FPAT

Financial Planning Association of Taiwan

社團法人臺灣理財顧問認證協會

新教育訓練課程綱要(全) - 中英對照版

2025 年 5 月

New Module 1：

Financial Planning Principles, Process and Skills 基礎理財規劃(含理財規劃心理學)

Financial Planning Knowledge Domain 理財規劃知識領域：

Introduces basic financial planning information and principles including the financial planning process; client interactions and behavior; ethical principles, rules of conduct and practice standards for financial planning; professional skills; the regulatory, economic and political environment of the applicable jurisdiction; and time value of money as it applies to financial planning.

介紹基本的理財規劃知識和原則，包括理財規劃過程、與客戶的互動和行為、理財規劃的道德、行為準則和執業標準、專業技能、適用司法管轄區的監管、經濟和政治環境，以及時間價值在理財規劃中的應用。

INDICATIVE CONTENT 課程綱要

基礎理財規劃(Financial Planning Principles, Process and Skills) – 20 小時 (20 hours)

Knowledge Topics 知識主題	Subtopics 子課綱
1.1 理財規劃專業和理財規劃流程 Financial planning profession and financial planning process 2 小時(2hours)	1.1.1 理財規劃介紹(Introduction to personal financial planning) 1.1.2 理財規劃顧問在進行整合理財規劃時的角色(Roles of the financial planner when doing integrated financial planning) 1.1.3 理財規劃顧問和金融商品顧問之間的區別(Distinction between financial planners and financial product advisors) 1.1.4 理財規劃流程(The Financial Planning Process)
Learning Outcomes 學習成果	
•描述理財規劃的背景、流程和執業原則 (Describe the background, process and practice of financial planning) •說明理財規劃顧問的職責以及所提供的附加價值 (Describe what a financial planner does, and the added value offered) •概述理財規劃顧問可以在哪些行業和具有什麼顧問職能(Outline in which sectors and with what advisory functions a financial planner can be active) •解釋理財規劃顧問的顧問職能，包括理財規劃顧問作為一個整體性和關係性角色，與單純的商品顧問角色有所不同(Explain the advisory functions of financial planners, including the holistic and relational role of the financial planner as distinct from a simple product advisory role) •提供全面理財建議流程的知識和理解(Demonstrate knowledge and understanding of the process of giving integrated and comprehensive financial advice) •建立理財規劃初稿所需步驟的知識(Demonstrate knowledge of the steps required to draft a financial plan)	

Knowledge Topics 知識主題	Subtopics 子課綱
1.2 理財規劃執行和道德 Financial planning practice and ethics 2 小時(2hours)	1.2.1 理財規劃執業標準的結構和功能(Structure and function of the Financial Planning Practice Standards) 1.2.2 理財顧問職業道德規範在理財顧問專業實踐中的地位(The position of the Financial Planner Code of Ethics and Professional Responsibility in the professional practice of financial planners) 1.2.3 理財規劃核心執業原則(Financial Planning Core Practices) 1.2.4 落實理財規劃執業標準、理財規劃核心執業原則及理財顧問道德守則(Implementing the Financial Planning Practice Standards, Financial Planning Core Practices and the Financial Planner Code of Ethics in practice) 1.2.5 理財規劃執行管理(Management of a financial planning practice)： ●商業計畫(Business plan) ●行銷(Marketing) ●紀錄保存(Record Keeping) ●保護客戶資訊(Safeguarding client information) ●道德和監管不當行為(Ethical and regulatory misconduct)
Learning Outcomes 學習成果	
•對理財規劃核心執業原則的掌握理解(Demonstrate insight into the Financial Planning Core Practices) •根據相應的司法管轄區，討論、解釋並應用與理財規劃執行相關的標準和行為準則(Discuss, explain and apply standards of practice and rules of conduct for the practice of financial planning, relevant to the jurisdiction) •確認並理解在提供理財規劃建議時的道德考量和專業行為要求(Identify and understand ethical considerations and professional conduct requirements in the giving of financial planning advice) •了解文件保密和保護客戶資訊的重要性(Understand the importance of keeping documents confidential and protecting client information) •具備對理財規劃相關執行管理和其他業務方面的知識(Demonstrate knowledge of relevant practice management and other business aspects of financial planning)	

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>1.3
理財顧問專業技能
Financial Planner
Professional Skills
2 小時(2hours)</td><td>1.3.1 理財顧問專業技能矩陣中的技能包括(The skills that are part of the Financial Planner Professional Skills matrix)：
●建立信任(Building trust)
●客戶互動(Client engagement)
●有效溝通(Effective communication)
●輔導訓練(Coaching)
●客戶宣導(Client advocacy)
●批判性思維(Critical thinking)
●解決問題(Problem solving)
●決策能力(Decision-making)
●善用科技(Tech savvy)
●情商(Emotional intelligence)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•在建立信任、客戶宣導、道德判斷力和專業精神上展現專業責任(Show professional responsibility in the field of building trust, client advocacy, ethical reasoning and professionalism)
•在客戶互動和有效溝通方面應用人際技巧(Apply interpersonal skills in terms of client engagement and effective communication)
•善用科技(Be technology savvy)
•在情商、批判性思維、決策能力和解決問題方面應用個人技能(Apply personal skills in terms of emotional intelligence, critical thinking, decision-making and problem solving)</td></tr>
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Knowledge Topics **知識主題**	**Subtopics 子課綱**
1.4 影響理財規劃的監管、經濟和政治環境 Regulatory, economic and political environments that affect financial planning 2 小時(2hours)	1.4.1 監管環境介紹(Introduction to the regulatory environment)： ●監管機構(Regulators) ●法令規範(Legislation and regulation) 1.4.2.受託責任(Fiduciary duty)： ●道德和專業行為(Ethical and professional conduct) 1.4.3.法定的「客戶最佳利益」要求(Legislated ‘client best interests’ requirement) 1.4.4.適用性(Suitability) 1.4.5.經濟環境介紹(Introduction to the economic environment)： ●個體經濟學(Micro-economics) ●總體經濟學(Macro-economics) 1.4.6.經濟環境與理財規劃(Economic environment & financial planning)： ●貨幣政策和財政政策(Monetary policy and fiscal policy) ●景氣循環(Business cycle) ●經濟指標(Economic indicators) 1.4.7.社會和政治環境簡介(Introduction to the social and political environments)： ●地方政府立場(Local government sentiment) ●社會福利政策(Social welfare policy) ●稅收政策(Taxation policy) ●退休政策(Retirement policy)

Learning Outcomes 學習成果(續上表)
•解釋與金融服務相關的監管環境知識(Explain knowledge of regulatory environment related to financial services) •描述理財顧問操作的法律框架及其法律、社會和道德責任(Describe the legal framework within which financial planners operate and their legal, social and ethical responsibilities) •具備適用於理財規劃的個體和總體經濟環境的基本知識(Demonstrate basic knowledge of micro- and macro- economic environment as it applies to financial planning) •解釋金融體系的角色，功能和主要參與者(Explain the role of the financial system, its function, and the key participants) •描述各種監管機構及其職能和責任(Describe the various regulatory bodies, their functions and responsibilities) •識別各種金融市場，其特性及交易工具(Identify the various financial markets, their characteristics and the instruments traded on them) •評估可能影響金融體系的潛在風險及其對金融服務產品的影響(Assess the potential risks affecting the financial system and their impact on financial service products) •具備與理財規劃和經濟環境相關的社會和政治環境的知識(Demonstrate knowledge of social and political environments relevant to financial planning and the economic environment)

Knowledge Topics 知識主題	Subtopics 子課綱
1.5 法令遵循 Law and compliance 2 小時(2hours)	1.5.1 定義遵循及其意涵(Define compliance and its implications) 1.5.2 符合管轄範圍的揭露文件(Disclosure documents in line with the jurisdiction) 1.5.3 潛在利益衝突(Potential conflicts of interest) 1.5.4 理財規劃背景下適用的私法(Applicable private law in context of financial planning) 1.5.5 理財規劃背景下適用的商業法和契約法(Applicable business and contract law in context of financial planning)
Learning Outcomes 學習成果	
•法律、監管和道德法遵問題對理財規劃執行的影響(Discuss the impact of legal, regulatory and ethical compliance issues on the practice of financial planning) •涉及理財顧問的相關歷史案例(Discuss relevant case histories involving financial planners)	

Knowledge Topics 知識主題	Subtopics 子課綱
1.6 貨幣的時間價值 Time value of money 2 小時(2hours)	1.6.1 單筆金額的未來價值(Future value of a single sum) 1.6.2 單筆金額的現值(Present value of a single sum) 1.6.3 複利期數和每期利率(Number of compounding periods and interest rate per compounding period) 1.6.4 年金/到期年金的現值(Present value of an annuity/annuity due) 1.6.5 年金/到期年金的未來價值(Future value of an annuity/annuity due) 1.6.6 週期性支付或收入(Periodic payment or receipt) 1.6.7 非固定的現金流量(Irregular cash flows) 1.6.8 內部報酬率(Internal rate of return) 1.6.9 淨現值(Net present value)
Learning Outcomes 學習成果	
•描述金錢的時間價值概念如何應用於理財規劃(Describe how time value of money concepts are applied to financial planning) •將金錢時間價值計算應用於客戶理財規劃方案(Apply time value of money calculations to a client financial planning scenario) •具備解決金錢時間價值問題的能力，並解釋時間價值中變數的相互作用(Demonstrate the ability to solve time value of money problems, as well as explain how the variables in a time value of money problem interact)	

Knowledge Topics **知識主題**	**Subtopics 子課綱**
1.7 客戶特徵 Client characteristics 與 1.8 共計 2 小時 (2hours)	1.7.1 客戶目標(Client goals) 1.7.2 家庭價值觀與狀態(Family values & status)： ●配偶間的差異(Spousal differences) 1.7.3 各種不同類型家庭的考慮因素(Considerations for non-traditional families) 1.7.4 不同世代群體的差異(Generational cohort) 1.7.5 溝通(Communication)： ●方法(Methods) ●偏好(Preferences) ●心理反應和客戶行動(Psychological responses and client action)
Learning Outcomes 學習成果	
•討論理財規劃中與行為相關的方面，適用於理財規劃諮詢(Discuss behavioral aspects of financial planning applicable to the financial planning engagement) •具備應用知識和適當技巧，提出正確問題以能夠(Demonstrate the ability to apply the knowledge and appropriate skills for asking the right questions to)： -確認客戶未來的個人財務和生活目標(Identify the client's personal financial and lifestyle goals for the future) -確認在制定客戶理財規劃時應考慮的因素(Identify the considerations to be taken into account in drawing up the client's financial plan) -確認理財規劃過程中對客戶、家庭和/或企業重要的具體細節(Identify the specific details about the client and/or family and/or enterprise essential to the financial planning process) -確定關於客戶個人、財務和其他方面的優先順序，對客戶的理財規劃非常重要(Determine priorities regarding the personal, financial and other considerations that are of importance to the client's financial plan)	

Knowledge Topics 知識主題	Subtopics 子課綱
1.8 客戶風險評估概況 Client risk profile	1.8.1 客戶的風險承受能力評估(Ability) 1.8.2 客戶的個人意願和偏好(Willingness and preferences) 1.8.3 影響風險評估的經驗和人格特質(Experiences and personality traits impacting risk profile)
Learning Outcomes 學習成果	
•有能力理解及應對客戶對於財務與投資風險的態度(Demonstrate the ability to understand and address the client’s attitudes toward financial and investment risk) •了解客戶是否對其生活中可能遇到的風險類型和數量有合理的掌握(Demonstrate the ability to understand whether the client has a reasonable comprehension of the types and number of risks that may be encountered during their life) •了解客戶對可能遇到的具體風險的感受，並能夠識別客戶在某些情況下的反應(Demonstrate the ability to understand how the client may feel regarding the specific risks that may be encountered, and be able to identify the client’s reactions in certain situations)	

Knowledge Topics 知識主題	Subtopics 子課綱
1.9 客戶互動和溝通 Client engagement and communication 與 1.10 共計 2 小時 (2hours)	1.9.1 傾聽(Listening) 1.9.2 探索過程(Discovery process) 1.9.3 欣賞探詢法(Appreciative inquiry) 1.9.4 開放式和封閉式問題(Open-ended and closed questions)
Learning Outcomes 學習成果	
•在理財規劃諮詢時，客戶能夠承諾與配合理財規劃的相關要求(Discuss client engagement and behavioral aspects of financial planning specific to the financial planning engagement) •在執行理財規劃過程中，要適當注重客戶參與(Apply client engagement principles and practices appropriately) •適當應用提問技巧的能力(Demonstrate the ability to appropriately apply questioning techniques)	

Knowledge Topics **知識主題**	**Subtopics 子課綱**
1.10 產品與服務提供者之盡職調查 Due diligence process of selecting products and services and the companies that provide them	1.10.1 評估產品和服務的盡職調查流程(Due diligence process for assessing products and services) 1.10.2 選定產品或服務(Choosing a product or service) 1.10.3 產品或服務提供者的選項(Product or service provider selection) 1.10.4 公司評估和選擇(Company evaluation and selection) 1.10.5 融入整體財務計畫(Integrating into a greater financial plan)
Learning Outcomes 學習成果	
•設計一個盡職調查流程(Design a due diligence process) •解釋金融產品和服務提供者的重要特徵(Explain the important characteristics of financial product and services providers) •解釋在選擇產品和/或產品和服務提供者時需要考慮的重要因素(Explain the important elements to consider when selecting a product and or provider of products and services) •討論理財顧問應採取的謹慎標準，以保護客戶紀錄的保密性(Discuss the standard of care an advisor should exercise to protect confidentiality for client records)	

Psychology of Financial Planning 理財規劃心理學(完整課程共計 4 小時)：

Financial Planning Knowledge Domain 理財規劃知識領域：

Provides an introduction to the common biases and heuristics seen in financial planning client behaviors, an understanding of client decision-making processes, and processes to enable financial planning professionals to successfully guide clients through the Financial Planning Process. It also provides an understanding of the financial planning professional's own biases and how they can impact the Financial Planning Process.

介紹理財規劃客戶行為中常見的偏誤和啟發式行為，了解客戶的決策過程，以及幫助理財顧問成功引導客戶進行理財規劃流程的方法。同時，了解理財顧問自己的偏誤如何影響理財規劃流程。

INDICATIVE CONTENT 課程綱要

理財規劃心理學(Psychology of Financial Planning) – 4 小時 (4 hours)

Knowledge Topics 知識主題	Subtopics 子課綱
1.11 行為財務學和理財規劃心理學 Behavioral finance and the psychology of financial planning	1.11.1 行為財務學介紹(Introduction to behavioral finance) 1.11.2 傳統財務學與行為財務學比較(Traditional versus behavioral finance) 1.11.3 偏誤和啟發式行為(Biases and heuristics) 1.11.4 選擇架構和理財決策(Choice architecture and financial decision-making)： ●傳統的（理性）決策方法(Traditional (rational) approach to decision-making) ●意義建構(Sense-making) ●有限理性(Bounded rationality) ●腦神經財務學(Neurofinance) 1.11.5 理財規劃心理學介紹(Introduction to the psychology of financial planning)

Learning Outcomes 學習成果(續上表)
•反思傳統財務學和行為財務學之間的主要區別(Reflect on the key differences between traditional finance and behavioral finance) •辨識認知偏誤和啟發式行為如何影響理財決策和幸福感(Identify how cognitive biases and heuristics can impact financial decision-making and well-being) •描述客戶的心理狀態，例如其理財舒適區、社交、金錢信仰和過去的理財經驗和行為，對其目標、目標理解、決策和行動的影響(Describe how a client's psychology, such as their financial comfort zone, socialization, money beliefs, and past financial experiences and behaviors impact their objectives, goals, understanding, decision-making and actions)

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<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>1.12
客戶和理財顧問的態度、價值觀和偏見
Client and financial planner attitudes, values and biases</td><td>1.12.1 傳統（理性）決策方法(Traditional (rational) approach to decision-making)
1.12.2 意義建構(Sense-making)
1.12.3 有限理性之應用(Bounded rationality)
1.12.4 理財規劃的心理要素(The psychological elements of financial planning)
1.12.5 風險認知和風險承受力(Risk perception and risk tolerance)
1.12.6 群體行為心理學(The psychology of crowd behavior)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•解釋理財顧問以考慮客戶心理特徵來建立理財建議架構的重要性(Explain the importance of the financial planner framing advice in a way that accounts for psychological characteristics of the client)
•解釋客戶的心理、背景、傾向的學習風格和價值觀（例如社會責任投資者等）對理財規劃過程的影響(Explain how a client's psychology, background, preferred learning style and values (socially conscious investor, etc.) impact the financial planning process)
•分析客戶的風險承受力和損失厭惡程度，確保理財建議與客戶的風險傾向、態度、沉著度（例如過去在市場調整期間的行為）、能力、知識和需求相符(Analyze a client's degree of risk tolerance and loss aversion and ensure recommendations are consistent with a client's risk propensity, attitudes, composure(e.g., past behaviors during market corrections), capacity, knowledge and needs)
•解釋風險認知和風險承受力之間的差異(Explain the difference between risk perception and risk tolerance)
•討論損失厭惡和展望理論(Discuss loss aversion and prospect theory)
•描述群體的非理性行為(Describe the irrationality of crowds)
•描述擴散效應、泡沫和蕭條(Describe contagion, bubbles and busts)
•描述害怕錯過的心理現象(Describe the fear of missing out)</td></tr>
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Knowledge Topics 知識主題	Subtopics 子課綱
1.13 客戶認知能力和金融素養 Client cognitive abilities and financial literacy	1.13.1 金融素養和運算能力(Financial literacy and numeracy) 1.13.2 評估客戶對理財建議的理解(Assessing client understanding of advice recommendations) 1.13.3 識別客戶的認知能力是否下降(Recognizing cognitive decline)

Learning Outcomes 學習成果

- 描述如何透過教育客戶來提高金融素養(Describe how to improve financial literacy through client education)
- 解釋如何評估客戶對理財建議的理解(Explain how to assess the client's understanding of advice recommendations)
- 解釋如何識別和管理客戶認知能力下降(Explain how to go about recognizing and managing cognitive decline)

Knowledge Topics 知識主題	Subtopics 子課綱
1.14 客戶偏好與客戶類型分類 Client preferences and classification of client types	1.14.1 行為投資者類型(Behavioral investor types) 1.14.2 消費者偏好(Consumer advice preferences) 1.14.3 認知和情緒偏差(Cognitive and emotional biases) 1.14.4 客戶認知與行為不一致時的辨別與管理(Identifying and managing self-defeating behaviors)

Learning Outcomes 學習成果

- 列出行為投資者類型並了解對客戶的影響(List the behavioral investor types and understand the implications for clients)
- 討論消費者偏好以及如何提供滿足不同消費者需求的建議(Discuss consumer advice preferences and how to deliver advice that meets different consumer needs)
- 當客戶言行出現矛盾時的識別與因應(Identify and explain how to manage defeating behaviors)

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<tr><td>1.15
客戶信念及其對財務決策的影響
Client beliefs and their influence on financial decision-making</td><td>1.15.1 過度自信偏誤(Overconfidence bias)
1.15.2 現狀偏誤(Status quo bias)
1.15.3 決策中的人口統計、社會經濟和宗教因素(Demographic, socio-economic and religious aspects of decision-making)
1.15.4 感知與現實之間的差異(Perception versus reality)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•解釋過度自信偏誤(Explain the overconfidence bias)
•解釋現狀偏誤(Explain the status quo bias)
•討論人口群體、社會經濟地位和宗教對決策的影響(Discuss how demographic group, socio-economic status and religion impact decision-making)
•了解人格特質如何在理財決策中顯現(Understand how personality traits reveal themselves in financial decision-making)</td></tr>
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<tr><td>1.16
理財顧問的行為
Behavioral approaches for financial planners</td><td>1.16.1 引導做出選擇(Nudge)
1.16.2 因應政策的理財規劃(Policy-based financial planning)
1.16.3 諮詢和指導的原則(Principles of counseling and coaching)
1.16.4 減少行為偏誤的溝通技巧(Communication techniques to reduce behavioral biases)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•描述引導原則(Describe the Nudge principle)
•列出諮詢和指導的原則(List the principles of counseling and coaching)
•解釋諮詢理論在理財規劃實踐中的應用(Explain the applications of counseling theory to financial planning practice)
•展示如何在與客戶互動中建立誠實和信任的關係(Demonstrate how a planner can develop a relationship of honesty and trust in client interaction)
•選擇適用於個別客戶的諮詢和溝通技巧(Select appropriate counseling and communication techniques for use with individual clients)
•指導如何於理財規劃過程中，讓客戶與顧問關係增加價值(Explain how coaching can add value to the financial planning process and the client planner relationship)
•評估溝通的組成部分，包括口語和非口語溝通(Assess the components of communications, including verbal and non-verbal communications)
•與客戶溝通時應用主動傾聽技巧(Apply active listening skills when communicating with clients)</td></tr>
</table>

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>1.17
嚴重影響財務的危機事件
Crisis events with severe financial consequences</td><td>1.17.1 潛在影響(Potential impacts)
1.17.2 解決方案(Solutions)
1.17.3 監控認知偏誤(Monitoring cognitive biases)
1.17.4 因應危機帶來的影響(Navigating the implications of crises)
1.17.5 架構、定錨和調整(Framing, anchoring and adjustment)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•評估短期和長期目標可能受到的潛在影響，包括非預期的工作或收入損失以及不良健康事件(Evaluate the potential impacts on short-term and long- term goals, including unexpected job and /or income loss and adverse health events)
•辨識並溝通因應意外資產配置變化的潛在解決方案，調整風險承受力變化並適應新的標準(Identify and communicate potential solutions to unanticipated asset allocation changes, adjustment for changes in risk tolerance and adapting to new norms)
•描述顧問在監控認知偏誤方面的角色(Describe the advisor’s role in monitoring cognitive biases)
•展現同理心、可靠性和能力，協助客戶應對危機帶來的影響(Demonstrate empathy, reliability, and competence to help the client navigate the implications of a crisis)</td></tr>
</table>

New Module 2：

Financial Management 財務管理

Financial Planning Knowledge Domain 理財規劃知識領域：

Introduces methods for the collection and analysis of information relating to personal financial statements using appropriate ratios; develops techniques to create and apply strategies to manage short, mid, and long-term cash flow; introduces financial planning methodologies for assessing significant financial commitments issues such as education planning and emergency fund provision.

介紹個人財務狀況適用比率的相關資訊收集和分析的方法；開發管理短期、中期和長期現金流的策略建立和應用技巧；介紹理財規劃方法論，用於評估重大理財目標，如教育規劃和緊急資金提供。

INDICATIVE CONTENT 課程綱要

財務管理(Financial Management) – 20 小時 (20 hours)

Knowledge Topics 知識主題	Subtopics 子課綱
2.1 財務管理原則 Financial management principles 4 小時(4hours)	2.1.1 在財務管理過程中應用財務計算(Application of financial calculations in the financial management process) 2.1.2 最適經濟點(金錢與幸福的平衡點)(The optimal economic point. (That point, in the creation of wealth, in which money does not bring more happiness to a person)) 2.1.3 基本財務報表(資產負債表[淨值表]、現金流量表和預算)(The basic financial statements (Balance sheet [net worth statement], cash flow and budget)) 2.1.4 以客戶需求優先(Client first)
Learning Outcomes 學習成果	
•使用財務計算機和/或其他計算軟體或設備來解決各種財務問題(Use a financial calculator and/or any other calculation software or device to solve a variety of financial problems) •準備和解讀客戶的財務報表(Prepare and interpret the client´s financial statement) •與客戶溝通定性和定量問題(Communicate qualitative and quantitative issues with clients)	

Knowledge Topics 知識主題	Subtopics 子課綱
2.2 財務管理目標 Financial management objectives 2 小時(2hours)	2.2.1 現金流和預算(Cash flow and budgeting) 2.2.2 重大理財目標確認(Significant financial commitments)

Learning Outcomes 學習成果
•收集資訊以建立財務管理目標(Collect information to establish financial management objectives)

Knowledge Topics 知識主題	Subtopics 子課綱
2.3 個人資產負債表 Personal balance sheet 2 小時(2hours)	2.3.1 資產、負債和淨資產(Assets, liabilities and net worth) 2.3.2 財務狀況分析(Analysis)

Learning Outcomes 學習成果
•收集有關客戶資產和負債的資訊(Collect information regarding the client's assets and liabilities) •準備客戶淨資產報表(Prepare statements of the client's net worth) •確定與客戶資產和負債相關的問題(Determine the issues relevant to the client's assets and liabilities) •根據客戶目前和潛在的未來財務狀況評估客戶資產和負債的適當性(Assess the appropriateness of the client's assets and liabilities given the client's current and potential future financial situation)

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>2.4
現金流策略和規劃
Cash flow strategies and planning
2 小時(2hours)</td><td>2.4.1 收入和支出–現在/未來(Income and expenses – current / future)
2.4.2 通貨膨脹的影響(Effects of inflation)
2.4.3 現金流分析(Analysis)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•收集客戶現金流，收入和/或支出(債務)的相關資訊(Collect information regarding the client's cash flow, income and/or expenses (obligations))
•準備客戶的現金流量表(Prepare statements of the client's cash flow)
•展示通貨膨脹對預期貨幣目標的影響(Demonstrate the effects of inflation on a proposed monetary goal)
•確定客戶最適生活支出(Determine whether the client is living within financial means)
•比較其他的現金管理策略和產品，供客戶選擇(Compare potential cash management strategies and products for the client)
•評估可能的收入和支出變化對財務影響(Assess the impact of potential changes in income and expenses)
•辨識需求與現金流是否衝突(Identify conflicting demands on cash flow)
•評估現金解決方案是否適合客戶的情況(Assess cash solutions for suitability for the client's situation)</td></tr>
</table>

Knowledge Topics 知識主題	Subtopics 子課綱
2.5 預算策略和規劃 Budget strategies and planning 2 小時(2hours)	2.5.1 制定預算所需的資訊(Information required to develop a budget) 2.5.2 預算調節；效用和使用(Budget reconciliation; utility and use)
Learning Outcomes 學習成果	
•收集編製預算所需的資訊(Collect information necessary to prepare a budget) •準備客戶的預算報表(Prepare statements of the client's budget) •根據客戶目前和潛在未來的財務狀況，評估客戶預算的適當性(Assess the appropriateness of the client's budget given the client's current and potential future financial situation)	

Knowledge Topics 知識主題	Subtopics 子課綱
2.6 儲蓄分析、策略和解決方案 Savings analysis, strategies and solutions 2 小時(2hours)	2.6.1 儲蓄以建立現金準備(Saving to build a cash reserve) 2.6.2 儲蓄作為預算的一部分(Saving as part of the budget) 2.6.3 儲蓄和現金流(Saving and cash flow) 2.6.4 建立儲蓄策略(Establishing savings strategies) 2.6.5 儲蓄用於特定目標，例如：教育、買房等(Saving for special goals, such as education, buying a house, etc.)
Learning Outcomes 學習成果	
•確定客戶如何做出儲蓄決策(儲蓄傾向)(Determine how the client makes savings decisions (propensity to save)) •確定適合客戶的儲蓄工具(Determine the appropriate saving vehicles for a client) •確定客戶需要的儲蓄金額(Determine the amount of saving needed for a client) •計算儲蓄率(Calculate the savings ratio) •區分儲蓄與投資(Differentiate savings from investing)	

Knowledge Topics 知識主題	Subtopics 子課綱
2.7 緊急資金 Emergency fund 2 小時(2hours)	2.7.1 緊急資金的重要性及其足夠金額(Importance of an emergency fund and how much is sufficient for an emergency fund) 2.7.2 適當的緊急資金來源和策略，需與人力資本特性和保險等待期互相配合(Appropriate emergency funding vehicles and strategies, in coordination with human capital characteristics and insurance waiting periods) 2.7.3 使用信用卡/循環信貸作為緊急資金(Using credit cards/revolving credit for emergency funding) 2.7.4 擁有流動資產的重要性(Importance of always having liquid assets)
Learning Outcomes 學習成果	
•確定客戶的緊急資金提供來源(Determine the client's emergency fund provision) •評估緊急資金是否足夠(Assess whether an emergency fund is adequate for the client) •評估客戶現有和未來潛在的財務狀況下，緊急資金提供的適當性(Assess the appropriateness of the client's emergency funding provision given the client's existing and potential future financial situation) •確定客戶所需的緊急資金規模和穩定性(Determine the size and stability of emergency funding needed by the client)	

Knowledge Topics 知識主題	Subtopics 子課綱
2.8 信貸和債務管理策略 Credit and debt management strategies 2 小時(2hours)	2.8.1 信貸的種類(Types of credit) 2.8.2 借貸機構評估借款人的條件(Factors lenders use to evaluate potential borrowers) 2.8.3 信用與債務管理(Appropriate and inappropriate uses and levels of debt (i.e., credit and debt management)) 2.8.4 特定目的的現金管理，例如：教育規劃、買房(Specific purpose cash management (e.g., education planning, home buying)) 2.8.5 債務管理辦法(Approaches to debt management)
Learning Outcomes 學習成果	
•確定客戶如何做出消費決策(Determine how the client makes spending decisions) •確定客戶對債務的態度(Determine the client's attitudes towards debt) •債務對客戶的影響(Leverage effect of financing for the client) •評估客戶各種借貸方案與是否符合資格(Assess financing alternatives for the client and whether they qualify) •評估債務管理產品是否適合客戶的情況(Assess debt management products for suitability to the client's situation) •債務償還的時機(Determine when it is beneficial to pay off a mortgage or long-term debt)	

Knowledge Topics **知識主題**	**Subtopics 子課綱**
2.9 財務比率分析 Financial ratio analysis 2 小時(2hours)	比率範例(Ratio examples) 2.9.1 流動性比率(Liquidity) 2.9.2 儲蓄比率(Savings) 2.9.3 個人淨資產比率(Personal net worth) 2.9.4 負債資產比率(Debt to asset) 2.9.5 流動比率(Current) 2.9.6 投資比率(Investing) 2.9.7 投資資產佔總資產的比率(Investment assets to total assets) 2.9.8 被動收入比率(Passive income) 2.9.9 個人債務成本(Personal cost of debt) 2.9.10 個人債務償還比率(Personal debt service) 2.9.11 償付能力比率(Solvency)
Learning Outcomes 學習成果	
•解釋主要的財務比率及其在個人財務分析中的應用(Explain the key ratios and their application to analysis of personal finances) •將財務比率應用於個人財務報表分析(Apply financial ratios to personal finance statements) •了解個人財務比率的限制(Understand the limitations of personal finance ratios) •確定與財務比率相關的標準準則(Identify a standard guideline related to a financial ratio)	

New Module 3：

Risk Management and Insurance Planning 風險管理與保險規劃

Financial Planning Knowledge Domain 理財規劃知識領域：

Develops practical knowledge of methodologies to evaluate risks to the client' s personal financial wellbeing arising from adverse and unforeseen circumstances; provides analysis techniques to develop strategies and techniques to mitigate those risks; and develops understanding of insurance principles and law.

培養實際知識，評估可能對客戶個人財務健康造成不利和意外影響的風險；提供分析技術，制定策略和技術來減輕風險；並發展對保險原則和法律的理解。

INDICATIVE CONTENT 課程綱要

風險管理與保險規劃(Risk Management and Insurance Planning) – 32 小時 (32 hours)

Knowledge Topics 知識主題	Subtopics 子課綱
3.1 風險管理原則 Risk management principles 6 小時(6hours)	3.1.1 非投資風險管理(Non-investment risk management) 3.1.2 風險管理基本原則(Fundamentals of risk management)： •風險處理(Treatment of risk) •風險管理：自留和移轉(Risk management: assumptions and transfer) •客戶的認知和偏見(Client perceptions and biases) •基本風險管理技術(Basic risk management techniques) •風險管理流程的應用(Application of risk management process) •個人風險承受力和管理(Personal risk tolerance and management) 3.1.3 保險原則(Principles of insurance)： •風險的含義(The meaning of risk) •風險類型(Types of risk) •純粹風險和投機性風險(Pure and speculative risk) •純粹風險的主要類型(Major types of pure risk) •保險的特性(Characteristics of insurance) •保險的類型(Types of insurance) •大數法則(Law of large numbers) •事故與危險(Perils and hazards)

Learning Outcomes 學習成果(續上表)
•解釋與風險管理相關的術語(Explain terminology relevant to risk management) •解釋風險的含義及其在理財建議和規劃中的作用(Explain the meaning of risk and the role it plays in financial advice and planning) •確認客戶面臨的風險類型(Identify the types of risk clients face) •解釋純粹風險和投機性風險的區別(Explain the difference between pure risk and speculative risk) •定義保險及其特性(Define insurance and its characteristics) •對比壽險、健康險、財產險和責任險(Compare and contrast life, health, property and liability insurance) •分析客戶面臨的純風險，並找出最適合減輕此類風險的技術(Analyze the pure risk faced by the client and the most appropriate techniques for mitigating such risks) •解釋保險利益(Explain insurable interest) •損害補償原則應用(Apply the principle of indemnity) •解釋代位原則及其對客戶的影響(Explain the subrogation principle and how this principle affects the client) •評估保險產品的適宜性，包括在特定情境下的稅務影響(Assess the suitability of insurance products, including the effects of taxation in a particular scenario) •根據客戶的需求分析計算適當的保險保額(Calculate appropriate levels of insurance cover based on the client's needs analysis) •評估和區分不同的保單(Evaluate and differentiate between policies) •了解危險、風險因素和風險處理的方式(Understand types of perils, hazards and risk treatments) •確認無法保險的風險(Determine uninsurable risks)

Knowledge Topics **知識主題**	**Subtopics 子課綱**
3.2 風險和保險規劃目標 Risk and insurance planning objectives 3 小時(3hours)	3.2.1 保險和風險(Insurance and risk) 3.2.2 收集客戶資訊(Collection of client information)

Learning Outcomes 學習成果
•確認客戶的風險管理目標和目的(Determine the client's risk management goals and objectives) •在理財規劃流程中整合和優先考慮風險管理目標(Integrate and prioritize risk management objectives within the financial planning process) •收集客戶的個人和財務資訊細節(Collect details of the client's personal and financial information) •收集客戶目前和過去健康問題的資訊(Collect information about the client's current and past health issues) •收集客戶現有保險保障的細節(Collect details of the client's existing insurance coverage) •確認與客戶相關的生活方式問題(Identify lifestyle issues relevant to the client) •確認客戶願意採取積極措施來管理財務風險(Identify the client's willingness to take active steps to manage financial risk)

Knowledge Topics 知識主題	Subtopics 子課綱
3.3 風險暴露的分析和評估 Analysis and evaluation of risk exposures 3 小時(3hours)	3.3.1 一般保險簡介(Introduction to general insurance) 3.3.2 壽險簡介(Introduction to life insurance) 3.3.3 風險暴露(Risk exposures) 3.3.4 健康保險和強制保險(Health insurance and mandated cover)

Learning Outcomes 學習成果
•評估客戶面對的個別風險與整體性風險(Evaluate the client’s personal and general insurance exposures) •確認現有和潛在財務責任相關的風險(Identify risks associated with existing and potential financial obligations) •確認客戶對處理風險暴露的容忍度(Identify the client’s tolerance for handling risk exposure) •評估客戶相關的生活方式問題(Assess the client’s relevant lifestyle issues) •評估客戶的健康問題(Assess the client’s health issues) •檢查現有保險保障的特性和保單除外條款(Examine the characteristics of existing insurance coverage and policy exclusions) •對比客戶目前的保險保障和風險管理策略，評估其風險暴露(Assess the client’s risk exposure against current insurance coverage and risk management strategies) •評估更改保險保障的影響(Assess the implications of changes to insurance coverage) •評估購買/處置保險產品的財務、遺產和稅務影響(Assess the financial, estate and tax implications of acquiring/disposing of insurance products) •根據客戶的理財解決方案、建議、計畫或資源，評估產品的可負擔性(Assess the affordability of products in relation to the client’s financial solution, advice, plan or resources)

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>3.4
風險管理和保險策略
Risk management and insurance strategies
6 小時(6hours)</td><td>3.4.1 風險管理策略介紹(Introduction to risk management strategies)
3.4.2 風險管理原則的應用(The application of risk management principles)
3.4.3 風險管理和保險規劃的案例研究(Case studies in risk management and insurance planning)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•制定風險管理策略，使用風險管理步驟(Develop risk management strategies using risk management steps)
•評估每種風險管理策略的優缺點(Evaluate advantages and disadvantages of each risk management strategy)
•優化策略，提出風險管理建議(Optimize strategies to make risk management recommendations)
•優先考慮行動步驟，協助客戶實施風險管理建議(Prioritize action steps to assist the client in implementing risk management recommendations)</td></tr>
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Knowledge Topics 知識主題	Subtopics 子課綱
3.5 風險管理和保險解決方案 Risk management and insurance solutions 6 小時(6hours)	3.5.1 壽險產品(Life insurance products) 3.5.2 一般保險產品(General insurance products) 3.5.3 個人保險，例如(Personal, for example)： ●定期壽險(Term Life) ●完全失能保險(Total Disability) ●重症險 (含重大疾病、重大傷病、特定傷病等重病類型險種)(Trauma / Critical Illness) ●收入保障保險(Income Protection) ●意外傷害保險(Accident insurance) ●傳統壽險– 終身壽險和生死合險(Traditional – whole of life & endowment) ●萬能壽險、變額壽險和非傳統壽險(Universal, variable life and non- traditional life insurance) ●指數型萬能壽險(Universal indexed life insurance) ●附長期照顧附加險的壽險(Life insurance with long term care riders) ●投資型保險(連結債券或其他金融工具) ●年金 – 遞延、即期、固定、變額和指數型(Annuity contracts – deferred, immediate, fixed, variable and indexed) ●醫療保險(Health insurance) ●長期照顧保險(Long term care) ●條款和條件(Terms and conditions) ●保險除外條款（如誤報年齡/性別、欺詐、自殺）(Insurance exclusions (misstatement of age/ gender, fraud, suicide)) 3.5.4 財產保險，例如(Property, for example)： ●房屋保險(Real estate insurance) ●車輛保險(Vehicle insurance) ●其他財產保險(Contents insurance) ●條款和條件(Terms and conditions) 3.5.5 責任保險，例如(Liability, for example)： ●旅遊保險(Travel insurance)

	●專業責任保險(PI)(PI insurance) ●公共責任保險(Public liability) ●條款和條件(Terms and conditions) 3.5.6 商業相關保險，例如(Business related, for example)： ●商業保險(Business insurance) ●重要員工保險和小型企業需求(Key-man insurance and small business needs) ●商業經營保險(Business overhead cover) ●董監事保險(Board member cover) ●其他私人保險(Other private insurance)

Learning Outcomes 學習成果(續上表)
•辨識並嚴謹評估這些保險產品中所提供的保障、條件和除外責任(Identify and critically evaluate the cover provided, conditions and exclusions contained in these insurance products) •討論保險產品的稅務規定(Discuss the taxation of insurance products) •解釋適用於保險費的稅務規定(Explain the taxes that can apply to insurance premiums) •解釋保險金的稅務規定(Explain the taxation of insurance claims proceeds) •解釋自負額和風險承擔(Explain deductibles and risk assumption)

Knowledge Topics **知識主題**	**Subtopics 子課綱**
3.6 保險法原則和理賠流程 Insurance law principles and claims process 8 小時(8hours)	3.6.1 保險契約涉及保險當事人的法律和財務特徵(Legal and financial characteristics of insurance parties involved in an insurance contract)： ●保險公司(The insurance company) ●要保人(The policy owner) ●受益人(The beneficiary) ●被保險人(The insured) ●年金受益人(The annuitant) 3.6.2 保險契約的基本概念(Concepts underlying insurance law)： ●保險利益原則(Insurable interest indemnity) ●最大誠信原則(Doctrine of utmost good faith) ●主力近因原則 ●損害填補原則 ●賠款分攤原則(The “subject to average” clause) ●保險代位原則(Doctrine of subrogation) 3.6.3 理賠流程(Claims process)： ●理賠通知(Claim notification) ●損失證明(Proof of loss) ●舉證責任(Onus of proof) ●直接原因(Proximate cause) ●責任保險(Liability insurance) ●除外條款(Exclusions) ●理賠詐欺(Fraudulent claims) ●自身行為造成損失(Loss by own act) ●損失評估(Quantifying the loss) ●不足額保險(Underinsurance) ●複保險(“Double” or “other” insurance) 3.6.4 法規與適法性(Regulation and compliance) 3.6.5 保單的稅務規定(Taxation of insurance policies)

Learning Outcomes 學習成果(續上表)
•識別並解釋構成保險法的概念(Identify and explain the concepts that underlie insurance law) •討論保險契約的建立步驟(Discuss the steps in the construction of an insurance contract) •了解人壽保險的精算基礎(Understand the actuarial basis of life insurance) •解釋保單除外條款、條件和保險批單的目的(Explain the purpose of policy exclusions, conditions and endorsements) •識別保單可以被取消和續約的情況(Identify the circumstances under which a policy can be cancelled and renewed) •識別並討論保險業監管機構的角色(Identify and discuss the role of regulators of the insurance industry) •解釋保險契約對被保險人的消費者保護(Explain the consumer protection that applies to insured parties to an insurance contract) •評估保險中介機構的角色和責任(Evaluate the roles and responsibilities of insurance intermediaries) •討論保單理賠流程(Discuss the insurance policy claims process) •討論對保險公司和中介機構的監管控制(Discuss the regulatory control of insurance companies and intermediaries)

New Module 4：

Investment Planning and Asset Management 投資規劃與資產配置

Financial Planning Knowledge Domain 理財規劃知識領域：

Introduces various types of securities traded in financial markets, asset classes, their characteristics in various economic conditions and cycles, investment theory and practice, portfolio construction and management, and investment strategies and tactics; and prepares the individual to develop investment strategies and techniques to manage assets considering the client's personal requirements, constraints, life objectives and risk profile.

介紹在金融市場交易的各種證券類型、資產類別、以及其在不同經濟條件和週期下的特性、投資理論與實踐、投資組合構建和管理，以及投資策略和戰術；並準備好個人制定投資的策略和技巧，為客戶的個人要求，限制、人生目標和風險偏好來管理資產。

INDICATIVE CONTENT 課程綱要

投資規劃與資產配置(Investment Planning and Asset Management) – 32 小時 (32 hours)

Knowledge Topics 知識主題	Subtopics 子課綱
4.1 投資規劃原則 Investment planning principles 6 小時(6hours)	4.1.1 風險與報酬原則(Principles of risk and return)： ●投資的報酬衡量 ●投資的風險衡量與風險分散 ●資產配置(Asset allocation) 4.1.2 資金(提撥)策略(Funding (contribution) strategies) 4.1.3 投資期間(Investment time horizon)： ●短期、中期與長期投資(Short, mid and long term) ●對應於客戶的投資期間，各類資產的歷史風險與報酬衡量 (Historic risk and return measurements for various asset classes as they relate to the client's investment period) 4.1.4 證券的評價模式 ●股票的評價模式 ●債券的評價模式

Learning Outcomes 學習成果(續上表)
•應用這些原則與策略去指導投資者(Apply the overall set of principles or strategies that guide an investor) •解釋在特定經濟或金融環境下，對於客戶而言，不同投資策略的優劣(Explain why one investment principle is preferable to another in a given set of economic or financial circumstances for a specific client) •應用這些原則與關聯性在風險與報酬間做選擇(Apply the principles of, and correlation between, risk and return) •解釋客戶的投資組合為什麼需進行多元化的理論依據(Explain the rationale for diversification of the client's portfolio) •確定客戶投資期間的長短(Identify the client's time horizon for investing) •解釋投資期間不同對於風險和報酬的影響(Explain implications of time horizons) •了解現金流量觀念與折現的應用

Knowledge Topics 知識主題	Subtopics 子課綱
4.2 投資規劃目標、限制和適宜性 Investment planning objectives, constraints and suitability 4 小時(4hours)	4.2.1 目標(Objectives)： ●實質收入與資本成長(Real income vs. capital growth) ●資本保值(Capital preservation) 4.2.2 限制(Constraints)： ●不同投資目標之間的操作限制(Managing constraints between investment objectives) ●流動性(Liquidity) ●投資組合的稅負性(Taxability of portfolio) ●風險承受能力(Risk tolerance and capacity) ●稅後報酬最大化之資產配置(Asset location) ●受限制的投資選擇(Restricted investment choices) 4.2.3 適宜性(Suitability) 4.2.4 風險與報酬(成長投資與保值投資的比較)(Risk and return (growth compared with preservation))

Learning Outcomes 學習成果
•解釋投資決策應如何與客戶生命週期目標相連結(Explain how the investment decision-making should be linked to client life cycle objectives) •解釋各種限制對投資決策的影響(Explain the implication of various constraints on investment decision-making) •解釋客戶風險承受能力對投資決策的影響(Explain the implication of client risk tolerance on investment decision-making) •與客戶達成假設條件和期望報酬的共識(Identify the client’ s assumptions and return expectations and, mutually, agree on aligned assumptions) •計算達成客戶投資目標所需的報酬率(Calculate required rate of return to reach the client’ s investment objectives)

Knowledge Topics **知識主題**	**Subtopics 子課綱**
4.3 資產類別 Asset classes 6 小時(6hours)	4.3.1 傳統投資(Traditional)： ●定存及約當現金(Cash) ●股票(Stocks) ●債券(Bonds) ●共同基金 ●指數股票型基金(ETF) ●存託憑證 ●房地產(Real estate) 4.3.2 非傳統/另類投資(Non-traditional/alternatives)： ●另類投資/對沖基金(Alternatives/hedge funds) ●私募投資 ●資產證券化商品 ●投資型保險商品 ●大宗商品投資 ●衍生性金融商品 ●收藏品(Collectibles) ●加密資產(Crypto assets) 4.3.3 其他(Others)

Learning Outcomes 學習成果
•描述各類資產的特性(Describe the characteristics of each asset class) •解釋各類資產的流動性(Explain liquidity in relation to each of the asset classes) •比較及對照不同資產類別的風險與報酬(Compare and contrast the risk and return of different asset classes)

Knowledge Topics 知識主題	Subtopics 子課綱
4.4 投資理論 Investment theory 6 小時(6hours)	4.4.1 投資組合理論(Portfolio theory) 4.4.2 馬科維茨/效率前緣(現代投資組合理論)(Markowitz/Efficient frontiers (Modern Portfolio Theory)) 4.4.3 資本資產定價模型(CAPM)(Capital Asset Pricing Model)： ●投資組合管理(Portfolio management techniques) ●資本市場線 ●證券市場線
Learning Outcomes 學習成果	
•解釋投資理論的原則(Explain principles of investment theory) •討論建置投資組合的效果(Discuss the implications for portfolio design) •解釋現代投資組合理論(即通過組合 “風險性” 資產來降低風險)(Explain Modern Portfolio Theory (i.e., risk reduction by combining “risky” assets))	

Knowledge Topics 知識主題	Subtopics 子課綱
4.5 績效和風險衡量 Performance and risk measurement 4 小時(4hours)	4.5.1 績效衡量會遇到哪些問題(Issues in measuring performance) 4.5.2 費用/手續費對投資績效的影響(Implications of fees/charges) 4.5.3 時間加權報酬與貨幣加權報酬(Time and currency weighted return) 4.5.4 風險調整後的績效評估方法(Risk adjusted performance measurement) 4.5.5 資本市場預期(對不同資產類別、市場溢價等的預測)(Capital markets expectations (forecasting for different asset classes, market premium, etc.))
Learning Outcomes 學習成果	
•解釋並計算夏普比率(Explain and calculate the Sharpe ratio) •解釋和應用績效衡量的關鍵原則(Explain and apply the key principles of performance measurement) •解釋在績效評估時適用的比較基準(Explain the appropriate benchmarks when assessing performance)	

Knowledge Topics 知識主題	Subtopics 子課綱
4.6 資產配置和投資類型 Asset allocation and investment types 3 小時(3hours)	4.6.1 策略資產配置(Strategic asset allocation) 4.6.2 戰術資產配置(Tactical asset allocation) 4.6.3 主動投資(Active investment) 4.6.4 被動投資(Passive investment) 4.6.5 投資政策聲明(Investment Policy Statement) 4.6.6 投資組合再平衡策略(Rebalancing portfolio strategies)
Learning Outcomes 學習成果	
•決定客戶當前的資產配置(Determine the client's current asset allocation)	

Knowledge Topics 知識主題	Subtopics 子課綱
4.7 投資策略和解決方案 Investment strategies and solutions 3 小時(3hours)	4.7.1 集合投資(例如共同基金)與個別投資的資產類別(Collective (e.g., mutual funds) and individual investments in the asset classes relevant to the jurisdiction) 4.7.2 金融市場–整體性觀點(Financial markets – holistic view)
Learning Outcomes 學習成果	
•解釋投資產品的特點和優勢，以及其與客戶需求的適合度(Explain features and benefits of investment products and suitability to the client's needs) •設計一個符合客戶需求與限制的投資組合(Design a portfolio to meet the client's needs and constraints)	

New Module 5：
Retirement Planning 退休規劃

Financial Planning Knowledge Domain 理財規劃知識領域：
Develops the abilities to create strategies and use techniques to manage wealth accumulation in the pre-retirement years; and use of wealth decumulation and withdrawal strategies during post-retirement years, taking into consideration the structure and impact of public and private pension plans and other assets on the client's retirement plans.
培養在退休前擬定策略，和技術性管理財富的能力；以及在退休後使用財富和提領策略。同時考慮到公共和私人退休金計畫，及其他資產對於客戶退休計畫的影響。

INDICATIVE CONTENT 課程綱要
退休規劃(Retirement Planning) – 32 小時 (32 hours)

Knowledge Topics 知識主題	Subtopics 子課綱
5.1 退休規劃原則 Retirement planning principle 4 小時(4hours)	5.1.1 退休早期和持續計畫之需求和價值(The need for and value of early and consistent planning for retirement) 5.1.2 退休時，真實現金流的需求(The need for real cash flow in retirement) 5.1.3 退休時，規律且持續的現金流之重要性(The importance of regular and consistent cash flow in retirement) 5.1.4 複利威力及其在退休收入方面的應用(The power of compound interest and its application to retirement income) 5.1.5 了解從確定給付制度轉向確定提撥制度的影響，以及對於客戶的責任轉移(Understanding the consequences of the change from distribution to contribution systems and the consequent transfer of responsibility to clients) 5.1.6 選擇和管理長期投資組合(Selecting and administering long-term investment portfolios) 5.1.7 風險報酬、消費者態度、金融教育及其對退休規劃的影響(Risk-return, consumer attitudes, financial education and implications for retirement planning)

Learning Outcomes 學習成果(續上表)
•展示隨著時間推移的複利威力，激勵客戶儘早開始進行個人退休規劃(Demonstrate the power of compounding over time to motivate clients to begin their retirement plans as early as possible) •展示「定期定額」的概念(Demonstrate the concept of “dollar (currency) cost averaging”) •評估確定給付制度與確定提撥制度的影響(Evaluate the relevant distribution systems vs. the contribution systems)

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>5.2
退休規劃目標
Retirement planning objectives
4 小時(4hours)</td><td>5.2.1 基於實質貨幣/通貨的理財目標(Financial objectives based on real money/currency)：
●計算退休時的資金需求(Calculation of capital required for retirement)
●設定可達成的目標(Establishment of accessible targets)
5.2.2 在不斷變動的經濟和政治環境下建立退休收入目標(Establish retirement income targets in a changing economic and political environment)
5.2.3 生活目標(Lifestyle objectives)：
●退休活動計畫(Activities for retirement)
●退休醫療保健計畫(Health care plan for retirement)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•討論如何確認客戶的退休目標(Discuss how to identify the client’s retirement objectives)
•討論退休規劃所使用的假設(Discuss retirement planning assumptions used)
•計算客戶退休的可用資金(Calculate capital available for the client’s retirement)
•計算客戶退休所需的資金(Calculate capital required for the client’s retirement)
•確認退休後的生活方式目標(Identify post-retirement lifestyle objectives)
•討論可供退休人員選擇的醫療保健計畫(Discuss available health care plans available for retirees)
•討論退休生活方式及其支出，隨時間變化將如何影響退休計畫(Discuss the retirement lifestyle and how changes in spending distributions over the retirement lifecycle will impact it)</td></tr>
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Knowledge Topics 知識主題	Subtopics 子課綱
5.3 退休需求分析和預測 Retirement needs analysis and projections 8 小時(8hours)	5.3.1 通貨膨脹及對於退休收入需求的影響(Inflation and the impact on retirement income needs) 5.3.2 長壽風險(Longevity risk) 5.3.3 目標分類(Goal classification)： ●固定且可終止（例如汽車貸款）(Fixed and terminable (e.g., car loan)) ●固定且永久性（例如房屋抵押貸款）(Fixed and permanent (e.g., mortgage)) ●變動且可終止（例如教育基金、家庭支援）(Variable and terminable(e.g., college funding, family support)) ●變動且永久性（例如基本生活費用）(Variable and permanent (e.g., basic living expenses)) 5.3.4 目標優先順序(Goal priority) 5.3.5 報酬的順序風險（Sequence of return risk）
Learning Outcomes 學習成果	
•收集客戶預估的退休支出明細(Collect details of the client's estimated retirement expenses) •根據家庭特定的支出型態，解決其面對的通貨膨脹率問題(Solve for unique family inflation rates based on specific expense patterns) •評估客戶退休日期的財務需求(Assess financial requirements at retirement date for the client)	

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>5.4
退休收入的潛在來源
Potential sources of retirement income
4 小時(4hours)</td><td>5.4.1 員工福利的類型(Types of employee benefits)
5.4.2 退休基金(Pension funds)：
●雇主提撥(Employer sponsored)
-確定提撥(Defined contribution)
-確定給付(Defined benefits)
-基金(Funds)
5.4.3 政府提撥的計畫(State sponsored plans)
5.4.4 年金(Annuities)
5.4.5 個人計畫(Personal)
5.4.6 其他退休收入來源(Other sources of retirement income)
5.4.7 其他投資帳戶(Other investment accounts)
5.4.8 房地產(Real estate)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•收集客戶潛在退休收入來源的細節(Collect details of the client's potential sources of retirement income)
•根據員工在公司的服務年資，分析各種退休金和相關就業福利(Analyze the various pension and associated employment benefits that an employee earns based on years of service at a company)</td></tr>
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Knowledge Topics 知識主題	Subtopics 子課綱
5.5 退休收入和提款預估與策略 Retirement income and withdrawal projections and strategies 8 小時(8hours)	5.5.1 退休前的規劃(Pre-retirement planning) 5.5.2 投資組合建立和分配策略–將資本增長轉化為收入(Portfolio construction and distribution strategies – converting capital growth to income generation) 5.5.3 退休現金流的來源(Sources of retirement cash flow)： ●政府的養老金計畫(Government pension programs) ●雇主提供的退休計畫(Employer provided retirement plans) ●個人退休儲蓄(Personal retirement savings) ●個人其他儲蓄和資產（例如房地產）(Personal other savings and assets (e.g., property)) 5.5.4 固定和變動收入的工具(Fixed and variable income instruments) 5.5.5 退休提領策略(Retirement distribution rates) 5.5.6 企業自訂退休過渡計畫(例：員工福利儲蓄計畫等)((Retirement transition strategies for business owners) 5.5.7 稅負對退休金流的影響(Impact of taxes on retirement cash flow)
Learning Outcomes 學習成果	
•基於客戶的現有狀況、預期收入和儲蓄增長，發展退休計畫的財務預測(Develop financial projections based on current position and expected income and savings growth on the client's retirement plan) •評估客戶的退休目標是否實際可行(Assess if the client's retirement objectives are realistic) •評估假設變動下對於客戶財務預測的影響(Assess the impact of changes in assumptions on financial projections for the client) •確認可用於投資的收入來源(Identify sources of income available for investing) •考量租稅分散的退休投資組合(Build a tax-diversified retirement portfolio) •結合遺贈動機與財產配置，所做的退休帳戶規劃(Integrate bequest motives and estate planning consequences of leaving various types of retirement accounts)	

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<tr><th>Knowledge Topics
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<tr><td>5.6
退休規劃解決方案
Retirement planning solutions
4 小時(4hours)</td><td>5.6.1 退休規劃解決方案，包括(Retirement planning solutions including where available)：
●政府養老金(State pensions)
●與當地法規相關的個人退休商品，包括投資商品、保險商品和年金(Personal retirement products relevant to the jurisdiction including investment products, insurance products and annuities)
●其他資產，如房地產、股票投資組合等(Other assets such as property, share portfolios, etc.)
5.6.2 商品風險和盡職調查(Product risk and due diligence)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•分析並實施潛在的退休規劃策略和商品(Analyze and implement potential retirement planning strategies and products)
•根據客戶情況評估退休商品的適用性(Assess the suitability of retirement products given the client’s situation)
•評估購買或處置退休商品和資產，對財務和稅務的影響(Assess the financial and tax implications of acquiring / disposing of retirement products and assets)</td></tr>
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New Module 6：
Tax Planning 稅務規劃

Financial Planning Knowledge Domain 理財規劃知識領域：
Prepares the individual to understand and broadly evaluate tax planning strategies and techniques to maximize the present value of the client's after-tax net worth and includes the principles, current law and practice of taxation and wealth reporting, their impact on the client's financial situation, and financial planning for individuals, couples and families in their roles as individual investors, employees and business owners.
幫助個人了解並廣泛評估稅務規劃策略和技巧，以最大化客戶稅後淨資產現值，包括稅務和財富報告的原則、現行法律和實務，以及它們對客戶財務狀況所造成的影響，與針對個人、夫妻和家庭作為個人投資者、員工和企業主角色的理財規劃。

INDICATIVE CONTENT 課程綱要
稅務規劃(Tax Planning) – 32 小時 (32 hours)

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>6.1
稅務和報稅原則
Taxation and reporting principles
4 小時(4hours)</td><td>6.1.1 全球稅制與我國租稅體系的關聯性(Global tax: politics, norms and interrelationships)
6.1.2 稅收制度和架構(Tax system and framework)
6.1.3 報稅系統與合法性(Reporting system and compliance)
6.1.4 節稅 vs 避稅 vs 逃漏稅(Tax avoidance vs tax evasion)
6.1.5 個人及其企業的所得稅和資本利得稅(Income tax and capital gains tax for individuals and their business)
6.1.6 資產和負債的稅務性質(Assets and the tax nature of liabilities)
6.1.7 遺產與贈與稅(Gifting (e.g., donations to family))
6.1.8 財富移轉稅(Wealth transfer taxes)
6.1.9 稅務應備文件(Tax documents)
6.1.10 稅務申報/報告(Tax returns / reports)
6.1.11 資產配置，例如：應徵稅、避稅、延期納稅、免稅(Asset location (e.g., taxable, sheltered, deferred, tax free))</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•了解全球稅務體系和所在地區的稅收架構(Understand the global tax system and the tax framework in your local territory)
•了解我國國稅與地方稅之區別
•了解各項稅制的原理原則
•了解報稅的架構與流程
•了解所得稅和財產稅相關規定(Explain income and wealth tax-related terms)
•了解財富移轉之相關租稅
•了解普遍被接受的稅務相關紀錄保存慣例(Understand generally acceptable tax-related record keeping practices)
•了解與計算須向稅務機關提交的相關資訊(如：收入、費用...)
•了解稅務申報書、核定書、繳清/免稅/同意移轉證明書
•了解稅務申報暨繳納：展期、分期、實物抵繳
•了解全球報告和法遵系統以及所在地區的相應架構(Understand the global reporting and compliance system and the respective framework in your local territory)</td></tr>
</table>

Knowledge Topics 知識主題	Subtopics 子課綱
6.2 稅務規劃原則 Tax planning principles 4 小時(4hours)	6.2.1 釐清問題與稅務文件的收集(Collection of tax documents) 6.2.2 稅務和報告合法性及對違規行為的處罰(Tax and reporting compliance and penalties for non-compliance) 6.2.3 應稅所得/應稅資產(Assessable income / Assessable assets) 6.2.4 目前應繳納稅額(Current tax liabilities) 6.2.5 可扣除額(Allowable deductions) 6.2.6 稅務規劃結構和方法(Tax planning structures and methods) 6.2.7 具有稅務影響的投資結構(Investment structures with tax implications) 6.2.8 理財規劃中的稅務策略(Tax strategies in financial planning) 6.2.9 有效運用節稅帳戶(Efficient use of sheltered accounts)

Learning Outcomes 學習成果
•確定客戶對稅收的態度(Determine the client's attitudes toward taxation) •辨識與客戶所得和財富狀況相關的資訊(Identify information related to the client's income and wealth situation) •了解個人、家庭和小型企業使用的稅務文件類型(Understand the types of tax documents used by individuals, households and small businesses) •了解相關稅務文件和報告(Understand relevant tax documents and reports) •評估客戶對稅務和報稅義務的整體遵守情況，視複雜程度而決定是否諮詢稅務專家(Evaluate the client's overall compliance with tax and reporting obligations and, depending on complexity, consult a tax specialist) •解釋適用於客戶理財規劃的當前納稅義務(Interpret the current tax liabilities applicable to the client's financial plan) •了解實務的法律知識、原則和現行的租稅制度(Demonstrate a working knowledge of the legal concepts and principles and the underlying taxation system) •了解與個人、公司、合夥企業和信託相關的稅務要求(Understand the taxation requirements relating to individuals, companies, partnerships and trusts) •理財規劃中的節稅策略：減稅、免稅及退稅 •評估稅務規劃替代方案的財務影響(Assess the financial impact of tax planning alternatives)

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>6.3
稅務規劃目標
Tax planning objectives
8 小時(8hours)</td><td>6.3.1 最大化稅後報酬(Maximize after-tax return)
●判斷客戶的稅務問題
●透過相關資訊釐清客戶的稅務目標
●對稅務目標進行可行性分析
●透過適當工具降低稅務風險與完成稅務目標</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•收集客戶的稅務目標相關資訊(Collect information regarding the client's tax objectives)
•確定最大化稅後報酬的策略(Identify strategies to maximize after-tax return)</td></tr>
</table>

Knowledge Topics 知識主題	Subtopics 子課綱
6.4 稅務分析和計算 Tax analysis and calculations 8 小時(8hours)	6.4.1 評估客戶的稅務和報稅複雜程度(Assess client's tax and reporting complexity level) 6.4.2 確定是否需要稅務專家參與(Determine need for tax specialist(s) involvement) 6.4.3 確定義務和責任問題(Determine liability and responsibility issues)
Learning Outcomes 學習成果	
•辨識目前、延期和未來的應繳納稅負(Identify current, deferred and future tax liabilities) •辨識目前的報稅狀況和合法性(Identify current reporting status and compliance) •辨識目前和延期退休的相關稅負(Identify current and deferred retirement-related taxes) •辨識投資的應稅性質(Identify taxable nature of investments) •辨識資產和負債的應稅性質(Identify taxable nature of assets and liabilities) •確認贈與的稅負影響(適用於所在的地區)(Determine the tax implications, if any, of a gift (applicable in your territory)) •確認遺產的稅負影響(適用於所在的地區)(Determine the tax implications, if any, of an estate (as applicable in your territory)) •分析並解釋所有權和指定受益人對遺產稅的影響(Analyze and explain the effects of ownership and beneficiary designations on estate taxes) •大致瞭解不同產品的稅收方式及其對客戶整體理財狀況的影響(Understand in general terms how different products are taxed and the effect this has on the client's overall financial position) •作為總遺產的一部分，分析產品所涉及的各種稅負(Analyze the types of taxes that apply to products as part of the total estate) •分析客戶目前退休規劃的稅負風險(Analyze the tax exposure of the client's current retirement plan)	

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>6.5
稅務規劃策略
Tax planning strategies
8 小時(8hours)</td><td>6.5.1 可用的免稅額和扣除額(Available allowances and deductions)
6.5.2 收入和支出的延遲(Deferral of income and expenses)
6.5.3 稅後報酬最大化之資產配置(Asset location)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•以考慮報稅法規和合法性為前提，評估潛在的稅務策略和結構(Evaluate potential tax strategies and structures with regulatory reporting and compliance requirements in mind)
•辨識何時需要將客戶使用的當前稅務和報告策略及需求，將其轉介給專家(Recognize when the current tax and reporting strategies and needs utilized by the client need to be referred to a specialist)
•評估現有的稅務策略和結構(Evaluate existing tax strategies and structures)
•評估每種稅務規劃策略的優缺點(Evaluate advantages and disadvantages of each tax planning strategy)
•優化策略，為客戶提出稅務規劃建議(Optimize strategies to make tax planning recommendations for the client)
•比較、分析並推薦稅務策略，以制定全面的客戶解決方案(Compare, analyze and recommend taxation strategies to develop comprehensive client solutions)
•確定行動步驟優先順序，協助客戶實施稅務規劃建議(Prioritize action steps to assist the client in implementing tax planning recommendations)</td></tr>
</table>

New Module 7：
Estate Planning and Wealth Transfer 財富傳承規劃

Financial Planning Knowledge Domain 理財規劃知識領域：
Develops understanding of goals and objectives specific to estate planning; provides processes and skills to evaluate the current estate position and identify potential issues relating to estate planning, and then to advise on strategies and techniques to handle the preservation and transfer of estates consistent with the client's goals and objectives. Relevant legal, tax, financial, and non-financial aspects are also considered.
了解遺產規劃具體目標和目的；提供目前遺產狀況並辨識可能涉及遺產規劃問題的流程和技能，然後與客戶就目標和目的一致的策略和技術，對遺產的保存和移轉提供建議。同時需考慮法律、稅務、財務和非財務相關方面因素。

INDICATIVE CONTENT 課程綱要
財富傳承規劃(Estate Planning and Wealth Transfer) – 32 小時 (32 hours)

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>7.1
遺產規劃原則
Estate planning principles
4 小時(4hours)</td><td>7.1.1 何謂遺產？(What constitutes the estate?) (legal definition)
●本國法規/多國法規(Home jurisdiction / multi jurisdictions)
7.1.2 遺產規劃流程和專業團隊(The estate planning process and professional team)
7.1.3 遺產規劃文件（例如）(Estate planning documents (for example))：
●遺囑(Wills)
●信託契約(Trust deeds)
●委託書(Power of attorney)
●受益人指定文件(Beneficiary designation documents)
7.1.4 遺產規劃(Estate Planning)：
●遺囑(Wills)
●無遺囑(Intestacy)
●選擇遺囑執行人(Choosing an executor)
●遺產管理(Administration of estate)
7.1.5 資產保護(Asset protection)
7.1.6 遺產轉移和資產轉移方法(Methods of estate transfer and transferring assets)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•解釋何謂遺產(遺產 vs.財產、動產 vs.不動產)(Explain what constitutes an estate)
•解釋遺產規劃和分配條款(Explain estate planning and distribution terms)
•解釋遺產規劃流程中的各個步驟以及每個步驟的影響(Explain the steps in the estate planning process and the implications of each step)
•辨識遺產規劃團隊可能的成員，並解釋每個成員的角色和職責(Identify potential members of the estate planning team and explain the role and responsibilities of each)
•描述客戶可能擁有的法律形式/權益文件(Describe the legal forms / documents of interest the client may possess)
•解釋資產保護和隱私的影響，並確定需要考慮的方法/技術(Explain the implications of Asset Protection and Privacy and identify methods/techniques to be considered)
•解釋遺產移轉方法和工具(生前移轉 vs.死後繼承、不計入 vs.可扣除、配偶剩餘財產差額分配)(Explain estate transfer methods and tools)</td></tr>
</table>

Knowledge Topics 知識主題	Subtopics 子課綱
7.2 遺產規劃目標 Estate planning objectives 4 小時(4hours)	7.2.1 確定目標時需要考慮(Aspects to consider when identifying objectives)： ●家庭/個人價值觀(Family / personal values) ●資金需求/流動性(Capital needs / liquidity) ●不同族裔/信仰的婚姻(跨國、重組、多元成家...等)(Mixed marriages) ●資產保護和隱私(Asset protection and privacy) ●特殊需求(Special needs) ●監護權(Guardianship) 7.2.2 受益人選擇(Beneficiary selection) 7.2.3 慈善捐贈和慈善事業，包括基金會和捐贈基金(公益信託)(Charitable giving and philanthropy, including foundations and endowments) 7.2.4 租稅（如適用）(Taxation (if any)) 7.2.5 企業繼承(Business succession)： ●控制/所有權(Control / ownership) ●持續管理(Ongoing management)
Learning Outcomes 學習成果	
•解釋客戶遺產規劃目標的基礎(Explain the basis for the client's estate planning objectives) •解釋可能影響客戶遺產規劃策略的家庭動態和商業關係(股權繼承、股東權益、資產保護...等)(Explain the family dynamics and business relationships that could impact estate planning strategies for the client) •討論達成客戶遺產規劃目標的限制因素(Discuss constraints to meeting the client's estate planning objectives) •評估受益人的具體需求(Appraise the specific needs of beneficiaries) •評估特殊需求以及未成年人和老年人（無行為能力）者的監護問題(Appraise special needs and guardianship of minors and elderly (if incompetent)) •討論影響遺產規劃目標的稅負類型(Discuss the types of taxes that impact estate planning objectives)	

Knowledge Topics 知識主題	Subtopics 子課綱
7.3 法律方面 Legal aspects 2 小時(2hours)	7.3.1 遺產的定義(Definition of an estate) 7.3.2 當地法規問題(Jurisdictional issues) 7.3.3 法律方面、必要的執行和流程(Legal aspects, required administration and processes)
Learning Outcomes 學習成果	
•解釋遺產的法律定義(Explain the legal definition of an estate) •辨識並解釋當地法規問題(Identify and explain jurisdictional issues) •辨識並解釋遺產的法律架構，必要的執行和流程(Identify and explain legal framework of estates, required administration and processes)	

Knowledge Topics 知識主題	Subtopics 子課綱
7.4 資產和負債（所有權、估值、移轉、保護和隱私） Assets and liabilities (ownership, valuation, transfers, protection and privacy) 4 小時(4hours)	7.4.1 所有權(Ownership) ●所有權和受益人指定(Titling and beneficiary designations) 7.4.2 估值(Valuation) 7.4.3 所有權變更(Ownership changes) 7.4.4 特殊資產（版稅、商標、專利權與權利金等）(Special assets (copyrights, trademarks, royalties, etc.)) 7.4.5 數位資產(Digital assets) 7.4.6 資產保護(Asset protection) 7.4.7 隱私(Privacy)

Learning Outcomes 學習成果(續上表)
•討論所有權和受益人的指定如何影響資產和負債的轉移(Discuss how titling and beneficiary designations impact the transfer of assets and liabilities) •說明資產和負債的估值方式(Indicate how assets and liabilities are valued) •解釋所有權和必然因素（例如所得稅）如何影響估值(Explain how ownership and certain characteristics (e.g., income tax) impact valuations) •評估所有權選擇，以及何時做出各個選擇（死亡時資產移轉的影響）(Evaluate ownership choices and when each is indicated (implications of asset transfer at death)) •辨識常見類型的特殊資產，以及遺產規劃背景下的相關問題和挑戰(Identify common types of special assets and the issues and/or challenges of each within the context of estate planning) •辨識常見的數位資產(Identify common digital assets) •辨識在遺產規劃背景下擁有數位資產所面臨的挑戰，以及解決每個挑戰的常用方法/技術 (Identify the challenges of owning digital assets within the context of estate planning and common methods/ techniques for addressing each) •列舉資產保護成為考量的主要原因(List the primary reasons why asset protection is a concern) •解釋實現資產保護的常用方法和技術，以及何時使用(Explain the common methods and techniques for achieving protection and when each is indicated) •列舉資產的隱私權(性)成為考量的主要原因(List the primary reasons why privacy is a concern) •解釋實現資產的隱私權(性)的常見方法和技術，以及何時使用(Explain the common methods and techniques for achieving privacy and when each is indicated) •了解：1.信託、2.借名登記，以及 3.標的性質與節稅優惠

<table>
<tr><th>Knowledge Topics
知識主題</th><th>Subtopics 子課綱</th></tr>
<tr><td>7.5
繼承規劃
Succession planning
4 小時(4hours)</td><td>7.5.1 死亡和離婚的影響(Impact of death and divorce)
7.5.2 死亡時的預期財務狀況(Projected financial situation at death)
7.5.3 繼承計畫的制定(Development of succession plan)
7.5.4 遺贈/繼承(Bequests / inheritance)
7.5.5 企業繼承(Business succession)：
●估值(Valuation)
●未來所有權(Future ownership)
●未來管理(Future management)
●股權買賣協議(Buy-sell arrangements)</td></tr>
<tr><th colspan="2">Learning Outcomes 學習成果</th></tr>
<tr><td colspan="2">•評估可能影響繼承規劃和遺產移轉的家庭動態和商業關係(股權繼承、股東權益、資產保護…等)(Evaluate family dynamics and business relationships that could impact succession planning and estate transfer)
•分析死亡時遺產的流動性(Analyze the liquidity of the estate at death)
•預測死亡時的淨資產價值(Project net worth at death)
•計算死亡時可能的支出和任何納稅義務(Calculate potential expenses and any tax liability at death)
•討論常見企業的結構（例如，獨資經營者，合夥企業，公司）所帶來的影響(Discuss the implications of the common business ‘structures’ (e.g., sole proprietor, partnership, company))
•評估未來所有權和管理權對家族成員的影響(Evaluate the dynamics of future ownership and management with respect to family members)
•解釋與重要員工但為非家族成員的相關問題(Explain the issues related to key employees that are not family members)
•解釋與股權買賣協議相關的重要層面(Explain the key aspects of buy-sell arrangements)</td></tr>
</table>

Knowledge Topics 知識主題	Subtopics 子課綱
7.6 喪失行為能力、 監護權、委託書和醫療照護 Incapacity, guardianship, Power of Attorney and health care 2 小時(2hours)	7.6.1 失能(Incapacity) 7.6.2 監護權(Guardianship) 7.6.3 委託書(Power of Attorney) 7.6.4 醫療照護指示(Health care directives)

Learning Outcomes 學習成果
•分析受益人(失能者、受監護宣告者)的特定需求(Analyze the specific needs of beneficiaries) •了解失能對遺產規劃的影響(Understand the implications of incapacity in estate planning) •解釋委託書的使用(Explain use of Power of Attorney) •解釋醫療照護指示的使用時機(Explain the use of health care directives and when they are indicated)

Knowledge Topics 知識主題	Subtopics 子課綱
7.7 遺產規劃策略 Estate planning strategies 4 小時(4hours)	7.7.1 方法、結構和工具(Methods, structures and tools)： ●最小化稅額(Minimizing tax) ●人壽保險的用途(Uses of life insurance) -生存家屬的資金需求(如：生活費等)(Survivor capital needs) -債務清償(Offset liabilities) -流動性(Liquidity) -平均分配(Equalization) ●信託(遺囑信託與生前信託)(Trusts (created under a Will and lifetime trusts not created under a Will)) 7.7.2 對遺產規劃策略的威脅(Threats to estate planning strategies)： ●缺乏適當的規劃(Lack of proper planning) ●過期的文件(如：請求權消滅時效)(Outdated documents) ●離婚(Divorce) ●家庭失和與糾紛(Family disharmony) ●法律和財務問題（如：破產）(Legal and financial issues (e.g., bankruptcy))

Learning Outcomes 學習成果
•討論合法最小化稅額作為策略(Discuss legally minimizing tax as a strategy) •解釋在遺產規劃背景下人壽保險的主要用途(Explain the primary uses of life insurance in the estate context) •解釋與人壽保險結合使用的常用方法和技術，以及何時使用(Explain the common methods and techniques used in conjunction with life insurance and when each is indicated) •解釋信託的屬性和特點，以及其作為遺產規劃策略的用途(Explain the characteristics and features of trusts and their use as a strategy for estate planning purposes) •設計遺產規劃策略(Design estate planning strategies) •評估每個遺產規劃策略(Evaluate each estate planning strategy) •優化策略以提出遺產規劃建議(Optimize strategies to make estate planning recommendations) •確定行動步驟優先順序，協助客戶實施遺產規劃建議(Prioritize action steps to assist the client in implementing estate planning recommendations)

•辨識遺產規劃的常見威脅，以及減輕每個威脅的方法和技術(Identify the common threats to an estate plan and the methods and techniques to mitigate each)

Knowledge Topics 知識主題	**Subtopics 子課綱**
7.8 慈善事業 Philanthropy 2 小時(2hours)	7.8.1 建立遺產(Establishing a legacy) 7.8.2 生前慈善捐贈(Lifetime charitable gifting) ●捐贈慈善基金會 ●公益信託 7.8.3 遺產慈善捐贈(Charitable gifts upon death)
Learning Outcomes 學習成果	
•解釋建立遺產的概念(Explain the concept of establishing a legacy) •解釋生前慈善贈送方法和技術以及何時被建議(Explain lifetime charitable gifting methods and techniques and when each is indicated) •解釋遺產慈善贈與方法和技術以及何時被建議(Explain postmortem charitable gifting methods and techniques and when each is indicated)	

Knowledge Topics 知識主題	**Subtopics 子課綱**
7.9 遺產規劃解決方案 Estate planning solutions 6 小時(6hours)	7.9.1 成立閉鎖性公司(Use of companies) 7.9.2 信託的規劃(Use of trusts) 7.9.3 保險規劃(Assurance planning) 7.9.4 不動產遺贈規劃
Learning Outcomes 學習成果	
•解釋公司和信託結構作為遺產規劃解決方案的一部分的使用(如：閉鎖性公司)(Explain the use of company and trust structures as part of estate planning solutions) •解釋如何將保險規劃用作遺產規劃的一部分(Explain how assurance planning can be used as part of estate planning) •不動產遺贈規劃 ■解釋遺產及贈與稅法中與不動產相關之規定 ■解釋不動產在繼承或贈與時的稅負效果 ■認識不動產在繼承時的可能移轉方式 (例如：民法繼承、分割繼承、遺贈)	

New Module 8：

Integrated Financial Planning 綜合理財規劃(含理財規劃書制定)

Financial Planning Knowledge Domain 理財規劃知識領域：
Develops critical thinking and analytical skills necessary to integrate and apply knowledge from across the other Knowledge Domains to develop appropriate strategies, recommendations and financial plans for clients using real world situations and facts.
依 FPSB 全球理財規劃標準取得認證須具備製作理財規劃書能力，並納入認證流程，藉以培養批判性思維和分析能力，以整合和應用來自其他領域的知識，並利用現實世界的情境和事實為客戶制定適當的策略，並提供理財建議與計畫。

INDICATIVE CONTENT 課程綱要

綜合理財規劃(含理財規劃書制定) (Integrated Financial Planning) – 40 小時 (40 hours)

Knowledge Topics 知識主題	**Subtopics 子課綱**
8.1 客戶參與、理財規劃流程和理財計畫 Client engagement, financial planning process and financial plan 2 小時(2hours)	8.1.1 向客戶揭露理財規劃顧問的服務、能力和經驗(Disclosure to the client of the financial planning professional's services, competencies and experience) 8.1.2 參與範圍和溝通方式(Scope of engagement and communication approach) 8.1.3 理財規劃顧問專業技能(Professional skills as identified in the Financial Planner Professional Skills) 8.1.4 專業行為操守(Professional conduct) 8.1.5 保護客戶資訊(Safeguarding client information) 8.1.6 客戶態度和對理財的熟悉度(Client attitudes and financial sophistication) 8.1.7 理財規劃的目的、好處和要素(Purpose, benefits and elements of a financial plan) 8.1.8 制定合法理財規劃的要素(Elements that make a compliant financial plan)

Learning Outcomes 學習成果(續上表)
•根據實踐標準和道德守則，以應用於理財規劃流程(Apply the Financial Planning Process in accordance with practice standards and ethical principles) •將理財規劃流程和理財規劃核心執業原則，應用於客戶情境(Apply the Financial Planning Process and the Financial Planning Core Practices to client scenarios) •展現與客戶有效溝通並建立融洽關係的能力，以在資料收集角色扮演中獲取個人資訊(Demonstrate the ability to communicate with clients effectively and build rapport to obtain personal information in a data gathering role play) •在理財規劃過程中，展示專業技能（理財顧問專業技能）(Demonstrate that the professional skills (Financial Planner Professional Skills) are mastered in the process of financial planning) •展示職業操守(Demonstrate professional conduct) •在涉及倫理實務時，應運用明智的判斷力，展現負責和可持續實踐的專業標準(Use sound judgment when engaging in ethical practice and display professional standards reflecting responsible and sustainable practices) •為客戶制定理財規劃時，評估法律和專業要素(Evaluate the legal and professional elements when compiling a financial plan for the client)

Knowledge Topics 知識主題	Subtopics 子課綱
8.2 態度、個人目標和財務目標 Attitudes, personal goals and financial objectives 6 小時(6hours)	8.2.1 財務管理(Financial Management)： ●客戶儲蓄傾向的資訊(Information on the client's propensity to save) ●客戶如何做出消費決策的資訊(Information on how the client makes spending decisions) ●客戶對債務的態度資訊(Information on the client's attitude toward debt) ●客戶主要支出計畫的資訊(Information on major purchases planned) 8.2.2 稅務規劃(Tax Planning)： ●目前、遞延和將來可能有稅賦責任的資訊(Information on possible current, deferred and future tax liabilities) 8.2.3 投資規劃和資產管理(Investment Planning and Asset Management)： ●客戶對投資目標的詳情資訊(Details of the client's investment objectives) ●客戶對時間範圍的資訊(Information about the client's time horizon(s)) ●客戶對投資風險承受的資訊(Information on the client's tolerance to investment risk) ●客戶對投資限制的資訊(Information on the client's investment constraints) 8.2.4 風險管理和保險規劃(Risk Management and Insurance Planning)： ●客戶對風險管理偏好及目標的資訊(Information on the client's risk management preferences and objectives) 8.2.5 退休規劃(Retirement Planning)： ●客戶過渡到退休之計畫的資訊(Information on the client's planned transition to retirement) ●客戶對退休規劃及目標的資訊(Information on the client's retirement plans and objectives)

	●客戶對退休風險承受的資訊(Information on the client’s tolerance to risk in retirement) 8.2.6 遺產規劃和財富移轉(Estate Planning and Wealth Transfer)： ●客戶對遺產規劃的目標，包括資產分配給繼承人的資訊(Information on the client’s estate planning objectives including distribution of assets to heirs) ●受益人具體需求的詳細資訊(Details on specific needs of beneficiaries) ●未成年子女監護權資訊(Details on guardianship of minor children)

Learning Outcomes 學習成果(續上表)
•辨識對客戶有理財影響的目標、需求和價值觀(Identify the client’s objectives, needs and values that have financial implications) •確認客戶的態度和理財熟悉度(Determine the client’s attitudes and level of financial sophistication) •確認客戶的儲蓄傾向(Determine the client’s propensity to save) •確認客戶對於債務的態度(Determine the client’s attitudes toward debt) •確認客戶的投資目標(Determine the client’s investment objectives) •確認客戶在投資方面的經驗、態度和偏見(Determine the client’s experience with and attitudes and biases toward investments) •確認客戶對投資風險的承受能力(Determine the client’s tolerance for investment risk) •辨識客戶的時間範圍(Identify the client’s time horizon) •確認客戶的風險管理目標(Determine the client’s risk management objectives) •確認客戶願意採取積極措施來管理財務風險的程度(Determine the client’s willingness to take active steps to manage financial risk) •將客戶的風險管理需求進行優先排序(Prioritize the client’s risk management needs) •確認客戶對稅務的態度(Determine the client’s attitudes toward taxation) •確認客戶的退休目標(Determine the client’s retirement objectives) •確認客戶對退休的態度(Determine the client’s attitudes toward retirement) •確認客戶的遺產規劃目標(Identify the client’s estate planning objectives) •評估受益人的具體需求(Assess the specific needs of beneficiaries) •了解客戶的個人目標和基本動機，並了解這些目標是否建立在合理的財務基礎上，或是基於其他信念、期望，或是出於錯誤的推理和誤解(Understand the client’s personal goals and

fundamental motivations and understand whether these are based on reasonable financial grounds, other beliefs and expectations, or on false reasoning and misunderstanding)

- 應用知識及合適技巧來認識客戶的價值觀體系(Apply the knowledge and appropriate skills for recognizing the client's system of values)
- 了解客戶的態度，藉此產生個人、財務和職業動機，以及未來個人、財務的需求與期望(Understand the client's attitudes that generate personal, financial and professional motivations regarding present and future needs, expectations, and personal and financial wishes)
- 辨識客戶的偏見(Identify the client's biases)

Knowledge Topics 知識主題	Subtopics 子課綱
8.3 資料收集與準備 Collection and data preparation 8 小時(8hours)	8.3.1 蒐集客戶資料並確定需求和目標；紀錄保存、安全性和保密性 (Gathering client data and determining needs and goals; record-keeping, security and confidentiality) 8.3.2 蒐集有關理財規劃範圍的資料(Collecting data in the financial planning areas)： ●財務管理(Financial Management) ●稅務規劃(Tax Planning) ●投資規劃和資產管理(Investment Planning and Asset Management) ●風險管理和保險規劃(Risk Management and Insurance Planning) ●退休規劃(Retirement planning) ●遺產規劃和財富移轉(Estate Planning and Wealth Transfer) 8.3.3 假設(Assumptions)

Learning Outcomes 學習成果

- 解釋資料蒐集的目的，以及在客戶關係管理中的價值(Explain the purpose of data collection and its value in client relationship management)
- 確認理財規劃所需的資訊(Identify the information required for the financial plan)
- 蒐集所需的資訊，以制定適合的財務解決方案及理財規劃(Collect the information required to develop a suitable financial solution and/or a suitable financial plan)
- 應用所需的知識和技能，解釋如何將所獲得的資訊納入客戶整體的財務解決方案中(Apply the knowledge and skills necessary to explain how the information obtained is incorporated in the overall scheme of the client’s financial solution)
- 確認對客戶的目標、財務需求和具有財務影響的價值觀(Identify the client’s objectives, financial needs and values that have financial implications)
- 確認所需的財務和稅務資訊，以制定適合的財務解決方案及理財規劃(Identify the financial and tax information required to develop a suitable financial solution and/or a suitable financial plan)
- 確認可能影響客戶的財務解決方案及理財規劃，有關風險管理問題(Identify the client’s risk management issues that may affect the financial solution and/or the financial plan)

•確認可能影響客戶的財務解決方案及理財規劃，有關風險承受度、能力、需求的問題(Identify the client's risk tolerance, capacity, needs and issues that may affect the financial solution and/or the financial plan) •確定客戶投資限制（例如，不做國際投資或商品期權）(Determine any client investment constraints (e.g., no international investments or no commodities, etc.)) •確認可能影響客戶的財務解決方案及理財規劃，有關法律和遺產問題(Identify the client's legal and estate issues that may affect the financial solution and/or the financial plan) •確認客戶個人和財務狀況的重要變化(Identify material changes in the client's personal and financial situation) •準備資訊以進行分析(Prepare information to enable analysis)

Knowledge Topics 知識主題	**Subtopics 子課綱**
8.4 分析 Analysis 8 小時(8hours)	8.4.1 現金流和債務管理(Cash flow and debt management) 8.4.2 稅賦(Tax) 8.4.3 投資及投資商品(Investments and investment products) 8.4.4 人壽保險和相關保險商品(Life insurance and risk products) 8.4.5 退休和相關退休商品(Retirement and retirement products) 8.4.6 社會安全保障和高齡照護(Social security and aged care) 8.4.7 繼承的資產和負債(Estate assets and liabilities)
Learning Outcomes 學習成果	
•根據客戶提供的資訊，建立資產負債表(Create a balance sheet based on the information from the client) •根據客戶提供的資訊，建立現金流量表(Create a cash flow statement based on the information from the client) •區別約當現金和其他投資（獲利能力/流動性）(Distinguish between profit and cash related items (profitability / liquidity)) •評估投資（包括多元化和資產配置）(Evaluate the investments (including diversification and asset allocation)) •計算客戶的投資報酬率(Calculate the return on the client's investments) •計算現金流量，如果發生失去工作能力時(Calculate cash flow in the case of personal incapacity)	

- •分析任何投資的風險和報酬，以及與其他投資組合部位的相關性(Analyze the risk and return of any investments and correlations with other portfolio positions)
- •檢查潛在的機會和限制，並評估資訊以制定策略(Examine potential opportunities and constraints and assess information to develop strategies)
- •分析客戶的目標、財務需求、價值觀和資訊，以確定財務目標和需求的優先順序，並確認潛在的財務解決方案(Analyze the client's objectives, financial needs, values and information to prioritize the financial objectives and needs and identify potential financial solutions)
- •分析理財規劃要素之間的相互關係(Analyze inter-relationships among financial planning components)
- •比較機會和限制，並評估所蒐集的跨財務目標和需求的資訊(Compare opportunities and constraints and assess collected information across financial objectives and needs)
- •評估資訊以衡量客戶的情況(Evaluate information to assess the client's situation)
- •檢查與客戶相關的經濟、政治和監管環境的影響，以及潛在的理財規劃解決方案(Examine the impact of economic, political and regulatory environments / requirements related to the client and potential financial planning solutions)
- •衡量實現理財規劃目標的進度(Measure the progress toward achievement of objectives of the financial plan)

Knowledge Topics 知識主題	Subtopics 子課綱
8.5 議題與討論 Issues and problems 8 小時(8hours)	8.5.1 財務管理(Financial Management)： ●與客戶的資產和負債之相關問題，例如(Issues relevant to the client's assets and liabilities, for example)： -預算問題(Budgetary issues) -使用銀行帳戶和信用卡/簽帳卡(Use of bank accounts and credit / debit cards) -債務和現金管理的安排和使用(Placement and use of debt and cash management) -客戶的緊急預備金來源(The client's emergency fund provision, if applicable) -教育基金(Education funding) 8.5.2 稅務規劃(Tax Planning)： ●最大化風險調整後的稅後報酬(Maximize risk adjusted after tax return) ●客戶對稅務的態度(The client's attitudes toward taxation) ●考慮適用稅賦的投資配置(Appropriateness of current investment structures (if tax is applicable)) ●未來稅賦之變化(Future changes in taxation) 8.5.3 投資規劃和資產管理(Investment Planning and Asset Management)： ●客戶對投資的經驗、態度和偏見(The client's experience with, and attitudes and biases toward, investing) ●客戶對投資風險的承受能力（態度和能力）(The client's tolerance for investment risk (attitude and capacity)) ●客戶的假設和報酬期望，以及這些與理財顧問之間的衝突(The client's assumptions and return expectations and conflicts between these and those of the financial planner) ●配偶/同居伴侶之間，風險承受的衝突(Conflicts in risk tolerance between spouse / domestic partners) ●投資的時間範圍(Time horizons) ●管理投資支出(Manage investment expenses)

	8.5.4 風險管理和保險規劃(Risk Management and Insurance Planning)： ●客戶對以下方面的容忍程度和態度(The client's tolerance for and attitudes toward)： -風險暴露(Risk exposure) -相關生活方式問題(Relevant lifestyle issues) -相關健康問題(Relevant health issues) ●客戶願意採取積極措施來管理財務結果(The client's willingness to take active steps to manage financial consequences) 8.5.5 退休規劃(Retirement Planning)： ●客戶對退休的態度(The client's attitudes toward retirement) ●客戶對退休規劃假設的舒適程度(The client's comfort with retirement planning assumptions) ●客戶的退休儲蓄規劃是否符合預期現實，例如，需要兼職工作或延遲退休以實現目標(Alignment of the client's retirement provision and the reality of expectations, for example, need to work part- time or delay retirement to achieve goals) 8.5.6 遺產規劃和財富移轉(Estate Planning and Wealth Transfer)： ●可能影響遺產規劃策略的家庭變動和商業關係(Family dynamics and business relationships that could impact estate planning strategies) ●用於達成遺產規劃目標的文件適當性(Appropriateness of documents to meet estate planning objectives) ●特定遺贈規劃(Specific bequests and minimum size of estate) ●客戶受益人的特定需求(Specific needs of the client's beneficiaries)
Learning Outcomes 學習成果	
辨識並討論客戶在理財規劃要素中所面臨的問題和困難，針對客戶面臨的困難進行討論、瞭解客戶的抱怨，並給予第三方建議(Identify and discuss the client's issues and problems in the applicable financial planning components, including difficult conversations, clients in crisis, third-party advice and client complaints)	

Knowledge Topics 知識主題	Subtopics 子課綱
8.6 策略 Strategies 2 小時(2hours)	8.6.1 如何評估潛在解決方案的優缺點(How to assess advantages and disadvantages of potential solutions) 8.6.2 策略描述(Description of strategies)
Learning Outcomes 學習成果	
•根據客戶的需求、風險心態、全球經濟情勢和展望（包括客戶的投資期間）, 以建立資產配置(Create an asset allocation based on the client's needs, risk mentality, global economic situation and global economic outlook including the time frame of the client) •評估每一項潛在財務方案的優缺點(Assess advantages and disadvantages of each potential financial solution) •描述每一項理財規劃策略(Describe each financial planning strategy)	

Knowledge Topics 知識主題	Subtopics 子課綱
8.7 綜合及建議 Synthesis and recommendations 2 小時(2hours)	8.7.1 理財規劃的制定(Development of a financial plan) 8.7.2 理財規劃的呈現(Presentation of a financial plan) 8.7.3 與客戶一起討論規劃理由、實施時程及取得客戶同意啟動計畫(Client engagement (including plan rationale and process education) and permission to proceed with plan implementation)
Learning Outcomes 學習成果	
•綜合資訊，制定和評估策略，以建立適合的理財規劃(Synthesize information to develop and evaluate strategies to create a suitable financial plan) •根據客戶的理財目標和需求分析，優先排序建議，以滿足客戶的目標和需求(Prioritize recommendations from the analysis of the client's financial objectives and needs to satisfy the client's objectives and needs) •將建議和行動步驟整合到符合規定且適合的理財規劃中(Consolidate the recommendations and action steps into a compliant and suitable financial plan) •制定優先實施計畫，包括時程表和職責(Develop a prioritized implementation plan, including timeframes and responsibilities) •確定哪些財務解決方案滿足客戶的需求(Determine which financial solutions meet the	

client's need(s)) •展示在角色扮演中呈現理財規劃的能力(Demonstrate the ability to present the financial plan in a role play) •建立符合規定的理財規劃，解決客戶的財務問題，滿足其目標和需求，或者如果無法做到，清楚說明為何某些目標和目的無法完全實現(Create a compliant financial plan that resolves the client's financial issues and meets their goals and objectives, or if unable to do so, clearly sets out the reasons why some goals and objectives cannot be met in full)

Knowledge Topics 知識主題	**Subtopics 子課綱**
8.8 實施 Implementation 2 小時(2hours)	8.8.1 理財規劃的實施(Implementing the financial plan)
Learning Outcomes 學習成果	
•制定優先實施計畫，包括時程表和職責(Develop a prioritized implementation plan, including timeframes and responsibilities) •在角色扮演中展示已同意的理財規劃的實施情況(Demonstrate the implementation of the agreed financial plan in a role play)	

Knowledge Topics 知識主題	**Subtopics 子課綱**
8.9 定期審查 Periodic review 2 小時(2hours)	8.9.1 監督和審查理財規劃(Monitoring and reviewing the financial plan) 8.9.2 應對客戶狀況和目標的變化，或經濟、政治和監理環境的變化(Addressing changes in client circumstances and goals, or changes in the economic, political and regulatory environments) 8.9.3 舉行審查會議(Holding review meetings)
Learning Outcomes 學習成果	
•確認理財規劃的適當審查過程和週期(Determine the appropriate process and cycle of review for the financial plan) •定期進行理財規劃審查(Conduct periodic reviews of the financial plan)	