

## **Module 1:**

SUBJECT 課程主題	:	<b>FOUNDATION OF FINANCIAL PLANNING 基礎理財規劃</b>
LEVEL 課程等級	:	Undergraduate Year 1 or Year 2 大一或大二程度
CREDITS 學分抵免	:	3
MODE OF STUDY 研習模式:		Lectures, Seminars & Case Studies 40 hours 上課教學、研討會及個案討論 40 小時
PRE-REQUISITES 必備資格:		None 無
ASSESSMENT 成績評核	:	Component Weighting Coursework 50% Examination 50% 成績權重：課堂作業佔 50%，測驗佔：50% Minimum Pass Grade 60 分 成績通過最低標準 60 分

### **ROLE AND PURPOSE 角色與目的**

This subject explores all major personal financial planning issues that individual and families encounter. It presents a model of effective money management. All of the latest financial planning tools and techniques are included.

本課程探討理財規劃概念，闡釋理財規劃的流程，同時介紹最新的理財工具及其應用。

### **OBJECTIVES 目標**

This course is designed to prepare individuals who intend to be a financial planner. Topics including the major steps of financial planning process and all the job knowledge requirement of will be covered.

本課程係為培育理財規劃顧問而規劃，課程內容含括完整之理財規劃流程，以及成為理財規劃顧問所應具備之知識。

In particular, the student should learn to :

- 1) Conduct individual financial planning;
- 2) Evaluate financial goals for individuals;
- 3) Identify discrepancies between financial resources and needs;
- 4) Recommend appropriate financial actions to meet the needs; and
- 5) Monitor an integrated financial plan.

研習本課程，學員可以學習下列知能：

- 1)從事個人理財規劃；
- 2)評量理財規劃的目標；

- 3)分析評估客戶的財務狀況與需求
- 4)擬定合宜之理財規劃方案；
- 5)控管理財規劃案。

## INDICATIVE CONTENT 課程綱要

### 基礎理財規劃(Foundations of financial planning) – 40 小時 (40 hours)

代號 code	課程 course	講授大綱 outline	時數 hours
	1. 理財規劃流程 (financial planning process)  4 小時(4 hours)	A. 理財規劃的目的、利益與環境 (purpose、rewards and the financial planning environment) B. 理財規劃的步驟 (steps) 1) 建立客戶與認證理財規劃顧問的關係 (establishing client-planner relationships) 2) 蒐集客戶資料，決定理財目標與期望 (gathering client data and determining goals & expectations) 3) 分析評估客戶一般財務狀況與特殊需求 (evaluating general financial status and special needs) 4) 擬定理財規劃書，對客戶做簡報 (developing and presenting the financial plan) 5) 幫客戶執行理財規劃書中的方案 (implementing the financial plan) 6) 控管理財規劃案執行進度與定期檢討修正 (monitoring the financial plan) C.職業道德 (Code of Ethics)	4
	2. 個人財務報表 與預算編製 (personal financial statements & budgeting)  6 小時(6 hours)	A. 衡量客戶財務狀況(measuring financial standing) 1) 資產負債表 (the balance sheet) 2) 收支損益表 (the income and expenditures statement) B. 協助客戶設定理財目標 (defining financial goals) C. 訂定客戶現金預算 (setting up a cash budget) D. 所得稅規劃 (determining taxes & tax planning )	6
	3. 存款與流動性 資產之管理 (managing savings and other liquid assets)  4 小時(4 hours)	A. 現金管理之重要 (the role of cash management in personal financial planning) B. 常見之流動性資產管理工具 (popular cash management tools) C. 儲蓄計畫 (savings program)	4

4. 住屋及重大支出之規劃 (making housing and other major acquisitions)  4 小時 (4 hours)	A. 購買或租賃需求 (buying or leasing) B. 購屋或換屋規劃 (home purchase planning) C. 房屋貸款之種類及安排 (home loans arrangement) D. 其他大額支出規劃 (other big-ticket items)	4
5. 信用之管理 (managing credit)  4 小時 (4 hours)	A. 信用之基本概念與借貸 (basic concepts of credit and obtaining credit through borrowing) B. 信用卡與信用額度 (credits and lines of credit) C. 各種消費性貸款工具 (using consumer loans) D. 貸款類型與信用的管理 (loan features and managing the credit)	4
6. 保險需求之管理 (managing insurance needs)  6 小時 (6 hours)	A. 保險概念與需求分析 (basic insurance concepts and needs analysis) B. 人壽保險 (life insurance polices) C. 醫療保險 (health care insurance polices) D. 產物保險 (property insurance polices)	6
7. 投資之管理 (managing investment)  6 小時 (6 hours)	A. 股票與債券投資 (investing in stocks and bonds) B. 有價證券市場概論 (securities markets) C. 基金、不動產及其他投資工具 (buying mutual funds, real estates, and other investments ) D. 現值與終值 (present value and future value) E. 普通年金與到期年金 (ordinary annuity-annuity due)	6
8. 退休及財產移轉規劃 (retirement and estate planning)  6 小時 (6 hours)	A. 退休規劃 (retirement planning) B. 退休金和退休辦法 (pension plans and retirement programs) C. 財產移轉規劃 (estate planning) D. 遺囑 (wills) E. 信託 (trusts) F. 遺產、贈與稅規劃 (estate and gift tax planning)	6

#### REFERENCE BOOKS 參考書目

1. Lawrence J. Gitman, Michael D. Joehnk, Personal Financial Planning with Financial Planning Software and Worksheets, 2001 9<sup>th</sup> Edition South-Western College Pub.
2. Ernst & Young LLP, Ernst & Young's Personal Financial Planning Guide, Special Tax Edition, 2001 1<sup>st</sup> Edition Wiley.
3. G.Victor Hallman, Jerry S.Rosenbloom, Personal Financial Planning, 2003 7<sup>th</sup> Edition McGraw-Hill.
4. Jeffrey B. Mershon, Fundamentals of Personal Financial Planning, Kaplan, 2003.

## **Module 2:**

SUBJECT 課程主題	:	<b>RISK MANAGEMENT AND INSURANCE PLANNING 風險管理與保險規劃</b>
LEVEL 課程等級	:	Undergraduate Year 1 or Year 2 大一或大二程度
CREDITS 學分抵免	:	3
MODE OF STUDY 研習模式:		Lectures, Seminars & Case Studies 40 hours 上課教學、研討會及個案討論 40 小時
PRE-REQUISITES 必備資格:		None 無
ASSESSMENT 成績評核	:	Component Weighting Coursework 50% Examination 50% 成績權重：課堂作業佔 50%，測驗佔：50% Minimum Pass Grade 60 分 成績通過最低標準 60 分

### **ROLE AND PURPOSE 角色與目的**

This course provides a rich introduction to the study of risk management and insurance. It allows students to extend their insurance general knowledge to a specific in-depth knowledge of life insurance. Students know the trend of insurance industry and insurance products in the course.

本課程介紹風險管理與保險的理論及其應用，使學員具有各類保險，尤其是人壽保險，的相關知識，並瞭解保險之最新趨勢。

### **OBJECTIVES 目標**

After students have completed this chapter, they should be able to:

本課程欲達到的目標是讓學員有能力：

- 1) Identify life, health, disability, property and liability risk exposures.  
確認人身、健康、失能及財產、責任風險。
- 2) Understand the nature and application of different types of insurance.  
認識各種保險之特性及其應用。
- 3) Learn how to determine insurance needs, evaluate various insurance plans, and evaluate contract selection criteria.  
分析客戶之保險需求、評估保單規劃及保險契約。

## INDICATIVE CONTENT 課程綱要

風險管理與保險規劃(Risk management and insurance planning) – 40 小時 (40 hours)

代號 code	課程名稱 course	講授大綱 outlines	時數 hours
	11. 保險之原理 (the principle of insurance)  3 小時(3 hours)	A. 定義及應用(definitions and application) 1) 風險(risk) 2) 危險事故(peril) 3) 危險因素(hazard) 4) 大數法則(law of large numbers) 5) 逆選擇(adverse selection) B. 風險之處理(response to risk) 1) 保留(retain) 2) 移轉(transfer) 3) 抑制(control) 4) 降低(reduce) 5) 避免(avoid) C. 死亡率 vs. 罹病率(mortality vs. morbidity)	3
	12. 風險之評估與分析 (analysis and evaluation of risk exposures)  3 小時(3 hours)	A. 個人風險(personal) 1) 死亡(death) 2) 失能(disability) 3) 疾病(poor health) 4) 失業(unemployment) B. 財產風險(property) 1) 不動產(real) 2) 個人(personal) 3) 汽車(auto) C. 過失責任風險(liability) 1) 疏忽行為(negligence) 2) 誹謗(libel) 3) 污衊(slander) 4) 業務過失(malpractice) D. 企業相關風險(business-related risks)	3
	13. 保險之法律層面 (legal aspects of insurance)  3 小時(3 hours)	A. 損失補償原則(indemnity) B. 可保性風險(insurable interest) C. 保險契約之基本原則(contract requirement) D. 保險契約之共同屬性(contract Characteristics) E. 保險法規 ( Insurance Regulations )	3
	14. 財產保險及意外保險 (property and casualty insurance)  2 小時(2 hours)	A. 不動產(real property) B. 汽車(automobile and recreational vehicles) C. 企業(business) D. 商業活動(business activity) E. 個人財產(personal property) F. 附屬保險(umbrella liability)	2

15.責任保險 (liability insurance) 2 小時(2 hours)	A. 職業責任(professional liability) B. 錯誤及懈怠(errors and omissions) C. 董監事責任(directors and officers) D. 產品責任(product liability)	2
16.健康保險 (health insurance) 2 小時(2 hours)	A. 住院及手術保險(hospital-surgical) B. 重大疾病保險(major medical) C. 醫療費用補償保險(traditional indemnity) D. 長期照護保險(long-term care insurance)	2
17.失能保險 (disability income insurance)	A. 失能/工作之定義(occupational definitions and application) 1) 全部失能(total) 2) 部份失能(partial) 3) 剩餘收入(residual) B. 免責期(elimination period) C. 給付期間(benefit period) D. 給付金額之決定(benefit amount)	2
18.人壽保險 (life Insurance) 6 小時(6 hours)	A. 概論(fundamentals) B. 種類(types) C. 人壽保險之數理基礎(the actuarial basis of life insurance) D. 人壽保險契約條款(contractual provisions) E. 紅利分配之選擇(dividend options) F. 不喪失價值選擇權及其他選擇權 (non-forfeiture and other options) G. 保險給付選擇權(settlement options) H. 保單更約(policy replacement) I. 節稅的考量(tax issues and strategies) J. 保單所有權之考量及其策略(policy ownership issues and strategies, including split-dollar)	6
19.投資型保險概論 (investment-oriented insurance products) 6 小時(6 hours)	A. 導論(concepts) B. 商品種類(types) 1) 變額壽險(variable life insurance) 2) 萬能壽險(universal life insurance) 3) 變額萬能壽險 (variable universal life insurance) 4) 變額年金(variable annuity) C. 運用策略(strategies)	6
20.我國全民健保之介紹 (national health insurance of ROC) 2 小時(2 hours)	A. 給付項目(benefit) B. 除外項目(exclusive items) C. 全民健保 V.S. 商業保險(NHI V.S. Private insurance)	2

	21.保險需求分析與保單規劃 (insurance needs analysis and insurance planning) 6 小時(6 hours)	A. 適當保額之訂定(amount required) B. 預算(budget) C. 稅的考量(tax considerations) D. 保險金信託(Life Insurance Trust) E. 保單與保險公司之選擇 (insurance policy selection and insurance company selection)	6
	22.保險之未來發展 (insurance in the future) 3 小時(3 hours)	A. 保險市場之改變(changes in the insurance industry) B. 產品之改變(changes of the products) C. 法規之改變(changes in the legal environment)	3

### REFERENCE BOOKS 參考書目

1. George E. Rejda, Principles Of Risk Management And Insurance, 2002 8<sup>th</sup> Edition, Pearson Addison Wesley.
2. Principles Of Risk Management And Insurance,, CPCU/IIA, CPCU/IIA

### **Module 3:**

SUBJECT 課程主題	:	<b>EMPLOYEE BENEFITS AND RETIREMENT PLANNING</b> 員工福利與退休金規劃
LEVEL 課程等級	:	Undergraduate Year 1 or Year 2 大一或大二程度
CREDITS 學分抵免	:	3
MODE OF STUDY 研習模式:		Lectures, Seminars & Case Studies 40 hours 上課教學、研討會及個案討論 40 小時
PRE-REQUISITES 必備資格:		None 無
ASSESSMENT 成績評核	:	Component Weighting Coursework 50% Examination 50% 成績權重：課堂作業佔 50%，測驗佔：50% Minimum Pass Grade 60 分 成績通過最低標準 60 分

### **ROLE AND PURPOSE 角色與目的**

The course will examine the decisions involved in evaluation retirement plans and employee benefits for employees and individuals in the context of overall financial planning.

本課程介紹退休金計劃及員工福利的基本觀念及應用，使理財規劃顧問能針對客戶之生涯規劃，提供退休金規劃服務。

### **OBJECTIVES 目標**

After students have completed this chapter, they should be able to:

本課程欲達到的目標是讓學員有能力：

- 1) Identify the life, medical and disability plans in employee benefit programs.  
認識各種員工福利計劃。
- 2) Understand different types of retirement plans in Taiwan, HK, US and other countries.  
認識我國與其它國家之各種退休金計劃。
- 3) Know how to analyze retirement needs, evaluate various alternatives.  
分析客戶之退休需求，評估各種可行方案。

## INDICATIVE CONTENT 課程綱要

### 員工福利& 退休金規劃(Employee benefits & retirement planning)

代號 code	課程名稱 course	講授大綱 outlines	時數 hours
	23.員工福利及相關制度 (employee benefit plans) 6 小時(6 hours)	A. 團體人壽保險(group life insurance) B. 團體失能保險(group disability insurance) C. 團體醫療保險(group medical insurance) D. 員工退休金計畫(pension plan for employee) E. 自主性計畫及彈性保費帳戶 (cafeteria plans and flexible spending accounts) F. 員工福利委員會(employee welfare committee) G. 員工儲蓄信託(employee savings trust)	6
	24.職業災害相關法規 (legal aspects of occupational disaster) 8 小時(8hours)	A. 職業災害之定義(definition) B. 雇主責任(employer's liability) C. 勞動基準法職災相關規定(workers' criterion law) D. 勞工保險職災相關規定(labors' insurance) 1)保險對象(eligibility) 2)保險給付(benefit) E. 從職業災害、勞基法及勞工保險規劃員工團體保險(to plan group insurances from the view of occupational disaster、workers' criterion law and labors' insurance)	8
	25.企業保險 (employer/employee insurance arrangements) 3 小時(3 hours)	A. 繼續經營計畫(business continuation (buy/sell) plans) B. 高階主管失能補償計畫(business overhead disability plan) C. 企業主福利計畫(executive/owner benefits) D. 股東互保計畫(split-dollar) E. 重要幹部保險(key employee insurance) F. 股權移轉計畫(transfer of ownership and tax issues)	3
	26. 退休金制度種類與風險(types of retirement plans and risk) 3 小時(3 hours)	A. 確定給付制與確定提撥制(defined benefit plan & defined contribution plan) B. 退休金制度之風險(retirement plans and risk)	3

27. 我國退休金制度 (retirement plans in Taiwan) 8 小時(8 hours)	A. 勞工退休金制度：勞工保險老年給付(含勞保年金制度)、勞基法退休金(勞退舊制)、勞工退休金條例(勞退新制) B. 公務人員退休金制度:公保養老給付、公務人員退休給付 C. 其他制度與政府規劃中之制度：國民年金法	8
28. 其他國家之退休金制度 (retirement plans in the other country) 2 小時(2 hours)	A. 歐美等國之退休金制度介紹：美國、英國、德國、智利 (introduction of retirement plans in US、UK、Germany、Chile) B. 亞太國家之退休金制度介紹:日本、香港、澳洲、新加坡等 (introduction of retirement plans in Japan, HK, Australia and Singapore)	2
29. 退休需求分析 (retirement needs analysis ) 8 小時(8 hours)	A. 退休金規畫之假設(assumptions for retirement planning) 1)通貨膨脹(inflation) 2)退休期間及平均餘命(retirement period and life expectancy) 3)期望退休生活(lifestyle) 4)總收入(total return) B. 財務需求(financial needs) 1)生活費(living costs) 2)贈與計畫(charitable and beneficiary gifting objectives) 3)醫療成本(medical costs) C. 所得來源(income sources) D. 補足現金流量缺口之可行方案(alternatives to compensate for projected cash-flow shortfalls)	8
30.我國及美國員工認股權證 (employee stock options) 2 小時(2 hours)	A. 基本條款(basic provisions) B. 激勵股票選擇權(incentive stock options) C. 美國員工認股權制度之介紹 (introduction of employee stock options in US)	2

## REFERENCE BOOKS 參考書目

1. Retirement Planning for a Business and Business Owner, 1990 Second Edition, The American College.

## **Module 4:**

SUBJECT 課程主題	:	<b>INVESTMENT PLANNING 投資規劃</b>
LEVEL 課程等級	:	Undergraduate Year 2 or Year 3 大二或大三程度
CREDITS 學分抵免	:	3
MODE OF STUDY 研習模式:		Lectures, Seminars & Case Studies 40 hours 上課教學、研討會及個案討論 40 小時
PRE-REQUISITES 必備資格:		None 無
ASSESSMENT 成績評核	:	Component Weighting Coursework 50% Examination 50% 成績權重：課堂作業佔 50%，測驗佔：50% Minimum Pass Grade 60 分 成績通過最低標準 60 分

### **ROLE AND PURPOSE 角色與目的**

This course introduces students to alternative types of investment, the analysis of investment products, Portfolio management and Risk management. Upon completion of the course, students will understand how a financial adviser may evaluate these products to ensure that they are compliant and suitable for a client.

本課程乃介紹學員各種投資方式、分析各種投資商品、投資組合管理與風險管理。在完成課程後，學員可了解理財規劃顧問如何評估以上產品及推薦予合適的客戶。

### **OBJECTIVES 目標**

The objectives of the subject are:

本課程欲達到的目標是：

- 1) to enable students to understand the nature of different types of investment products and apply the investment techniques  
讓學員能了解各種不同投資商品的特性，並能靈活應用投資技巧
- 2) to provide students with the analytical skills and techniques required to effectively manage institutional and individual portfolios of investment products.  
提供學員具備分析技巧與技能去有效管理機構及個人投資商品的投資組合
- 3) to understand the process of financial advising and the practical techniques in providing financial advice to clients  
加強了解理財規劃顧問的服務過程與所需技巧，從而為顧客提供專業的服務

## INDICATIVE CONTENT 課程綱要

### 投資規劃(Investment Planning)—40 小時(40 hours)

代號 code	課程 course	講授大綱 outline	時數 hours
	31.投資工具 (investment vehicles)  9 小時 (9 hours)	A. 定存及約當現金(deposits and cash equivalents) B. 股票(stock) 1) 普通股(common stocks) 2) 特別股(preferred stocks) 3) 認購權證(warrants) C. 公債(government bonds) D. 金融債券(bank debentures) E. 公司債(corporate bonds) 1) 轉換公司債(convertible bonds) 2) 可贖回公司債(callable bonds) F. 指數股票型基金(exchange traded funds) G. 共同基金(mutual funds) 1) 開放型基金(open-end mutual funds) 2) 封閉型基金(closed-end mutual funds) H. 資產證券化商品(asset securitization) I. 存託憑證(depository receipts) J. 海外投資(foreign investment)	1 1       1    1 1  1 1 1 1 2
	32.投資報酬與 風險的衡量 (measures of investment returns and risk)  6 小時 (6 hours)	A. 投資報酬的衡量(measures of investment returns) 1) 期望報酬率(expected returns) 2) 實際報酬率(realized returns) 3) 總報酬(total return) 4) 稅後報酬(after-tax Return) 5) 持有期間報酬(holding period return) 6) 內部報酬(internal rate of return) 7) 稅後收益(after-tax yield) B. 投資風險的衡量(measures of investment risk) 1) 投資風險的種類(types of investment risk) 2) 標準差(standard deviation) 3) 變異係數(coefficient of variation) 4) 共變數(covariance) 5) 判斷係數(coefficient of determination) 6) 貝他(beta) 7) 風險值(VaR)	3          3
	33.證券之評價 模式 (pricing model)  4 小時 (4 hours)	A. 股價模式(model of stock prices) 1) 股票的真值(the intrinsic value) 2) 戈登模式(the Gordon model) 3) 隨機漫步模式(the random walk model) B. 債券的評價模式(model of bond-pricing)	2    2
	34.投資組合管 理與衡量	A. 導論(introduction) B. 投資組合報酬率(returns of portfolio)	1 1

(portfolio management and measurement) 9 小時 (9 hours)	C. 投資組合風險(risk of portfolio) D. 效率投資組合(the efficient set) E. 資本資產評價模式(the capital asset pricing model) 1) 證券市場線(the security market line) 2) 市場模式(the market model) F. 套利評價理論(the arbitrage pricing theory) G. 投資組合績效評估(performance measures) 1) 夏普指標(Sharpe's index) 2) 川納指標(Treynor's index) 3) 簡生阿爾發(Jensen's alpha) H. 資產配置 (Asset Allocation)	1 1 2   1 1  1
35.效率市場理論 (efficient market theory) 2 小時 (2 hours)	A. 弱式效率市場(weak form efficient market) B. 半強式效率市場(semi-strong form efficient market) C. 強式效率市場(strong form efficient market)	0.5 0.5 1
36.股價分析 (analysis of stock prices) 4 小時 (4 hours)	A. 基本分析(fundamental analysis) 1) 產業分析(industry analysis) 2) 公司分析(corporation analysis) 3) 財務報表分析(financial statement analysis) B. 技術分析(technical analysis)	3   1
37.衍生性金融商品 (derivatives) 4 小時 (4 hours)	A. 期貨(futures) B. 選擇權(options) C. 交換(SWAP) D. 其他(others)	1 1 1 1
38.行為財務學 (behavioral finance) 2 小時 (2 hours)	A.何謂行為財務學(what is behavioral finance) B.將投資人行為面整合至資產配置的過程 (incorporating investor behavioral into the asset allocation process) C.投資人心理偏誤(behavioral biases)	2

## REFERENCE BOOKS 參考書目

Textbook:

1. Reilly & Brown, Investment Analysis and Portfolio Management, 2002 7<sup>th</sup> Edition, South-Western College Pub.

Reference:

1. Peter L. Bernstein, Capital Ideas, 1993 Reprinted Edition, Free Press.
2. Brigham & Houston, Fundamentals of Financial Management, 2001 9<sup>th</sup> Edition, International Thomson Publishing.
3. Kolb, Futures, Options & Swaps, 3<sup>rd</sup> ed. Ch. 1,2,10,11,20. 2002 4<sup>th</sup> Edition, Blackwell Publishers.

## **Module 5:**

SUBJECT 課程主題	:	<b>TAX AND ESTATE PLANNING 租稅與財產移轉規劃</b>
LEVEL 課程等級	:	Undergraduate Year 2 or Year 3 大二或大三程度
CREDITS 學分抵免	:	3
MODE OF STUDY 研習模式:		Lectures, Seminars & Case Studies 40 hours 上課教學、研討會及個案討論 40 小時
PRE-REQUISITES 必備資格:		None 無
ASSESSMENT 成績評核	:	Component Weighting Coursework 50% Examination 50% 成績權重：課堂作業佔 50%，測驗佔：50% Minimum Pass Grade 60 分 成績通過最低標準 60 分

### **ROLE AND PURPOSE 角色與目的**

This course will provide students with knowledge of the principles and practices of taxation for planning and decision making. It also provides students with an insight into various tax planning issues.

本課程提供學員租稅原理之知識及租稅規劃與決策的練習。同時學員可透過此課程洞察不同稅務規劃事項。

### **OBJECTIVES 目標**

The objectives of the subject are:

本課程欲達到的目標是：

- 1) to enable students to understand the key features of Taiwan tax system  
讓學員了解台灣租稅體系的特性
- 2) to enable students to apply tax planning in the process of financial planning for a client  
讓學員能在為客戶理財規劃的過程中適當運用租稅規劃

### **INDICATIVE CONTENT 課程綱要**

租稅與財產移轉規劃(Tax Planning and Estate Planning)—40 小時(40 hours)

代號 code	課程 course	講授大綱 outline	時數 hours
	38.所得稅原理 (income tax fundamentals )	A. 租稅相關機構(sources of authority) B. 所得稅法(income tax law) C. 課稅原則(tax compliance)	0.5 0.5 1

	2 小時 (2 hours)		
	39.個人所得稅 (individual income tax)	A. 申報方式 (methods of declaration) 1) 申報制(declaration) 2) 扣繳制(withholding) B. 申報所得種類與來源(income resources) C. 免稅(exemptions) D. 扣除額(deductions) E. 扣抵(tax credits) F. 員工認股權證課稅(taxation of employee stock options) G. 個人所得稅規劃(tax planning of individual income) H. 雙重國籍之課稅方式(taxation of multiple nationality individuals) I. 個人最低稅負	1 1 0.5 0.5 1 1 1 1 1
	7 小時 (7 hours)		
	40.營利事業所得稅 (business income tax)	A. 憑證(vouchers) B. 所得種類與來源(income resources) C. 分期付款銷貨與工程收入(sales on installment and construction revenue) D. 財產交易所得(property trading income) E. 各項費用限制(limitations of expenses) 1) 職工退休金與職工福利金(employee pension fund and welfare fund) 2) 旅費(traveling charge) 3) 廣告費(advertisement expense) 4) 捐贈(donation) 5) 交際費(association expense) 6) 研究發展費(R&D expense) 7) 利息(interest expense) F. 投資利得與損失(gain or loss on investment) G. 所得稅資產或負債(income tax asset or liability) H. 獨資課稅(taxation of sole proprietorship) I. 合夥課稅(taxation of partnership) J. 營利事業所得稅規劃(tax management of business income) K. 海外投資租稅規劃(tax management of foreign investment) L. 營利事業最低稅負	0.5 0.5 0.5 0.5 1 1 1 0.5 0.5 1 1 1 0.5 0.5 1
	8 小時 (8 hours)		
	41.兩稅合一 (tax integration system)	A. 盈餘分配(earning distribution) B. 未分配盈餘之課稅(taxation of undistributed earning)	1 1
	2 小時 (2 hours)		
	42.信託規劃 (trust planning)	A. 信託種類(trust types) B. 信託資金管理(management of trusts) 1) 貨幣型基金(money mutual fund)	1 1

	4 小時 (4 hours)	2)共同信託基金(common trust fund) 3)信託資金集合管理運用(collective investment trust fund) C. 海外信託(foreign trust) D. 信託課稅(taxation of trusts)	1 1
	43.民法親屬繼承之相關規定 (regulations regarding succession) 4 小時 (4 hours)	A. 應繼遺產的範圍(scope of estate) B. 繼承人的分類與順序(successor's priority) C. 應繼承與特留份(share should be succeed and must be retained) D. 拋棄繼承與限定繼承(give up succession and limited succession) E. 遺囑的訂定與效力(the effect of will)	1 1 1 1
	44.遺產與贈與稅法之相關規定 (taxation and compliance on estate and gift tax) 5 小時 (5 hours)	A. 遺產與視為遺產(estate vs treat the same as estate) B. 計入性遺產與不計入性遺產(calculate into estate and not into estate) C. 遺產稅的計算方式(calculation of estate tax) D. 配偶剩餘財產差額分配請求權(marital claim for remaining asset difference) E. 繳交遺產稅的時限與方式(methods and deadline to pay estate tax) F. 贈與與視同贈與(gift and treat the same as gift) G. 每年贈與免稅額(annual deduction amount for gift) H. 附有負債之贈與(gift with liability) I. 贈與稅的計算方式(calculation of gift tax) J. 國外的遺產認證程序(the probate process in other countries) K. 國內的遺產認證程序(domestic estate valuation method) L. 法定登記的運用(operation of legal title) M. 法定程序(legal procedures)	1 1 1 1 1 1 1 1 1 1
	45.財產稅 (property tax) 2 小時 (2 hours)	A. 各項財產稅之簡介(introduction of property tax) B. 財產稅之減免規定(deductions and exemptions)	1 1
	46.財產移轉策略 (strategy of property transfer) 3 小時 (3 hours)	A. 移轉-應稅遺產轉至免稅遺產(transfer-from taxable to non-taxable asset) B. 壓縮-運用市價與法定價值差異(downsize-use difference between market value and legal value) C. 遞延(deferral-not taxable until liquidation) D. 凍結-高增值資產以贈與或信託凍結其市價(estate freeze-for high growth potential asset-trust or gift) E. 分散-先贈與配偶或利用配偶剩餘財產差額分配請求權來分散遺產(diversification-use martial claim or gift to apply for lower estate tax rate)	1 1 1

47.財產移轉之工具運用 (use of instruments in estate planning) 3 小時 (3 hours)	A. 運用信託為遺產規劃工具(use of trust in estate planning)	1
	B. 運用保險為遺產規劃工具(use of insurance claim in estate planning)	1
	C. 運用公益捐贈為遺產規劃工具(use charitable giving in estate planning)	1

## REFERENCE BOOKS 參考書目

### Textbook:

1. 王建瑄, 租稅法, 華泰, 2006 年 8 月  
Wang, Chien-Hsuan, Taxation Law, Hwatai, 2006 30<sup>th</sup> edition.

### Reference:

1. Denis Clifford and Cora Jordan, Plan your estate: Absolutely Everything You Need to Know to Protect Your Loved Ones, 2002 6<sup>th</sup> Edition, Nolo Press.
2. Adam Starchild, Protect Yourself From Prying Eyes: How to Form and Use Offshore Trusts, 1999, New Liberty Publishing.
3. Hoyt L. Barber, Tax Havens: How to Bank, Invest, and Do Business-Offshore and Tax Free, 1992, McGraw-Hill Trade.
4. Arnold L. Cornez, The Offshore Money Book: How to Move Assets Offshore for Privacy, Protection, and Tax Advantage, 2000 2nd Edition, McGraw-Hill Trade

## **Module 6:**

SUBJECT 課程主題	:	<b>COMPREHENSIVE FINANCIAL PLANNING</b> <b>全方位理財規劃</b>
LEVEL 課程等級	:	Undergraduate Year 2 or Year 3 大二或大三程度
CREDITS 學分抵免	:	3
MODE OF STUDY 研習模式	:	Lectures, Seminars & Case Studies 40 hours 上課教學、研討會及個案討論 40 小時
PRE-REQUISITES 必備資格	:	Foundation of Financial Planning 基礎理財規劃 Risk Management and Insurance Planning 風險管理與保險規劃 Investment Planning 投資規劃 Employee Benefits and Retirement Planning 員工福利與退休金規劃 Tax and Estate Planning 租稅與財產移轉規劃
ASSESSMENT 成績評核	:	Component Weighting Coursework 50% Examination 50% 成績權重：課堂作業佔 50%，測驗佔：50% Minimum Pass Grade 60 分 成績通過最低標準 60 分

### **ROLE AND PURPOSE 角色與目的**

The course reviews the concepts of total personal financial planning and provides an overview of the major areas of personal financial planning following a case study and project approach. The student would learn how to conduct a comprehensive financial planning for individuals.

本課程乃複習與實例演練全方位理財規劃，培訓學員成為全方位理財規劃顧問。

### **OBJECTIVES 目標**

This course is designed as a capstone course for students who are interested in studying the CFP certificate exam. The subject focuses on the formulation, communication, and implementation of the comprehensive personal financial plan. Required skills concerning the principles of financial planning such as foundation of financial planning, risk management and insurance planning, investment planning, employee benefits and retirement planning, tax and estate planning will be reviewed. A research project and case study with oral presentations are expected.

本課程為理財規劃顧問證照考試最高階課程，內容著重於全方位理財規劃的運用，複習並實例演練理財規劃概論、風險管理與保險規劃、投資規劃、員工福利與退休金規劃及租稅與財產移轉規劃。上課方式包括研究專案、實例演練、及簡報等。

## INDICATIVE CONTENT 課程綱要

全方位理財規劃 (comprehensive financial planning) - 40 小時(40 hours)

代號 code	課程 course	講授大綱 outlines	時數 hours
	49.基礎理財規劃-課程複習與實例演練 (general principle of financial planning - course review and case study) 6 小時(6 hours)	A. 客戶需求面談與客戶屬性分析實例演練 (identify client's needs and risk profile-case study) B. 個人財務報表與預算編製實例演練 (personal financial statement and budgeting-case study) C. 理財規劃建議書諮商面談實例演練 (present financial planning proposal-case study) D. 理財規劃顧問道德規範與業務標準的複習整理 (course review for code of ethics and standards) E. 理財相關法律、經濟、數量方法的複習整理 (course review for legal knowledge, economic concept and quantitative analysis)	6
	50.風險管理與保險規劃-課程複習與實例演練 (risk management and insurance planning - course review and case study) 4 小時(4 hours)	A. 保險需求與保單規劃-實例演練 (insurance needs analysis and insurance planning -case study) B. 保險原理與風險管理課程複習整理 (course review for the principle of insurance and risk management) C. 各類型保險產品功能課程複習整理 (course review for the functions of different insurance products)	4
	51.投資規劃-課程複習與實例演練 (investment planning- course review and case study) 6 小時(6 hours)	A. 投資規劃與投資組合管理實例演練 (investment planning and portfolio management- case study) B. 各項投資工具特性課程複習整理 (course review for investment vehicles) C. 證券評價模式與股價分析課程複習整理 (course review for securities pricing model and analysis of stock price)	6
	52.員工福利與退休金規劃-課程複習與實例演練 (employee benefit and retirement planning- course	A. 退休需求分析與退休金來源規劃實例演練 (retirement needs analysis and retirement fund planning -case study) B. 員工福利計畫實例演練 (employee benefit plan - case study) C. 退休金制度與社會保險課程複習整理 (course	4

	review and case study) 4 小時(4 hours)	review for retirement plan and social insurance) D. 員工福利制度、職業災害與企業保險課程複習整理 (course review for employee benefit plan, occupation disaster and employer insurance arrangement)	
	53.租稅與財產移轉規劃-課程複習與實例演練 (tax and estate planning-course review and case study) 4 小時(4 hours)	A. 所得稅規劃實例演練 (income tax planning – case study) B. 財產移轉規劃實例演練 (estate planning – case study) C. 個人所得稅、營利事業所得稅與兩稅合一的複習整理 (course review for individual income tax, business income tax, tax integration system) D. 繼承、遺產贈與稅與信託課程複習整理 (course review for succession, estate and gift tax and trust)	4
	54.特殊狀況下的理財規劃及金錢處理方案 (financial planning and monetary settlement for special circumstances) 4 小時(4 hours)	A. 離婚 (divorce) B. 失能 (disabilities) C. 臨終疾病 (terminal illness) D. 非傳統性的家庭 (non-traditional families) E. 轉換工作與失業 (job change and job loss) F. 特殊需求依賴人口 (dependants with special needs) G. 樂透中獎及意外之財 (lottery winnings and monetary windfalls) H. 整筆退休金分配 (lump sum retirement distributions) I. 保險理賠金 (insurance proceeds)	4
	55.理財相關法律知識與規定 (legal knowledge & implications for financial planner) 4 小時(4 hours)	A. 法律實體與財產名義所有權的特性與作用 (characteristics and consequence of types of entities and property titling) B. 商事法規 (business law) C. 銀行、證券、保險、信託相關法規 (banking, securities, insurance and trust law) D. 消費者保護法 (consumer protection law)	4
	56.經濟環境與指標 (economic environment and indicators) 4 小時 (4 hours)	A. 財政政策 (fiscal policy) B. 貨幣政策 (monetary policy) C. 經濟指標 (economic indicators) D. 景氣循環與物價 (business cycles and price level)	4
	57.綜合案例演練與總複習整理 (integrated	A. 理財規劃綜合實例演練 (financial planning – integrated case study) B. 理財規劃課程總複習整理 (course review for	4

	course review and case study)  4 小時(4 hours)	overall financial planning concept and practice)	
--	---	--	--

### REFERENCE BOOKS 參考書目

1. Lawrence J. Gitman, Michael D. Joehnk, Personal Financial Planning with Financial Planning Software and Worksheets, 2001 9<sup>th</sup> Edition South-Western College Pub.
2. Ernst & Young LLP, Ernst & Young's Personal Financial Planning Guide, Special Tax Edition, 2001 1<sup>st</sup> Edition Wiley.
3. G.Victor Hallman, Jerry S.Rosenbloom, Personal Financial Planning, 2003 7<sup>th</sup> Edition McGraw-Hill.
4. Jeffrey B. Mershon, Fundamentals of Personal Financial Planning, Kaplan, 2003.