



# Take Control of Your Financial Future

掌握您的財務前景



CFP

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## Financial planning explained

### What is financial planning?

Financial planning is the process of setting, planning, achieving and reviewing your life goals through the proper management of your finances.

Life goals are both your personal and business goals, including buying a home, getting married, raising children, estate and tax planning, starting a business, etc.

It involves going through the financial planning process which reduces the impact of many hurdles associated with your life goals by enabling you to list out your present and future financial expectations, helping you to set up realistic plans, and showing you how your different life goals are interrelated.

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## 財務策劃詳解

### 財務策劃是甚麼？

財務策劃是通過適當的財務管理，對您的人生目標作出設定、計劃、實行及覆核的全盤安排。

人生目標是指您的個人及事業目標，其中包括置業、婚姻、培育下一代、遺產及稅務安排，以及創業等。

當中需要藉著財務策劃程序來減低追求人生目標時遇到重重障礙所導致的影響，而該過程亦能幫助您列出現時及未來的財務期望，訂立實際可行的計劃，以及讓您瞭解不同人生目標之間的關連性。

## What is the financial planning process?

The financial planning process is a straight-forward 6-step approach which provides you with action plans designed to achieve financial goals and financial health. The steps include:

1. Establishing client-planner relationships
2. Gathering client data and determining goals and expectations
3. Determining the client's financial status by analysing and evaluating client's information
4. Developing and presenting the financial plan
5. Implementing the financial plan
6. Monitoring the financial plan

The financial planning process is only expressed here in a simplified synoptic format, and should be explained further by your financial planner.

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## 財務策劃程序是甚麼？

根據一個標準的財務策劃六步程序，可幫助您更完善地籌劃自己的財務狀況，以達到未來生活和期望。

1. 確立客戶和策劃師之間的關係
2. 收集客戶資料和釐定其目標與期望
3. 分析與評估客戶資料以決定其財務狀況
4. 制定並陳述理財計劃
5. 推行理財計劃
6. 監控理財計劃

這裡提及的財務策劃程序僅屬概要，有關細節應由您的財務策劃師為您詳細解釋。

## Who needs financial planning?

In short, everyone. You do not need lots of cash or be a millionaire to be eligible for financial planning. As soon as you are financially independent, it is wise to start your financial planning immediately. Starting early also allows you to achieve your life goals ahead of others who do not.

## Why hire financial planners?

Financial planning involves various expertise and knowledge and so you should leave it to the experts - the financial planners.

Some people may prefer the no-cost route by conducting financial planning on their own. However, beware of the hidden costs that may include:

- Wasting valuable time and effort in acquiring and learning new skills and knowledge.
- Losing out in some profitable planning advice or insights in industries.
- Spending extra cash on purchasing the right financial tools and information.

For these reasons, the benefits of hiring an outside expert adviser may outweigh the costs.

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## 甚麼人需要財務策劃？

簡單來說，任何人都需要財務策劃，您不需要擁有大量現金或是百萬富翁才開始財務策劃。只要您財政獨立時，應立即開始您的財務策劃。相對於沒有進行財務計劃的人，越早開始財務策劃，可令您較其他人更快實現自己的人生目標。

## 為何聘用財務策劃師？

財務策劃需具備多方面的專長及知識，故此您應該把它交由專家 - 財務策劃師處理。

有人喜歡選擇「零成本」的方法，即親自進行財務策劃。然而，他們應注意以下的“隱藏”成本：

- 浪費寶貴的時間和精力學習新技能及汲取新知識。
- 錯失一些具盈利潛力的財務策劃建議或業內人士的真知灼見。
- 花費額外金錢購買適當的理財工具及資料。

基於上述種種原因，聘用財務策劃師的好處是遠遠超過其成本。

## How to choose a financial planner?

Choosing the right financial planner may be one of the most important decisions you will make for yourself and your loved ones. It is a life-time commitment for some.

The next section includes 10 basic questions that you should ask your financial planner when you assess his/her suitability for planning your life goals.

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### 如何選擇財務策劃師？

選擇一位合適的財務策劃師，可能是您為自己及摯愛所作的其中一個最重要的決定，而對某些人而言，更可能是一個終生的承諾。

接下來的部份包括十條您應向財務策劃師提出的基本問題，藉以評估他/她是否適合替您計劃實踐您的人生目標。

## Questions to ask when choosing a financial planner

To select a competent, qualified professional with whom you feel comfortable, and whose business style suits your financial planning needs, you need to ask the right questions.

The questions below are provided as a public information service by the IFPHK, and serves as a guide to selecting a competent financial planner.

### 1. What experience does the planner have?

Find out how long the planner has been in practice and choose one who is experienced in counselling individuals on their financial needs.

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## 選擇財務策劃師時應提出的問題

要選擇一位具勝任能力、擁有專業資格、值得信賴，並且其處事作風能切合您財務策劃需要的財務策劃師，您應向他/她提出適當的問題。

以下問題是由香港財務策劃師學會提供的公眾資訊服務，亦可作為選擇專業財務策劃師的指引。

### 1. 對方具備那些經驗？

查詢對方當財務策劃師的年資，並選擇一位對個人財務諮詢服務有相當經驗的財務策劃師。



## 2. What are the planner's qualifications?

Ask what designations/educational qualifications, such as the CFP certification, certify the planner to offer financial planning advice, and check on his/her background with the Institute of Financial Planners of Hong Kong (IFPHK), or other relevant professional organizations.

## 3. What services does the planner offer?

The services a financial planner offers depend on a number of factors including credentials, licenses and areas of expertise. Generally, unless they are registered with or licensed by relevant authorities, financial planners cannot sell insurance or securities products (such as mutual funds or stocks) or give investment advice in Hong Kong.

## 4. What is the planner's approach to financial planning?

Some planners may develop a plan by bringing together all of your financial goals. Others may provide advice on specific areas where you need them. Choose one whose viewpoints and approach meet your concerns and expectations.

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## 2. 對方具備那些資格？

詢問對方持有什麼專業資格認證/學歷，例如CFP認可財務策劃師資格認證，令他/她能為您提供專業的財務策劃意見。同時，您亦應向香港財務策劃師學會或其他相關機構查核其背景。

## 3. 對方可提供那些服務？

財務策劃師可提供的服務會受不同的因素影響，包括其資歷、擁有的牌照以及專長等。一般而言，財務策劃師如沒有向有關機構註冊或領牌，他/她是不可以在香港銷售保險或金融產品(例如互惠基金或股票)，或提供投資建議。

## 4. 對方有何財務策劃取向？

有些財務策劃師可按照您全盤的財務目標制定一套理財計劃。有些則按照您指定的個別目標而提供建議。您應選擇一位觀點與取向均符合您需要及期望的財務策劃師。

## 5. Will the planner be the only person working with you?

The financial planner may work with you himself/herself or have other professionals to assist him/her. It is prudent to meet everyone who will be working with you.

## 6. In what way will the planner be remunerated?

In your Financial Planning Services Agreement, the financial planner should clearly indicate in writing whether he/she will be paid through fees, commissions or a combination of both. Understand how these are calculated and implemented and note that some planners may offset some portion of the fees if they receive commissions for carrying out their recommendations.

## 7. How much does the planner typically charge?

While the amount you pay depends on your needs, the planner should be able to provide you with a preliminary cost estimate based on the work to be performed.

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## 5. 是否只有對方一個人負責處理您的事務？

對方可能只是自己替您進行財務策劃，亦可能有其他專業人士的協助為您服務。最謹慎的方法是與每位替您進行財務策劃的人士會面。

## 6. 對方以甚麼方式收取酬金？

對方須於您的財務策劃服務協議內，清楚列明他/她收取作為報酬的費用或佣金，或是同時收取兩者。您必須清楚瞭解其計算及實行的方法，並注意有些財務策劃師在收取佣金後，可能會減免部份因替您制定財務策劃建議而向您收取的費用。

## 7. 對方一般收費是多少？

您需支付多少費用乃視乎您的需要而定，然而，財務策劃師亦須按其將提供的服務向您列明基本的收費預算。

## 8. Could the planner's recommendations unduly benefit anyone else?

Ask the planner to provide you with a description of his/her conflicts of interest in writing. For example, the planner may have a business relationship with companies that provide his/her recommended financial products or receive an advantage for referring you to other professionals/companies to implement the recommendations.

## 9. Has the planner ever been publicly disciplined for any unlawful or unethical actions in his/her professional career?

Several government, regulatory bodies and professional organisations, including the IFPHK, keep records on the disciplinary actions. Ask what organizations regulate the planner and contact them to conduct a background check.

## 10. Can our agreement be put in writing?

Ask the planner to provide you with a written Financial Planning Services Agreement that details the services he/she will provide to you, keep it for future reference.

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## 8. 對方的財務建議會否令其他人獲得不應得的利益？

要求對方提供一份書面聲明列明各種可能為其構成利益衝突的情況。例如財務策劃師可能與提供他推薦的財務產品的公司存在商業夥伴關係，或在實行財務策劃建議中，對方因向您介紹其他專業人士/公司而可獲得的任何利益。

## 9. 對方曾否於其專業事業上，因違反法例或專業操守而受到公開的處分？

多個政府部門、監管機構及專業團體，如：香港財務策劃師學會都有記錄所有已執行的處分個案。詢問對方受監管機構的名稱，並向這些機構查核對方的背景。


## 10. 可否以書面記錄雙方的服務協議？

要求對方提供一份書面的財務策劃服務協議，詳細記錄他/她將會提供的服務。請保存該協議留待日後作參考用途。

## The CFP professional difference

### Who is a CFP professional?

As more people call themselves "financial planners", finding the right one is difficult.

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. (FPSB). The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks in Hong Kong and Macau, through agreement with FPSB.

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## 識別CFP專業人士

### 誰是CFP專業人士？

現時不少人均自稱「財務策劃師」，因此要選擇合適的財務策劃師並不容易。

CFP<sup>CM</sup>、CERTIFIED FINANCIAL PLANNER<sup>CM</sup> 和  等認證標誌，於美國以外地區由財務策劃標準制定局(FPSB)全權擁有。根據與財務策劃標準制定局(FPSB)簽訂的協議，香港財務策劃師學會是唯一在香港及澳門頒授CFP認證標誌的認可機構。

## Why choose a CFP professional?

IFPHK utilises the following process to assure you that CFP professionals provide quality and trustworthy financial planning services. These steps include:

1. Initial CFP certification is based on fulfilment of the 4E requirements, i.e., Education, Examination, Experience and Ethics.
2. Continued assurance of competence is achieved through re-certification every year that requires the completion of a minimum of 15 hours of approved continuing education to stay abreast with industry developments, and voluntary disclosure to IFPHK any public, civil, criminal or disciplinary actions that may have been taken against them in the previous year.
3. High professional standard is protected by IFPHK's Disciplinary Rules and Procedures that enforces its Code of Ethics and Professional Responsibility on CFP professionals.

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## 為何要選擇CFP專業人士？

香港財務策劃師學會透過以下的程序，確保獲頒發CFP資格認證的專業人士能向您提供高質素及可信賴的財務策劃服務。這四個步驟分別為：

1. CFP專業人士必先符合CFP資格認證中「4E」的嚴格要求，即教育(Education)、考試(Examination)、經驗(Experience)及操守(Ethics)。
2. 透過每年認證續期的制度，以確保持證人維持其專業質素。他們每年要完成最少十五小時的持續進修學分，以了解最新財務策劃專業的發展趨勢。此外，持證人亦須向香港財務策劃師學會自願申報在過往一年內他們所涉及的公眾、民事、刑事及紀律處分等訴訟。
3. 香港財務策劃師學會的紀律規則及程序訂明，CFP專業人士必須遵守《專業操守及責任》，以確保其專業標準。

4. For better transparency, IFPHK will verify the current standing of a CFP professional when contacted.

This process sets a CFP professional apart from other financial advisers or planners. It also gives you a good reason to trust a CFP professional to balance your life goals, no matter how simple or complex they are.

### **How to check your planner's CFP certification status?**

To verify that your planner is authorised to use the CFP certification marks, please call 2982 7888 or visit [www.ifphk.org](http://www.ifphk.org).

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4. 為提高透明度，有需要人士可向香港財務策劃師學會查證有關香港CFP專業人士之資格。

這個程序令CFP專業人士有別於其他的財務顧問或財務策劃師。這亦能讓您安心信賴CFP專業人士，因無論您的人生目標是簡單或是複雜，他/她都能平衡您的人生目標。

### **查核策劃師的CFP資格認證？**

如欲查核您的財務策劃師是否CFP專業人士，歡迎致電2982 7888或瀏覽[www.ifphk.org](http://www.ifphk.org)。



## Contact us

For any enquiries, please contact us at:

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## About The Institute of Financial Planners of Hong Kong 有關香港財務策劃師學會

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IFPHK was established in June 2000 as a non-profit organization for the fast-growing financial industry. It aims to be recognized in the region as the premier professional body representing financial planners that uphold the highest standards to benefit the public.

The Institute is the sole licensing body in Hong Kong authorized by Financial Planning Standards Board Limited (FPSB) to grant the much-coveted and internationally-recognized CFP certification to qualified financial planning professionals in Hong Kong and Macau.

香港財務策劃師學會於2000年6月以非牟利專業學會之形式成立，宗旨是代表財務策劃師成為區域首要的專業學會，並致力提高財務策劃的專業標準，以裨益公眾。學會獲得美國的財務策劃標準制定局（FPSB）授權為唯一可以在香港及澳門頒發CFP資格認證的專業學會。

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