

## Contents

Bi-annual newsletter for students of IFPHK Registered CFP<sup>CM</sup> certification education program

## Welcome message 歡迎詞



Dear Students,

Welcome to the very first newsletter for our growing number of students in our Registered CFP Certification Education Program.

The *IFPHK Student Beacon* is an important step for the Institute as we look to grow closer to our students, who, one day, may be our members and join the growing international body of CFP certificants.

This e-newsletter includes a variety of articles from IFPHK, past students and course instructors. It aims to help you to better prepare for the upcoming examination. Look out for the important insights and study strategies from those who know them best within these e-pages.

As a bi-annual e-publication, it will be sent to you around a month before the examinations, providing valuable materials and tips for your examination and explaining about the CFP certification process just when it really matters.

The *IFPHK Student Beacon* is a vital part of our continuing mission to improve communication with key stakeholders of the Institute, including our students. It also provides a valuable addition to our study tools, as we strive to develop new ones and improve existing ones. This includes improving the Student Corner and introducing new textbooks.

As our valued reader, please feel free to send any comments or suggestions you may have regarding this e-newsletter to [studentbeacon@ifphk.org](mailto:studentbeacon@ifphk.org).

各位同學：

第一期的學生電子通訊終於出版了！

由於註冊CFP資格認證教育課程的學生人數不斷增加，為了提升香港財務策劃師學會及各同學的聯繫，我們特別出版這份IFPHK Student Beacon，加強與你們的溝通，並期望不久將來，你們會成為學會會員，加入全球CFP持證人的行列。

本期的電子通訊包括一系列由香港財務策劃師學會、傑出考生及課程導師所撰寫的文章。通過這些文章，你將能夠更好地應付即將來臨的考試，當中的寶貴意見及學習策略將對你的考試準備大有裨益。

*IFPHK Student Beacon*是一年出版兩次的電子刊物，你在考試之前大約一個月就會收到。通訊包括有關考試的有用資料及提示，並會解釋CFP資格認證程序的詳情。

*IFPHK Student Beacon*的出版充份顯示香港財務策劃師學會致力加強與學會各個相關人士的聯繫，毫無疑問，學生是我們非常重視的會員。我們不斷為同學發展新的學習工具，並對現有工具作出改善。提升互聯網學生會員天地及推出新教科書就是很好的例子。

電子通訊的讀者可以就著各種內容提供任何意見或建議，歡迎電郵至[studentbeacon@ifphk.org](mailto:studentbeacon@ifphk.org)。



Angelina Chin 陳麗娟

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## Syllabus coverage during examinations

Have you wondered how each paper covers the syllabus?

The tables below show how the questions are distributed according to the CFP Certification Examination in December 2007, and provide a rough guide to understanding the coverage of each topic for Papers I, II and III.

### Paper I of December 2007 CFP Examination

Slightly more than half of this paper in the December examination included questions testing candidates on insurance planning. The other half was divided equally between general principles of financial planning and retirement planning/employee benefits.

Topic Area	No. of Questions	%
General Principles of Financial Planning	20	22.22
Insurance Planning	50	55.56
Retirement Planning and Employee Benefits	20	22.22
<b>Total</b>	<b>90</b>	<b>100.00</b>

### Paper II of December 2007 CFP Examination

Slightly less than half of the paper assessed candidates on tax planning. This was followed by questions for general principles of financial planning and estate planning.

Topic Area	No. of Questions	%
General Principles of Financial Planning	26	32.50
Tax Planning	36	45.00
Estate Planning	18	22.50
<b>Total</b>	<b>80</b>	<b>100.00</b>

### For Paper III of December 2007 CFP Examination

Three quarters of this paper covered investment planning, with the rest assessing the candidates on general principles of financial planning.

Topic Area	No. of Questions	%
General Principles of Financial Planning	20	25.00
Investment Planning	60	75.00
<b>Total</b>	<b>80</b>	<b>100.00</b>

The coverage of each topic does not necessarily reflect the difficulty of each topic within the Paper. It is intended to provide only a rough guide, and students are strongly encouraged to study all topics.

## 考試內容中各個課題的分配

你想知道每份試卷包括什麼內容嗎？

通過以下各表，你可以清楚看到2007年12月CFP 資格認證考試的考試問題分佈，從而認識到卷一、卷二及卷三中每個課題的分配。

### 2007年12月CFP 資格認證考試卷一

本試卷一半以上的內容都是關於保險策劃的問題。而餘下的約一半則平均分配於財務策劃概論以及退休策劃/僱員福利。

課題範疇	問題數目	%
財務策劃概論	20	22.22
保險策劃	50	55.56
退休策劃及僱員福利	20	22.22
<b>總計</b>	<b>90</b>	<b>100.00</b>

### 2007年12月CFP 資格認證考試卷二

本試卷接近一半的內容關於稅務策劃。餘下的問題則是有關財務策劃及遺產安排。

課題範疇	問題數目	%
財務策劃概論	26	32.50
稅務策劃	36	45.00
遺產安排	18	22.50
<b>總計</b>	<b>80</b>	<b>100.00</b>

### 2007年12月CFP 資格認證考試卷三

本試卷四分之三的內容都是關於投資策劃，其餘的則涉及財務策劃概論。

課題範疇	問題數目	%
財務策劃概論	20	25.00
投資策劃	60	75.00
<b>總計</b>	<b>80</b>	<b>100.00</b>

以上的課題分佈並不反映其困難程度。相關百分率只是大概的指引，考生務必熟讀所有課題。

# New distance learning mode elevates convenience

## 嶄新遙距學習模式提升學習靈活性



Steve Chiu 趙小寶

IFPHK recently launched the distance learning mode that promises to offer more convenience and better options for busy professionals looking to study the CFP certification program.

Called the *IFPHK Registered CFP Certification Distance Learning Education Program*, it essentially extends the reach

of the original classroom-based program for those who can't afford the time to attend weekly classes.

"Basically, the program has the same robustness and quality level as the classroom, face-to-face program. However, the new mode will be more suitable for those who can't afford the time. There will also be no cost difference between both modes of program," said Steve Chiu, Chairman of Education Development Sub-Committee at IFPHK.

The new distance learning mode will be initially offered by three Approved Education Providers, including SCOPE of CityU, SPACE of HKU and MEDC of PolyU from July 2008 onwards.

However, Mr. Chiu pointed out that despite the name, the course still includes some face-to-face tutorial time. "This is important because you cannot just simply learn everything without some interactive sessions," he said, adding that modules 1-5 will now have 12 hours

and module 6 will have 18 hours of face-to-face sessions.

Students also have the opportunity to mix the different modes, based on their level of confidence and familiarity with the subjects. "This is the beauty of the whole design. We have a six-module education program and students can already take different modules from different education providers. The distance learning mode just extends the number of options to choose from, allowing students to customize their modes of study further," said Mr. Chiu.

The new mode is especially useful for those who have dropped out because they could not keep up with the tight schedule. "Also, for people who are more confident on certain modules, but do not meet the requirements for exemption, this mode will be ideal to make efficient use of time," said Mr. Chiu.

Another batch of likely candidates to select this new mode will be senior managers or practitioners. "For them time is crucial, so this new mode will provide them with the avenue to pursue CFP certification without impacting on their time," said Mr. Chiu.

Meanwhile, Mr. Chiu cautioned against choosing this new mode based solely on convenience. "In the past, we have come across students who thought they knew about a subject only to find out later that their knowledge was not relevant. By all means, they should consult the Education Providers before making that call."

香港財務策劃師學會最近推出了遙距學習模式，為有意修讀CFP資格認證教育課程、但日常工作非常繁忙的專業人士提供了更具彈性的學習途徑。

新推出的香港財務策劃師註冊CFP資格認證遙距學習課程，主要是為那些於原有課堂面授課程模式下未能每週抽空出席課堂的同學而設。

教育發展小組委員會主席趙小寶先生指出：「遙距課程的嚴謹程度與質素水平與課堂面授式課程是一致的。但是，新的遙距模式較適合工作繁忙、未能抽時間出席較長課堂的人士。兩種課程模式的學費是相同的」。

由2008年7月開始，新的遙距教育模式將會先由香港城市大學持續專業進修學院、香港大學專業進修學院以及香港理工大學企業經管人才發展中心三所本會認可的院校提供。

但是，趙小寶亦指出，遙距課程包括一定的面授導修時間。他說：「面對面的互動是學習不可或缺的一環。這是非常重要的。」現時，遙距學習課程中單元一至五將會有12小時而單元六則有16小時的面授導修時間。

同學可以根據自己對不同課題的熟悉程度及信心，混合採用兩種學習模式。趙小寶強調：「這正是這種課程設計的巧妙之處。對於現時六個單元的學習課程而言，同學已經可以選讀不同院校所提供的課程。而遙距課程模式的推出，更進一步增加了同學的選擇，現時同學可以真正地度身訂造適合自己的學習模式。」

遙距學習模式特別適合那些因為工作繁忙而曾經暫停修讀課程的同學。趙小寶補充說：「對於那些對某課題相當熟悉，但又未能符合豁免要求的同學而言，遙距學習模式最能切合他們的需要。」

此外，高級管理和從業人員亦會非常歡迎這種新的學習模式。趙小寶稱：「時間對他們而言實在非常重要。通過遙距學習的途徑，他們將能夠在不影響現有工作安排的情況下邁向CFP資格認證之路。」

但是，趙小寶提醒同學儘管遙距課程十分方便，在選擇前亦必須作出充份考慮。「過往，有學生以為自己對課題很熟悉，其後才發現其所掌握的知識並不切合課程需要。因此，在作出決定前，同學應該徵求院校的意見。」

# Instructor study tips

## 導師的溫習提示

Although the CFP Certification Examinations are not meant to be a hurdle, it can certainly be challenging as it is aimed to prepare and arm passing candidates with more knowledge and practice information that foundation programs provide.

Its rigorous curriculum and strict adherence to quality and relevant knowledge are the main reasons why CFP professionals are regarded as bastions of the financial planning industry in 23 countries and regions.

As a student, what do you need to know about acing the education program examinations?

According to William Lai, instructor for M1, a good study plan is essential. “Students need to know the examination structure. They should plan ahead before they enroll for the courses,” said Mr. Lai.

Ernest Leung, an instructor for M6, said special attention needs to be given to the last module—M6. *“For M6 examinations, students should allow more time to prepare because it covers all the materials in all the six modules.”*

So what are the steps you need to take in your preparation? According to Mr. Lai, doing more exercises is important. “The more exercises students do, the higher are their chances to pass.” Mock examination classes and exercises are also important, he added.

For M6, “start reviewing all the previous five modules’ study materials as early as possible,” said Mr. Leung. Why? “As said earlier, the key difference between M6 examinations and the other module examinations is that it covers the entire syllabus. So students cannot just rely only on the notes received in M6,” he explained.

Studying too late is often the biggest mistake many students make before sitting for the examinations.

“Especially for M3, which requires constant effort,” said Mr. Lai. *He suggested students should review the lecture materials within 24 hours of each lecture—what he calls as the “Golden 24 Hours”.*

“Else, they will forget what they have learned in the class, even though they have already written down some notes. If students respect the Golden 24 Hours rule, their study will be very efficient,” said Mr. Lai.

What happens if you are too busy with your daily work? “The review process does not need to be done on a study desk. You can review your notes while taking MTR, lunch or even breakfast. Don’t create excuses for yourself,” said Mr. Lai.

For Mr. Leung, he constantly pointed out that M6 is different. “In fact, M6 is not about passing the exam. You are expected to pick up some practical financial planning skills and learn the differences between textbook theories and practical experience,” he added.

Studying too late is often the biggest mistake many students make before sitting for the examinations.

臨急抱佛腳是另一個同學常犯的錯誤。

雖然許多人覺得CFP資格認證考試並不容易，但是只要熟悉箇中竅門，明瞭基礎課程中各項知識及實務資料，考生就能夠順利過關。

CFP資格認證考試非常嚴謹，所有CFP持證人都擁有切合最新需要的財務策劃知識，在全球23個國家和地區的財務策劃業界廣受承認。

怎樣才能在課程考試中順利過關？這當然是同學最關心的課題。以下將為同學一一解答。

根據單元一的導師黎貫榮所言，良好的學習計劃是不可或缺的。他說：「同學需要熟習考試結構，在報名修讀課程之前，他們就必須作好準備。」

至於單元六的導師梁彥穎則認為同學必須特別留意最後一個單元——單元六。他指出：

*「在準備單元六的考試時，同時必須特別留意，並多加準備，原因是該單元的考試會包括所有單元的內容。」*

那麼準備考試要採取什麼步驟？黎貫榮認為多做練習是箇中關鍵。「同學多做練習，合格機會必定會提升。」他續稱，模擬考試課程及練習也是非常重要的。

在準備單元六的考試時，梁彥穎認為同學應該儘早準備複習之前五個單元的內容。原因

何在？梁解釋說：「單元六的考試和其他單元的考試的主要分別在於前者會包括整個考試綱要。同學只是複習單元六的內容，是不可能過關的。」

臨急抱佛腳是另一個同學常犯的錯誤。

黎貫榮說：「特別對單元三而言，同學必須持之以恆地溫習。」他建議同學最好在每堂課之後的廿四小時內複習，才能鞏固所學，他稱之為「黃金廿四小時」。

他強調：「如果未能夠這樣做，他們就很容易忘記所學，即使有記下筆記，也沒有什麼作用。但是，如果同學能夠在黃金廿四小時內複習，就能夠事半功倍。」

如果同學平日的工作實在非常繁忙，不能抽出時間溫習，應該怎麼辦？黎貫榮回答說：「溫習並不一定要在書桌上。在上下班乘搭地鐵、早午餐時也可以抽時間複習筆記。說沒有時間有時不過是藉口罷了！」

至於梁彥穎導師，他反覆強調單元六的不同之處：「事實上，單元六不單需要同學熟悉課程內容，他們亦要能夠掌握某些實際的財務策劃技巧，並了解教科書理論及實務之間的分別。」

# View from the ground

## 傑出成績考生心得

How does it feel to go through the IFPHK CFP Certification Examination and what are the things that you need to look out for? IFPHK asked four top scorers:

**Eliza Pun** (Top Scorer – Paper II & IV, Dec 2007)

**Daniel Wong** (Top Scorer – Paper III, Dec 2007)  
**YK Yau** (Top Scorer – Paper I & II Dec 2007)

**Sandy Yuet** (Top Scorer – Paper II, Dec 2006 & Paper III, Dec 2007)

### IFPHK: Tell us how you studied?

**YK Yau:** A firm foundation is crucial to success. During the final revision, *I devoted most of my time to the study of M1 – Foundation of Financial Planning, paying particular attention to the IFPHK's Code of Ethics and Professional Responsibility.*

**Daniel Wong:** Having gone through the syllabus of the CFP Certification Examination, I tried to classify them by the level of difficulties, allocating more time for those topics that I have never touched on. *I then designed a three-month study plan for the CFP Certification Examination.*

**Sandy Yuet:** I was attentive in the lectures and made special effort to *understand those topics that were not familiar to me by using all available resources and seeking answers and advice from the lecturers, colleagues and friends.* The best way to consolidate all this knowledge is to use it in your daily work—and that is what I did.

**Eliza Pun:** I tried to smooth out the study schedule evenly over 1 to 2 months instead of compressing all revisions in the week before the examinations. *I always put some hand-outs in my briefcase and read them during commuting time or while waiting.* It kills time and reinforces my memory.

continue...

## 8 tips to scoring on MCQs

Multiple Choice Questions (MCQs) can be tough. Here are some tips in scoring on MCQs.

- MCQs often focus on details. Since remembering details can be difficult, it is important to start preparing your revision early.
- Don't just rely on the knowledge you already have through your professional work as these may not be technically correct.
- Pay attention to terms, concepts and key definitions that are found in the textbooks and reference materials. These can help you distinguish seemingly similar answers.
- Absorb your materials, not simply memorize them. If possible, discuss some of the issues with other experienced CFP professionals or instructors to understand them better.
- Manage your time at the examinations. Make sure your answers are correct first time around and revisit those you are unsure about later. Erasing incorrect answers can waste valuable time.
- Read both the question and all the choices carefully. Many often make the mistake of only partially reading the question or assuming an answer without understanding the other choices.
- Combat carelessness by re-reading the question before answering, and checking answers before submitting your Answer Sheet.
- Don't cram, or study a lot of new materials within a short period of time. Education psychologists often suggest a series of study periods between rest intervals.



Daniel Wong 黃偉雄



YK Yau 丘耀強



加香港財務策劃師學會CFP資格認證考試的感受如何？考試要注意什麼地方？以下四位在考試中名列前茅的考生與我們分享成功的心得：

**黃偉雄** (2007年12月份考試卷三的傑出成績考生)

**潘惠梅** (2007年12月考試卷二及卷四的傑出成績考生)

**乙增敏** (2006年12月考試卷二及2007年12月考試卷三的傑出成績考生)

**丘耀強** (2007年12月份考試卷一及卷二的傑出成績考生)

### IFPHK: 可否與同學分享一下你們的溫習方法？

**丘耀強:** 我覺得穩固的基礎是非常重要的。所以在試前最後溫習期間, *我會用較多的時間溫習單元一財務策劃概論, 特別是熟讀我們學會的《專業操守及責任》守則。*

**黃偉雄:** 我會將CFP考試綱要中各個課題根據困難程度分門別類, 對自己不太熟悉的內容我會花多些時間溫習。為了應付CFP資格認證考試, *我會制訂一個為期三個月的溫習時間表。*

**乙增敏:** 在課堂上我會細心聽講, 對於自己不熟悉的課題, *我會善用各種途徑和資源, 向講師、同事和同學求教。*我覺得鞏固知識的最好方法是在工作中活學活用。

**潘惠梅:** 我會將溫習時間平均分配在考試前的一、兩個月, 而不會臨急抱佛腳。我通常都會將幾份筆記放進公事包裡, *一有空閒時間例如等人、乘車時便會拿出來閱讀。*這不單能夠善用時間, 而且可以加深我對各個課題的記憶。

待續...

**IFPHK: Do you have any study tips?**

**Daniel Wong:** It might not be possible to have a thorough understanding of all the topics. *But make sure that you can grasp the basic concepts of the six steps of financial planning.* Sometimes, these basic concepts could lead you to the right answers.

**YK Yau:** Most of the candidates may think that the principles and rules relating to the ethics are quite difficult to remember. However, *memorization is not the key to success, instead applying the highest level of integrity wholeheartedly at work will guide one through all the ethical issues.*

**Eliza Pun:** *The mock examinations organized by the Approved Education Provider are definitely useful.* They polish your knowledge, question reading speed, and make you aware of some important areas or points that you may have forgotten.

**IFPHK: What must students keep in mind when taking the examinations?**

**Daniel Wong:** *Don't spend too much time on those questions that you do not have any idea.* Remember that you have to answer a lot of questions within two hours.

**Sandy Yuet:** *Again, time management is important.* My personal approach is to spend time to try to really understand each question and attempt it, rather than skipping it and save it for later. On questions that require calculations, I always did it twice with my calculator to confirm the answer.

**Eliza Pun:** *Remain in high spirits.* Some people got frustrated after the first 30 minutes of the exam as they found some of the questions a bit difficult.



Eliza Pun 潘惠梅



Sandy Yuet 乙增敏

**IFPHK: 你們有什麼學習心得？**

**黃偉雄:** 要深入溫習所有課題，有時是不切實際的。但是，我們必須能夠確切理解財務策劃六個步驟等基本概念。有時，是否能夠選擇正確的答案，取決於我們對基本概念的掌握。

**丘耀強:** 許多考生可能覺得有關專業操守的原則和規例很難掌握。但是，*死記並不是最好的方法。相反，在日常工作切實地將專業操守及責任付諸實行，方能夠加深我們對專業操守各個課題的理解。*

**潘惠梅:** *認可院校所舉辦的模擬考試非常有用。* 同學不單可以測試一下自己閱讀問題的速度、對內容是否熟悉、以及是否有忽略了一些重要的內容或課題。

**IFPHK: 同學在應考時有什麼必須注意的事情？**

**黃偉雄:** *不要花太多時間在自己茫無頭緒的問題上面。* 請緊記，你在短短的兩個小時裡必須回答許多的問題。

**乙增敏:** *時間管理非常重要。* 我會嘗試詳細理解並回答每條問題，而不是將沒把握的問題擱去最後才回答。對於需要計算的題目，我會用計算機覆算一次，確保答案正確無誤。

**潘惠梅:** *保持戰鬥雄心！* 許多考生在開考半小時後就顯得垂頭喪氣，原因是他們發現某些題目頗為困難。

## 準備應付多項選擇題的八個提示

多項選擇題有時甚具挑戰性。以下是一些應付多項選擇題的提示。

1. 多項選擇題針對細節。由於要記著所有細節相當困難，所以同學務必及早溫習。
2. 不要依賴從日常工作中已經具備的實務知識，因為這些知識可能並不準確。
3. 特別留意教科書及參考資料中的專有名詞、概念及重要定義。它們將有助你剔除似是而非的答案。
4. 不要死記硬背，而應該融會貫通。盡可能與導師或其他富經驗的CFP專業人士討論某些相關的課題。
5. 在考試時應該留意時間分配。確保第一次回答的問題都能夠正確無誤，並在覆題時重新處理那些你不太確定的問題。擦去做錯的問題會浪費不少寶貴時間。
6. 務必細心閱讀問題及所有選項。許多時候考生只是閱讀部份問題，或者在未看清其他選項時就輕率以為所選的就是正確答案。
7. 為了避免不小心犯錯，在回答前必須再次細閱問題，並在繳交答題紙前核實是否已剔選正確答案。
8. 不要臨急抱佛腳，嘗試在短時間內活剝生吞大量新資料。根據教育心理學家的研究，一連串的學習時間之間必須配合適當休息。

# Next step with Associate Graduate membership

## 附屬會員 (已通過CFP資格認證考試)：向成為CFP認可財務策劃師邁進一步

Experience is usually the next challenge for many new aspiring financial professionals who have met the Education and Examination requirements.

So what about those who have completed both “E” requirements, but have not yet accumulated enough years of experience to attain the CFP certification?

The IFPHK Associate Graduate membership is designed for this group of professionals in mind. It provides key career-enhancing benefits that CFP professionals enjoy, while building up their years of experience. The Associate Graduate membership category also provides an important destination for those looking to meet the new rules.

According to these rules, candidates will risk having their hard-earned pass results from the CFP Certification Examination invalidated if they do not attain a CFP certification or apply for the Associate Graduate membership within six months. This membership allows professionals with little experience to make their results count while maximizing the various opportunities of being part of IFPHK, while accumulating their experience.

To become an Associate Graduate member, you need to have passed all the papers of the CFP Certification Examination. Current members, except Associate (Joint) members, need not renew their current membership once they apply for this category.

### So what are your benefits as an Associate Graduate?

There are many. It not only provides you exclusive access to the IFPHK members’ area, the unique electronic portal for financial planning practitioners, but also allows you to receive *Advisors Today*, a bi-monthly and bi-lingual IFPHK publication for financial planning professionals, the

quarterly global newsletter *Financial Planning Connections* that discusses the latest developments in financial planning, and the bi-monthly member newsletter *IFPHK Link* that keeps you informed on the latest updates from the industry and the Institute. Associate Graduate members can also gain access to key results of industry-related surveys and practice tools from the Institute.

### To become an Associate Graduate member, you need to have passed all the papers of the CFP Certification Examination.

要成為附屬會員 (已通過CFP資格認證考試)，考生必須在所有CFP資格認證考試的試卷取得合格成績。

Associate members still follow strict requirements that apply to Ordinary members, i.e. members who have successfully attained the CFP certification. This includes the requirement for all Associate Graduate members to fulfill 15 Continuing Education credits annually.

對已完成「教育」及「考試」要求的考生而言，要晉身成為財務策劃師，獲取相關的專業經驗，往往就是他們下一項挑戰。

考生如果已通過CFP「教育」及「考試」兩項要求，但尚未累積足夠相關工作經驗申請成為CFP認可財務策劃師，他們可以申請成為哪種會員呢？

香港財務策劃師學會的附屬會員 (已通過CFP資格認證考試) 會籍就是專為這類人士而設。他們可以享有CFP持證人的一系列福利，並逐步累積財務策劃的專業經驗。

但是這類附屬會員必須遵從一些新的規則。

根據這些新規則，若考生於六個月的指定限期內尚未申請成為CFP認可財務策劃師，其考試合格成績將於指定限期完結時失效。通過此附屬會籍，財務策劃專業人士在尚未累積足夠相關工作經驗之前，亦可以擁有香港財務策劃師學會的會籍，享用各種適用的福利。

要成為附屬會員 (已通過CFP資格認證考試)，考生必須在所有CFP資格認證考試的試卷取得合格成績。現有會員，除了附屬會員 (聯合) 以外，在申請此類會籍之後無須就著其現有會籍續期。

### 附屬會籍有什麼好處？

附屬會員享有多項好處。首先，你可以進入為財務策劃專業人士而設的網上平台——互聯網會員專區，此外，你也會收到學會每兩月出版的雙語期刊 *Advisors Today*。至於學會的每季會訊「環球財務策劃通訊」，則會為你帶來有關財務策劃最新發展的各項資訊。當然，你也會收到雙月學會會訊 *IFPHK Link*，讓你得悉業界及學會的第一手消息。另外，附屬會員 (已通過CFP資格認證考試) 亦會收到IFPHK有關行業之調查報告以及業務工具。

值得一提，會員可以參加由香港財務策劃師學會舉辦之持續進修活動，提升專業知識；並獲邀出席聯誼活動，擴闊社交圈子。此外，會員可享用學會辦事處之上網服務，並於指定書店享有購書折扣。

最重要的是，附屬會員可於名片印上「附屬會員」名銜，提升自己於財務策劃行業的地位。

雖然在名稱上有所不同，但是附屬會員 (已通過CFP資格認證考試) 與成功獲得學會所頒授的CFP資格認證之普通會員同樣需要符合嚴格的要求，當中包括附屬會員 (已通過CFP資格認證考試) 每年亦需最少完成十五小時的持續進修活動。

## 3 most asked

### 三條常見問題

Here are three questions that students most frequently ask, regarding the examination:

#### **1. What are the procedures for withdrawing from the CFP Certification Examination that I have enrolled for, due to some reasons?**

If you want to withdraw your application for the coming CFP Certification Examination, you can send us a written request with your full name, HKID/passport no., name of exam paper selected and your signature.

Upon receipt of your written request, we will stop processing your examination application and discontinue sending any examination documents afterwards. Please note that no refund of any examination fee will be made for withdrawing your application.

#### **2. When will the examination results be made available?**

Examination results are normally available within two months after the examination date. The result notification letter will be sent to candidates by mail. You can also check the results on IFPHK website once the examination results have been officially announced.

#### **3. Is there any expiry date for the CFP Certification Examination results?**

For certification purposes, you must pass all four papers within a 5-year period and upon completion of all 4 papers of CFP Certification Examination, you must then apply for CFP certification or Associate (Graduate) Membership of IFPHK within 6 months from the last examination date. Otherwise, all your PASS results of CFP Certification Examination will be expired.

Please refer to IFPHK's website at [www.ifphk.org](http://www.ifphk.org) for more details.

以下是三條同學最常發問關於資格認證考試的問題：

#### **1. 如果因為某些原因，我希望取消CFP認證考試的申請，有關的程序為何？**

如果你希望取消CFP資格認證考試的申請，請郵寄書面申請往學會辦事處，並附上你的全名、香港身份證/護照號碼、有關的試卷名稱以及你的簽名。

在收到你的書面申請之後，我們會停止處理你的考試申請，並不再向你寄發任何與考試有關的文件。請注意所繳交的考試費用概不獲退回。

#### **2. 我何時會得知考試成績？**

考試成績一般在考試後兩個月內發放。成績通知單將以郵寄方式寄給各考生。考生亦可在成績正式公佈後登入學會網站查看。

#### **3. CFP資格認證考試的成績會失效嗎？**

要符合CFP資格認證的要求，考生必須在五年內通過四張試卷並取得合格成績及於最後通過的試卷之考試日期起計六個月內申請CFP資格認證或本會之附屬會員(已通過CFP資格認證考試)會籍，否則其考試合格成績將於指定限期完結時失效。

有關詳情，請瀏覽本會網址[www.ifphk.org](http://www.ifphk.org)。

## Announcements

### 重要宣佈

#### **Download Handbook**

All examination candidates are reminded to go through the CFP Certification Examination Handbook & Helpful Tips. This is available for download at the "Download Area" of IFPHK website.

#### **Mobile phones NOT allowed for Examination**

All examination candidates are strongly advised to note the allowable items for the examination, as listed in the Appendix 4 of the Handbook. Please be reminded that mobile phones will not be allowed to be brought in for examinations. This new policy was made effective since December 2007 examination.

#### **June 2008 CFP Certification Examination**

Please note the following key dates for those taking part in the June 2008 examinations

**13 June 2008:** Admission Package will be sent out to approved candidates

**14 June 2008:** Examination Information Session will be held

**28 & 29 Jun 2008:** CFP Certification Examination

#### **CFP考試手冊**

CFP有關報考手續、考試政策以及其他CFP資格認證考試的詳細資料，請參閱《CFP<sup>CM</sup>資格認證考試手冊》及《考試提示》。同學可在香港財務策劃師學會網站上資源中心的「下載專區」取得這些文件。

#### **嚴禁攜帶手提電話進入試場**

所有考生必須注意只准攜帶《考試手冊》附錄4《許可物品》列表中所列明的物品進入試場。考生不可攜帶手提電話進入試場。這項新規則自2007年12月考試起生效。

#### **2008年6月CFP資格認證考試**

以下是2008年6月CFP資格認證考試的一些重要日子：

2008年6月13日：本學將會向符合資格的考生寄發准考證及其他資料

2008年6月14日：備試講座

2008年6月28及29日：CFP資格認證考試