
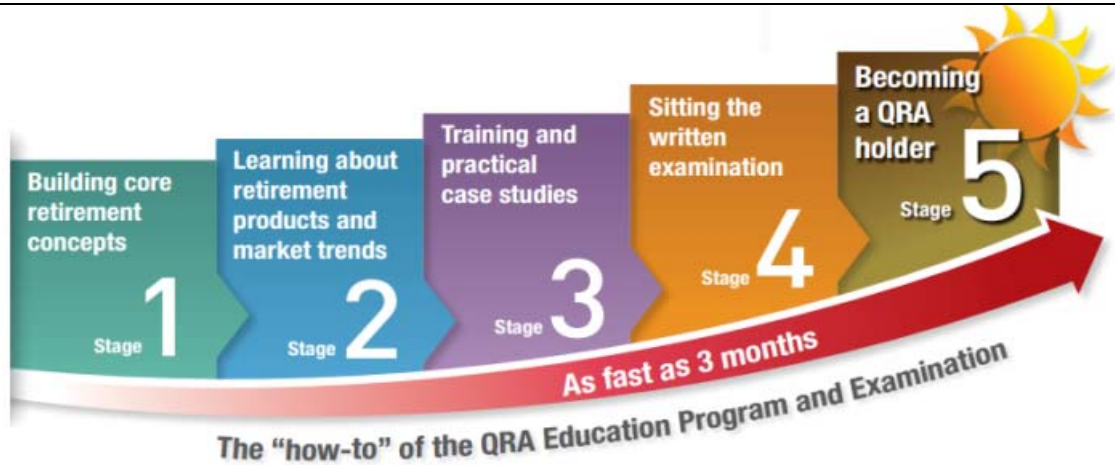
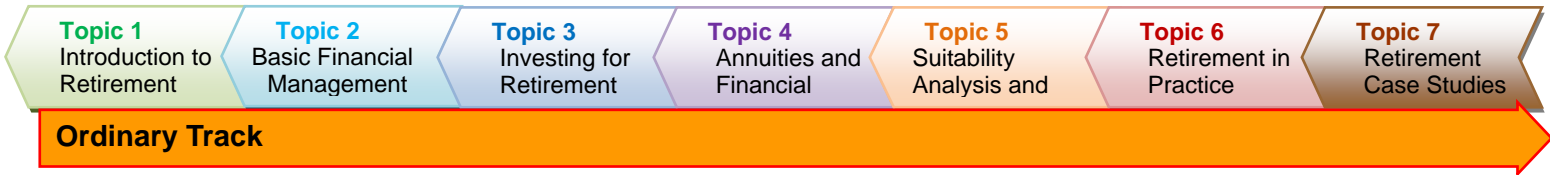
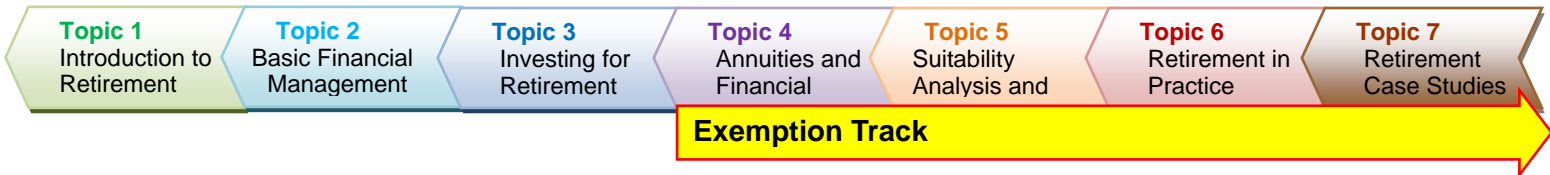


## Appendix : Qualified Retirement Adviser (QRA) Education Program and Examination

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| <p><b>QRA Marks</b></p>                    |    |
| <p><b>5 Steps to become QRA Holder</b></p> |    |
| <p><b>Ordinary Track</b></p>               |   |
| <p><b>Exemption Track</b></p>              |  |

"QRA", "QUALIFIED RETIREMENT ADVISER", "QRA", "QUALIFIED RETIREMENT ADVISER" and "核准退休顧問" are marks owned by the Institute of Financial Planners of Hong Kong.