA Hong Kong and Macau
- Bank of China (Hong Kong) Limited
- Convoy Financial Group
- DBS Bank (Hong Kong) Limited
- Hang Seng Bank Limited
- HSBC Group
- Manulife (International) Limited
- Nanyang Commercial Bank, Limited
- Prudential Hong Kong Limited

擁有最多 CFP 專業人士的機構 *

按英文字母排列：

- 友邦保險（國際）有限公司
- AXA 安盛
- 中國銀行（香港）有限公司
- 康宏金融集團
- 星展銀行（香港）有限公司
- 恒生銀行有限公司
- 滙豐集團
- 宏利人壽保險（國際）有限公司
- 南洋商業銀行有限公司
- 保誠保險有限公司

* As at December 2021 截至2021年12月

About Us

The primary purpose of forming the Institute of Financial Planners of Hong Kong in June 2000 is to develop and maintain high professional standards and self-discipline for providers of financial planning services in Hong Kong to ensure that the consumers are well-served and their interests are protected.

Contact us

For any enquiries, please contact us at:

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Website: www.ifphk.org

關於我們

香港財務策劃師學會於2000年6月成立，目的是為香港的財務策劃從業員制定和保持最高專業標準，實行自我監管，以確保客戶獲得妥善的服務，保障利益。

聯絡本會

如有任何查詢，請與我們聯絡：

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