

### \* 理財規劃流程六步驟：

1. FPSB: Establish and define the client-planner relationship.  
FPAT: 建立與確認個人與認證理財規劃顧問雙方的信任關係。
2. FPSB: Gather client data, including goals.  
FPAT: 收集個人資料並協助擬定個人人生目標與期望。
3. FPSB: Analyze and evaluate your financial status.  
FPAT: 客觀的分析與評估個人的資料以確定其整體財務情況。
4. FPSB: Develop and present financial planning recommendations and/or alternatives.  
FPAT: 共同制定並了解整體的理財計劃。
5. FPSB: Implement the financial planning recommendations.  
FPAT: 實行共同擬定的理財計劃。
6. FPSB: Monitor the financial planning recommendations.  
FPAT: 檢視與監控理財計劃執行的進度。

比較資料來源:

FPSB: <http://www.fpsb.org/learnaboutfinancialplanning/financialplanningprocess.html>

FPAT: [http://www.fpat.org.tw/2\\_know\\_cfp/cfp\\_vaule.htm](http://www.fpat.org.tw/2_know_cfp/cfp_vaule.htm)

### \* 如何選擇認證理財規劃顧問十問：

#### 1. FPSB: What experience do you have?

Find out how long the financial planner has been in practice and the number and types of companies with which he or she has been associated. Ask the planner to briefly describe his or her work experience and how it relates to his or her current practice. Choose a financial planner who has sufficient experience counseling individuals on their financial needs.

**FPAT:** 請問閣下提供理財規劃顧問服務的經驗有多少？曾經服務過幾家金融機構？

工作經驗與工作穩定是優秀理財規劃顧問的條件之一，三年的相關經驗是建議的最低標準。

#### 2. FPSB: What are your qualifications?

Many different types of financial practitioners use the term ‘financial planner.’ Ask the financial planner what qualifies him or her to offer financial planning advice and whether he or she is a CERTIFIED FINANCIAL PLANNER professional. Look for a financial planner who has proven experience in topics such as insurance, tax planning, investments, estate planning or retirement

planning. Determine what steps the financial planner takes to stay current with changes and developments in the financial planning field. If the planner holds a financial planning designation or certification, check on his or her background with the organization that awarded the credential.

**FPAT: 請問閣下在金融理財領域具備那些認證資格？**

理財規劃顧問一詞目前在國內已經不幸遭到濫用，投資人很難正確判斷誰的專業水平與職業道德值得信賴。具備保險規劃、租稅規劃、投資理財規劃、遺產及退休規劃等不同領域金融證照對投資人多少都有幫助。但是否具備跨領域的整合服務、是否與時俱進持續進修及是否接受專業職業道德與紀律規範更重要。環顧國內，目前唯一能嚴謹鑑別理財規劃顧問專業與職業道德是否達到國際水準的CFP<sup>®</sup>認證理財規劃顧問制度，就是投資人保護自己的重要參考指標。

**3. FPSB: What services do you offer?**

The services a financial planner offers depend on a number of factors including credentials, licenses and areas of expertise. Generally, financial planners cannot sell insurance or securities products such as mutual funds or stocks without the proper licenses, or give investment advice unless registered with appropriate regulatory authorities. Some planners offer personal financial planning advice on a range of topics but do not sell financial products. Others may provide advice only in specific areas such as estate planning or on tax matters.

**FPAT: 請問閣下能提供那些理財規劃顧問服務？**

理財規劃顧問的資歷、取得那些證照及專攻的領域通常會影響到理財規劃顧問服務的範圍及內容。目前金控架構下的業務人員已經能夠提供投資人不同領域的金融商品，但是能提供產品與能提供適合投資人理財需要的規劃顧問服務是兩碼子事，不能等同視之。更何況有些理財規劃顧問僅專攻一項領域，而不提供全面完整的規劃顧問服務。

**4. FPSB: What is your approach to financial planning?**

Ask the financial planner about the type of clients and financial situations he or she typically likes to work with. Some planners prefer to develop one plan by bringing together all of your financial goals. Others provide advice on specific areas, as needed. Make sure the financial planner's viewpoint on investing is not too cautious or overly aggressive for you. Some planners require you to have a certain net worth before offering services. Find out if the financial planner will carry out the financial recommendations developed for you or refer you to others who will do so.

**FPAT: 請問閣下對開發理財規劃顧問服務這項業務的策略為何？**

投資人有必要釐清理財規劃顧問心中理想的客戶類型為何？自己是否為對方的目標客戶？投資人要弄明白顧問提供的規劃建議會不會過度保守或是過度冒進，以及顧問是否會協助自己執行理財規劃建議書中的投資，還是轉介紹其他人來服務？

## **5. FPSB: Will you be the only person working with me?**

The financial planner may work with you himself or herself or have others in the office assist in the process. You may want to meet everyone who will be working with you. If the planner works with professionals outside his or her own practice (such as attorneys, insurance agents or accountants) to develop or carry out financial planning recommendations, get a list of their names to check on their backgrounds.

### **FPAT: 請問除了閣下以外是否還有其他的人提供服務？**

理財規劃顧問的後續服務有可能自己包，也有可能由其他同事協助。認識所有參與自己理財規劃的專家，對投資人來說是很重要的事。如果理財規劃顧問有一部份的服務是和其他機構專業人士合作，投資人就更有必要事先清楚認識其他專家的背景。規劃是成功理財的前提，信賴則是妥善規劃的必要條件。因此理財規劃顧問為了協助客戶建立對自己的信賴，就應該面對並接受客戶嚴格的檢驗。

## **6. FPSB: How will I pay for your services?**

As part of your financial planning agreement, the financial planner should clearly tell you in writing how he or she will be paid for the services to be provided. Planners can be paid in several ways:

- A salary paid by the company for which the financial planner works. The planner's employer receives payment from you or others, either in fees or commissions, to pay the planner's salary.
- Fees based on an hourly rate, a flat rate, or on a percentage of your assets and/or income.
- Commissions paid by a third party from the products sold to you to carry out the financial planning recommendations. Commissions are usually a percentage of the amount you invest in a product.
- A combination of fees and commissions whereby fees are charged for the amount of work done to develop financial planning recommendations and commissions are received from any products sold. In addition, some financial planners may offset some portion of the fees you pay if they receive commissions for carrying out their recommendations.

### **FPAT: 請問閣下為我提供服務的報酬來源有那些？**

金融機構不是慈善事業，其業務人員更不是義工。金融機構收入多、業務人員收入多，客戶就付的多，客戶付多了理財目的就難實現，其間的利益衝突至為明顯。目前金融機構支付員工薪資、獎金及花紅全都來自客戶所付手續費、管理費及顧問費等各種費用，金融業務人員收入則不外乎是底薪、獎金及退佣。獎金越高、退佣越高的顧問就越不可能為客戶的利益著想。因此投資人絕對有權問清楚對方到底收入來源是那些，並要求對方以書面表達清楚以保障自己的權益。

## **7. FPSB: How much do you typically charge?**

While the amount you pay the financial planner will depend on your particular needs, the planner's level of experience and your geographic location, the financial planner should be able to provide you with an estimate of possible costs based on the work to be performed. Such costs should include the planner's hourly rates or flat fees or the percentage he or she would receive as commission on products you may purchase as part of the financial planning recommendations.

### **FPAT: 請問閣下我總共該付多少費用以便接受理財規劃顧問服務？**

理財規劃顧問有義務根據客戶理財需求，事先告知客戶要收取的費用有那些。這些收費方式至少有；論時計算、按投資金額百分比計算、固定費用或是購買投資商品所衍生出來的各種費用。

## **8. FPSB: Could anyone besides me benefit from your recommendation?**

Some business relationships or partnerships that a financial planner has could affect his or her professional judgment while working with you, inhibiting the planner from acting in your best interest. Ask the financial planner to provide you with a description of his or her conflicts of interest in writing. For example, financial planners who sell insurance policies, securities or mutual funds have a business relationship with the companies that provide these financial products. The planner may also have relationships or partnerships that should be disclosed to you, such as business he or she receives for referring you to an insurance agent, accountant or attorney for implementation of the financial planning recommendations.

### **FPAT: 請問除了我以外，還有誰會因為閣下提供理財規劃顧問服務給我而得到好處？**

國內許多金融機構都有策略性合作夥伴，使得旗下業務人員為客戶提供服務時不能純粹從客戶的利益點出發。最常見的就是金融機構與特定證券、基金及保險公司有代銷關係，結果導致業務人員為了退佣就拼命賣這些公司的產品卻不顧是否適合客戶需要。投資人如果想要保護自己的權益最好是問清楚他們之間的關係並要求自己的顧問用書面解釋清楚。

## **9. FPSB: Have you ever been publicly disciplined for any unlawful or unethical actions in your professional career?**

Several government and professional regulatory organizations keep records on the disciplinary history of financial planners and other financial advisers. Ask what organizations the planner is regulated by and contact these groups to conduct a background check. Also ask the financial planner to provide you with any government-required disclosure documents.

**FPAT: 請問閣下有沒有違反相關金融法規？**

這一點目前在國內還是曲高和寡不見得適用，但是隨著消費者保護意識抬頭以及認證理財規劃顧問 CFP® 制度嚴格執行職業道德與紀律，相信不久的將來投資人將會很容易取得受懲處金融從業人員及理財規劃顧問的資訊。

**10. FPSB: Can I have it in writing?**

Ask the financial planner to provide you with a written agreement that details the services that he or she will provide. Keep this document in your files for future reference.

**FPAT: 請問閣下可否將我問的問題答案，以書面方式提供給我參考？**

理財規劃顧問該提供給客戶的書面資料是從理財規劃建議書開始，如果建議書內容不及解答客戶所提的上述疑問，理財規劃顧問責無旁貸的應該進一步提供，因為不如此如何取得投資人的信賴？

參考網站:

FPSB: <http://www.fpsb.org/joinfpsb/251.html>

FPAT: [http://www.fpat.org.tw/C\\_download/FILE/CFP\\_10問.pdf](http://www.fpat.org.tw/C_download/FILE/CFP_10問.pdf)