



Exam Guidebook

March 2022

Exam organized by:

Financial Planning Association of Taiwan

Add: Room 1305, 13F, No. 88, Sec. 2, Zhongxiao E. Rd., Taipei City

TEL: (02) 2396-5698

Website: <http://www.fpat.org.tw>

Exam held by:


Taiwan Academy of Banking and Finance

Add: No. 62, Sec. 3, Roosevelt Road, Taipei 100, Taiwan, R.O.C.

Tel: 886-2-3365-3666 #1

Website: <https://svc.tabf.org.tw/110fpat01/>

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CFP® Professional Examination Schedule of Important Dates March 2022

Item	Time	Remark
Registration Period	10:00, January 5, 2022 to 17:00, January 21, 2022	Registration will only be accepted online. Please pay the fee immediately after you register and note the payment deadline. Registration will not be accepted if payment is delayed.
Online Inquiry and Printing of Examination Notice and Registration Receipt	March 14, 2022	Please read the exam descriptions and all relevant exam rules indicated in the examination notice carefully.
		Download and print out the registration receipt from the website directly (please note that the receipt will not be mailed).
Exam Date	Saturday, March 26, 2022	Exam locations include Taipei, Taichung, and Kaohsiung
Result and Inquiry	May 11, 2022 at 14:00	Check your exam result on the website. (Please note that the result will not be mailed).
Exam Result and Recheck Application Deadline	14:00, May 11, 2022 to 17:00, May 17, 2022	Application will only be accepted on website prior to the deadline. A exam result recheck will only be permitted once.
Exam Result Recheck Mail out	May 20, 2022	Your exam result will be mailed out by Express Mail Service, and you will receive notifications via text.

Notes:

- (1) Any adjustment to this schedule will be officially announced on the FPAT and TABF websites.
- (2) You may call TABF at 02-3365-3666 x1 from 9:00 to 17:30, Monday to Friday.

CFP® English Exam Guidebook

March 2022

I. Qualification for Registration, Exam Topics, and Exam Scope

The CFP® English Examination is open to anyone who has the one of the 4 following cards/certificates/permits and has obtained the course completion certificates for all relevant subjects from an education training institute which follows the certified regulations of FPAT; and/or has passed the application for FPAT education training course credit:

- 1. ROC National Identification Card**
- 2. Resident Certificate for Taiwan**
- 3. Alien Permanent Resident Certificate**
- or**
- 4. a Mainland Chinese citizen who has a long-term residence permit, and/or a Hong Kong and Macao residence permit indicating that working permit is not required.**

The exam does not discriminate applicants based on race, social class, language, ideology, religion, political party, nationality, birthplace, gender, sexual preference, age, marital status, physical appearance, facial features, or physical or mental disabilities.

[Notes]

The course completion certificate or verification of credits provided by the examinee will be examined carefully. If fraudulent qualifications, fake documents, or other fabrications are found, the examinee will be held legally responsible.

II. Qualification for Taking the Exam and Scope of Each Exam Subject

Exam Name	Scope	Qualifications to Take the Exam	Educational Qualifications
CFP[®] Examination (Chinese or English)	(6) Comprehensive Financial Planning	Course completion certificate for all of Subjects (1) to (6); or verification of course credit; and one of the following effective qualifications: (1) Passing the AFP Exam. (2) Obtaining verification of course credit from FPAT for the AFP Exam.**	No Educational Requirements

* To apply for a verification of course credit with other financial or education certificates, download the [Educational Training Course Credit Measures \(including application form\)](#) from the FPAT website before exam registration and fax it to FPAT.

** Applicants who have passed exams or possess qualification certificates for the following occupations can apply for verification credits from FPAT for AFP subjects and the AFP Exam: Certified Public Accountant of the Republic of China or elsewhere, a PhD in business or economics from a public or private university recognized by the Ministry of Education, Certified Securities Investment Analyst (CSIA), Taiwanese Actuary, American financial analyst (CFA), American actuary (FSA), American life insurance planner (CLU), or a CFP certificate holder of a FPSB member Organization.

Registration Period: 10:00, Wednesday, January 5, 2022 to 17:00, Friday, January 21, 2022

Registration Method

1. The information and prospectus of the exam are shown below. Please review or download it from the website; it will not be sold separately.

(1) FPAT website (<http://www.fpat.org.tw>)

(2) TABF website - certification exam page (<http://www.tabf.org.tw/exam/>)

2. Registration is only accepted through the “[CFP® & AFP exam page](#)” of the website.

3. The examinee should read the prospectus in detail and only register after careful consideration. Only one test subject can be selected. During the registration period, the applicant may request cancellation of registration on the website and claim a full refund (with 30 NTD deducted if the payment was made by ATM transfer or remitted over the counter).

4. Examinees with physical or mental disabilities or any other factors requiring special examination assistance should indicate their needs when registering and apply for a “special examination room.” They may also be required to provide relevant supporting documents. Appropriate assistance is provided under the principle of fairness.

5. Candidates who wish to take the CFP® English Examination should apply for the “special examination room” and indicate “CFP® English Examination” when registering.

6. The qualifications of the candidates will be reviewed after the registration deadline. Candidates who do not meet the qualifications and are notified of application return will be refunded the registration fee after 1/3 is deducted (with 30 NTD deducted) if the payment was made by ATM transfer or remitted over the counter), and the qualification for the exam will be cancelled.

Except for the above-mentioned cases, requests for cancellation of registration, refund of registration fee, deferred registration, change of test subjects, language of test questions, or change of test area are not allowed for any reason.

Registration Fee and Discount Offer

1. General candidates (fixed price): NT\$ 30,000

2. 15% discount for current employees of FPAT member organizations (refer to chart 1): NT\$ 25,500

Chart 1: FPAT member organizations (33 organizations)

Category	Name of Organization
Financial holdings (including their subsidiaries)	Cathay Financial Holdings Co., Ltd. CTBC Financial Holding Co., Ltd. Fubon Financial Holdings Co., Ltd. Mega Holdings Co., Ltd. SinoPac Financial Holdings Co., Ltd. Shin Kong Financial Holding Co., Ltd. Taishin Financial Holding Co., Ltd.
Banks	Bank of Taiwan Chang Hwa Commercial Bank, Ltd. E.SUN Commercial Bank, Ltd First Commercial Bank Far Eastern International Bank Hua Nan Commercial Bank Co., Ltd. Land Bank of Taiwan Taiwan Cooperative Bank, Ltd.
Insurance	China Life Insurance Co., Ltd. Nan Shan Life Insurance Co., Ltd.
Securities	Capital Securities Horizon Securities Yuanta Securities
Trust & Advisory	AllianceBernstein Investments Taiwan, Ltd. AZ Sinopro Investment Planning, Ltd.
Finance-adjacent	Bankers Association of the Republic of China Life Insurance Association of the Republic of China Taiwan Academy of Banking and Finance Trust Association of the Republic of China Taiwan Depository & Clearing Corporation Taipei Exchange Taipei Foundation of Finance Taiwan Futures Exchange Taiwan Insurance Institute Taiwan Securities Association Taiwan Stock Exchange Corporation

Registration Directions:

Examinees should register according to the general registration directions indicated on the website and pay the exam registration fee based on the actual identity of their current employment (school). They are not required to provide the documentation to prove their identity for discount purposes in advance.

[Notes]

1. If the identity for a discount selected by the examinee during registration does not confirm with their actual current employment (school) or identity qualification, or in the case of fake documentation or other fabrications, the examinee will be held legally responsible.
2. If any of the above falsifications are discovered by FPAT, the exam result will not be recognized or accepted.

Payment Methods:

Please choose one of the methods listed below and settle the payment within the payment time given after registration. (Registration won't be accepted after the deadline.)

1. Online credit card payment: available until 17:00, January 21, 2022. Credit card payment errors are regarded as non-payment.
2. ATM transfer: available until 23:59 January 21, 2022. Registration will not be accepted after the deadline. The payment account number will be shown on the website registration page. The remittance fee is charged to the applicant.
 - (1) Note that the payment account number is a dedicated account generated specially for the individual applicant. Each applicant's account number is different; do not share it with others when making a payment.
 - (2) Before making the transfer, check if your bank card has any restrictions on transfers. If the transfer is not completed successfully within the registration period for any reason, registration will be regarded as incomplete.
3. Over the counter remittance: applicants may visit any branch of a financial institution in Taiwan to remit the fee. The payment deadline is 15:30, January 21, 2022; registration will not be accepted after the deadline.
 - (1) Account Name: 財團法人台灣金融研訓院
 - (2) Bank Name: 兆豐銀行 (017); Branch: 南台北分行; Branch code: 0170309
 - (3) Payment account number: the order from the online registration will show a 14-digit dedicated payment account number. (The number can be retrieved on the TABF website under exam/order/[order number inquiry](#)).

Registration Confirmation:

Go to the [webpage](#) to check if the order status shows “payment completed.” If so, the registration is completed.

1. Online credit card payment: the order confirmation status can be verified immediately on the webpage.
2. ATM or Web ATM transfer: check the transaction detail sheet immediately for whether the amount has been deducted from your personal account, or verify the order status on the webpage 30 minutes later.
3. Over the counter remittance: takes one working day for the payment to be recorded.
4. There is no need to fax the transaction detail sheet to TABF.

Receipt Printing:

Download and print the receipt from the TABF website under the exam certificate page from the date when the inquiry for the exam admittance notice is opened to public; it will remain open to download for 12 months after the exam is terminated. Receipts will not be mailed out to examinees separately.

Exam Date and Time, Locations, and Subjects

Date: March 26, 2022

Locations: Taipei, Taichung, and Kaohsiung

Subjects, exam time, and content

Exam subject and name	Arrival time	Exam Time	Exam question types, methods, and content
CFP® Examination (Chinese or English)	8:50	9:00 to 12:00	Refer to the attached exam scope and course outline of CFP® examinations; every question is a multiple choice with only one correct answer out of four. An answer sheet will be provided to write the answers.
	13:20	13:30 to 16:30	

Notes on Examination

(Please refer to the Chinese Exam Examination Notice for more detailed specifications.)

An examinee should carry the original copy of his/her photo identification (limited to a national identity card, R.O.C. passport, health insurance IC card, or residential permit). (The residence permit is limited to a permanent residence permit for foreigners. An examinee who is a mainland Chinese resident must and carry a medium- to long-term residence permit, or a residence permit for Hong Kong and Macau, and those permits indicate that working permit is unnecessary). Please at least carry one the above-mentioned identification (passport and residential permit should be effective) and follow the exam time and location indicated on the examination notice. **Without any of the above-mentioned identification, the examinee will not be allowed to enter nor to leave the exam venue once the exam starts.**

- (a) The examinee should sit at the number indicated on the examination notice. Place your identification on the up left corner of the desktop or at a designated location for verification.
 - (b) The exam officially starts when the bell rings. Examinees may enter within 10 minutes after the exam starts. No entrance is permitted after 10 minutes.
 - (c) Examinees may not leave the exam venue for 30 minutes after the exam starts, nor turn in their papers 20 minutes before the exam ends. If the examinee leaves the venue without permission during the exam period, the score of the examination will not be calculated.
 - (d) All personal belongings or written documents except for the requested identification and stationery must be placed under the seat or at a designated location.
2. The examinee must sit at the designated seat and check whether the answer sheet, examination notice number, seat number and exam subject are all correct. Any differences should be reported to the exam supervisor. Answer sheets that do not belong to the examinee will not be effective for

counting the score for the examination.

3. The examinee should carry a 2B pencil, an eraser (do not use a white-out or other correction fluid), and an electronic calculator (refer to (10) for acceptable models).
4. For computerized scoring, only 2B pencils can be used to write on the answer sheet.
5. Each question is a multiple-choice question with only one correct answer. Select the best answer; there is no additional penalty for incorrect answers. Both of the exam paper and answer sheet must be turned in, otherwise the score of the examination will not be calculated.
6. Fill out the answers on the answer sheet at the numbers corresponding to the question numbers. Fill in each space completely. Please do not mark outside the space, fill in half of the space, or use X or tick marks. The marks should be in black and clear, in order not to affect the computer reading and score calculation. If the answer sheet is blank, the questions will not be calculated.
7. To modify an answer, erase it completely, then write the new answer. Do not leave any black mark or stain on the answer sheet.
8. The answer sheet must be kept clean and intact. Do not fold, damage, or alter the number of the examination notice and the barcode of the answer sheet. Also, do not write the name of the examinee, the examination notice number, or any other word or symbol on it except the answers.
9. If the examinee does not follow these directions; or in the case of extremely light markings; or if the marks are not clear after erasing; or if the answer sheet is damaged in any way; the examinee will be responsible for these causes that could make the computer unable to read and score the answer sheet. Objections are not permitted.

10. Only the following models of electronic calculators may be used:

- CASIO FC 100
- CASIO FC 200
- CASIO FC 100V
- CASIO FC 200V
- Hewlett-Packard (HP) 12C
- Texas Instruments (TI) BAII Plus
- Texas Instruments (TI) BAII Plus Professional

If the examinee insists on the following behavior after exam supervisor's dissuasion, his or her score on the subject will be deducted by 10% out of the total questions. The calculator will be kept by the exam supervisor and will not be returned to the examinee until the exam is finished.

- (a.) The examinee should not make any noise while using the calculator during the exam.
 - (b.) The examinee should not use or put a calculator which is not one of the above models on the table.
11. An examinee who would like to leave earlier during the exam should remain seated and raise hands to request the supervisor to collect the question paper and answer sheet. Re-entering the exam venue is

not allowed for any reason.

12. An examinee with questions during the exam should remain seated and raise hands to request assistance from the exam supervisor. An examinee may not carry the exam paper, answer sheet, or exam question information out of the exam venue under any condition, otherwise the score of the examination will not be counted. FPAT will prosecute such examinees in accordance with the law and will notify his/her organization in writing.

13. Examinees who disobey the regulations, including:

- (a) Taking the exam for someone else**
- (b) Holding forged or altered documents**
- (c) Exchanging seats, answer sheets, or test questions**
- (d) Passing any script, note, reference materials, or typed/written documents or related information**
- (f) Sneaking in books or documents**
- (g) Deliberately refusing to hand in the answer sheet**
- (h) Writing on desks, chairs, stationery, body parts, or elsewhere**
- (i) Fraud involving electronic communications**
- (j) Peeping over or copying others' answer sheets or test questions**
- (k) Other matters such as disrupting the order of the test site**

will be asked to leave the exam venue immediately. Their exam will not be calculated, their qualification will be revoked, and FPAT will notify the organization in which they serve in writing. If examinees are involved in an examination fraud, the organizer may announce part of their names, the number of their examination notice, the facts of the violation and the punishments. Any fraud scenario discovered to involve criminal liability will be reported to the prosecutors or the police in accordance with the rules of the test site.

14. Mobile phones and wearables (including but not limited to micro earphones, smart watches, smart wristbands, smart glasses, electronic dictionaries, personal digital assistants and pagers) with transmission, scanning, exchange, or storage functions are prohibited during the exam. Question scores of examinees who disobey this rule will have their score deducted by 20% out of the total subject questions. If the examinee continues using the device after dissuasion by the exam supervisor, the exam will not be calculated. FPAT will prosecute examinees who obtain FPAT's exam information in accordance with the law.

15. Turn off alarm clocks and any automatic timer function during the exam. If any noise occurs during the exam and recurs after dissuasion by the supervisor, 5% out of the total subject questions will be deducted. The clock/watch will be kept by the supervisor and will not be returned to the examinee until the exam is finished.

16. FPAT will deduct 5% to 20% out of the total subject questions from examinees who cause other violations or issues that affect other examinee's rights, based on the severity of the violation. If the situation is severe, the score will not be counted effectively. Objections from the examinee

are not permitted.

17. **FPAT will deduct the questions of examinees who write on their answer sheets without authorization before the bell rings at the start of the exam, or who continue writing after the bell rings at the end of the exam, by 5% to 10% out of the total questions of the subject based on the severity of the violation. If the situation is severe, the score of the examination will not be counted. Objections from the examinees are not permitted.**
18. Please read and refer to official announcements on the websites of FPAT and the Taiwan Academy of Banking and Finance (TABF) for any information relevant to the exam. In case of any significant issues or natural disasters that cannot be avoided and affect the exam, please follow the latest official announcements on the websites.

Results

1. **The exam result will be revealed on the TABF website *at 14:00, May 11, 2022* under the exam page (<http://www.tabf.org.tw/exam/>). FPAT will not mail out the exam result notifications separately.**
2. **FPAT will email the CFP® certificate application form to examinees who have passed the exam after the results are announced. Examinees who do not receive the document should contact FPAT directly. Examinees who have passed the exam are responsible for any undelivered documents that would affect the CFP® certification application process.**

Requirements to Pass the Exam

1. The level of difficulty of the exam will not be the same each year, therefore there will be no fixed passing question score for each subject. Examinees will only be informed if they have passed or not. Starting from the year the exam began, FPAT has asked impartial experts to establish committees to develop passing question scores based on the exam content, difficulty, and professional requirements. Moving forward, the passing question scores will all be equated and adjustable when objectively compared with the difficulty levels each year.
2. Equating means that the results of each test are compared and analyzed with the results of past tests in the subject by setting a reference standard, so that the capability and quality standards of all exam passers will maintain consistent with FPSB test specifications.

Application for CFP® Certificate – Certification Procedure

Examinees who pass the exam and would like to apply for CFP® Certificates, should apply to FPAT and complete the certification procedure assessment. They should meet the below qualification and conditions.

Condition	CFP®
1. Pass the examination	CFP® examination (6) for Comprehensive Financial Planning
2. Working experience	Verification of three year's qualified working experience (related to financial planning)
3. Education	1. Bachelor's degree or all qualifications by the Ministry of Education for equivalent educational experience to apply for the entrance exam for first-year master's students. 2. Senior high school vocational students who have passed the CFP® exam and obtained a junior college graduation certification, and have at least four years of financial planning related work experience or on-the-job certification, can apply for CFP® certification, and are not subject to the requirement of two years or more after graduation from college.
4. Ethics	Signature on the Ethics statement

[Notes]

1. The result for each exam will be kept for 5 years starting from the date it is announced.
2. When applying for working experience inspection, verification (of employment or resignation) should be attached. The working experience should be within 10 years prior to the exam date or 5 years after the exam. Applicants should have verification at least 6 months of working experience one year before applying for working experience inspection.
3. Please contact FPAT for any further questions regarding CFP® Certificate, certification procedure, or Certificate replacement.

Exam Result Recheck

After the exam result is finalized, examinees who wish to apply for exam result rechecks should go to the website under the exam page between 14:00, May 11, 2022 and 17:00 May 17, 2022. The deadline is final. The application procedure is as follows:

1. Log into the website under the exam result recheck page and enter your ID number and password.
2. Select the desired exam subject for rechecking.
3. The fee for exam result recheck is NTD 50 per subject. NTD 28 is also charged for express postage. The examinee must pay within the payment period. TABF provides the following payment methods:
 - (1) Online credit card payment: credit card payment failures are regarded as non-payment. The payment deadline is 17:00 May 17, 2022.
 - (2) ATM transfer: refer to the TABF website for the payment account number. The deadline is 23:59 May 17, 2022. Please verify the order status on the website under the exam/order page 30 minutes after the payment is completed.

The exam result recheck is available for once only, and the answer sheets are rescanned by the computer. Requests to read through or copy the answer sheet or to copy other relevant information are not permitted.

If an unpassed examinee reaches the passing score after a recheck, FPAT will correct his or her result notice immediately. If an examinee who has passed the exam at first, but the actual result after a recheck shows an unpassed score, the qualification will be revoked immediately. Objection are not permitted in

such cases.

Remarks

1. To register for CFP® examinations, an examinee should provide personal information including but not limited to full name, ID number, date of birth, education, occupation, and contact details. FPAT and TABF will be responsible for data examination, relevant notifications, and data analysis, and will inform examinees regarding the collection of and access to personal information, inspection, copy requests, information correction, and how to request stopping data usage and deletion, in accordance with the *Personal Information Protection Act*.
2. Examinees may not ask FPAT to distribute or recommend the results to financial institutions.
3. FPAT website: <http://www.fpat.org.tw>
TABF website: <http://www.tabf.org.tw/exam/>

Attachment 1: Exam Subject and Content

Module 1:

基礎理財規劃(Foundations of financial planning)

課程 Course	大綱 Outline
1. 理財規劃流程 (Financial planning process)	<p>A. 理財規劃的目的、利益與環境 (Purpose、benefits and the financial planning environment)</p> <p>B. 理財規劃的步驟 (Steps)</p> <ol style="list-style-type: none"> 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) <p>C. 職業道德 (Code of Ethics)</p>
2. 個人財務報表與預算編製(Personal financial statements & budgeting)	<p>A. 衡量客戶財務狀況 (Measuring financial status)</p> <ol style="list-style-type: none"> 1) 資產負債表 (The balance sheet) 2) 收支損益表 (The income and expenditures statement) <p>B. 協助客戶設定理財目標 (Defining financial goals)</p> <p>C. 訂定客戶現金預算 (Setting up a cash budget)</p> <p>D. 所得稅規劃 (Determining taxes & tax planning)</p>
3. 存款與流動性資產之管理 (Savings and other liquid assets managment)	<p>A. 現金管理之重要 (The role of cash management in personal financial planning)</p> <p>B. 常見之流動性資產管理工具 (Popular cash management tools)</p> <p>C. 儲蓄計畫 (Savings program)</p>
4. 住屋及重大支出之規劃 (Housing and other major purchases)	<p>A. 購買或租賃需求 (Buying or leasing needs)</p> <p>B. 購屋或換屋規劃 (Home purchase planning)</p> <p>C. 房屋貸款之種類及安排 (Home loans arrangement)</p> <p>D. 其他大額支出規劃 (Other big-ticket items)</p>
5. 信用之管理 (Credit management)	<p>A. 信用之基本概念與借貸 (Basic concepts of credit and obtaining credit through loans)</p> <p>B. 信用卡與信用額度 (Credit cards and credit lines)</p> <p>C. 各種消費性貸款工具 (Consumer loan tools)</p>

	D. 貸款類型與信用的管理 (Loan types and credit management)
6. 保險需求之管理 (Management of insurance needs)	A. 保險概念與需求分析 (Basic insurance concepts and needs analysis) B. 人壽保險 (Life insurance policies) C. 醫療保險 (Health care insurance policies) D. 產物保險 (Property insurance policies)
7. 投資之管理 (Investment Management)	A. 股票與債券投資 (Stocks and bonds investment) B. 有價證券市場概論 (Securities markets) C. 基金、不動產及其他投資工具 (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)
8. 退休及財產移轉規劃 (Retirement and estate planning)	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)

Module 2:**風險管理與保險規劃(Risk management and insurance planning)**

課程名稱 Course	講授大綱 Outlines
11.保險之原理 (The Principle of Insurance)	A. 定義及應用(Definitions and Application) <ol style="list-style-type: none"> 1) 風險 (Risk) 2) 危險事故(Risky Accident) 3) 危險因素(Risk Factors) 4) 大數法則(Law of Large Numbers) 5) 逆選擇(Adverse Selection) B. 風險之處理(Response to Risk) <ol style="list-style-type: none"> 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)
12. 風險之評估與分析 (Analysis and Evaluation of Risk Exposures)	A. 個人風險(Personal Risk) <ol style="list-style-type: none"> 1) 死亡 Death) 2) 失能(Disability) 3) 疾病(Poor Health) 4) 失業(Unemployment) B. 財產風險(Property) <ol style="list-style-type: none"> 1) 不動產(Real Estate) 2) 個人(Personal) 3) 汽車(Vehicle) C. 過失責任風險(Negligence Liability Risk) <ol style="list-style-type: none"> 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)
13.保險之法律層面 (Legal Aspects of Insurance)	A. 損失補償原則(Indemnity) B. 可保性風險(Insurable Risk) 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)
14.財產保險及意外保險 (Property and Casualty Insurance)	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 Policy)
15.責任保險 (Liability Insurance)	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)

16.健康保險 (Health Insurance)	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)
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)
18.人壽保險 (Life Insurance)	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)
19.投資型保險概論 (Investment-Oriented Insurance Products)	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)
20.我國全民健保之介紹 (National Health Insurance of ROC)	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)
21.保險需求分析與保單規劃 (Insurance Needs Analysis and Insurance Planning)	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)
22.保險之未來發展 (Insurance in the Future)	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)

Module 3:**員工福利& 退休金規劃(Employee benefits & retirement planning)**

課程名稱 Course	講授大綱 Outlines
23.員工福利及相關制度 (Employee Benefit Plans)	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(Cafeterias Plan 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)
24.職業災害相關法規(Legal Aspects of Occupational Disaster)	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)
25.企業保險 (Employer/Employee Insurance Arrangements)	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)
26. 退休金制度種類與風險 (Types of Retirement Plans and Risk)	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)
27. 我國退休金制度 (Retirement Plans in Taiwan)	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(Rules of the Labor Pension) B. 公務人員退休金制度：公保養老給付、公務人員退休給付(Civil Service Retirement System of Taiwan) C. 其他制度與政府規劃中之制度：國民年金法 (National Pension of Taiwan)
28. 其他國家之退休金制度 (Retirement Plans in the Other Country)	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)

29. 退休需求分析 (Retirement Needs Analysis)	A. 退休金規劃之假設(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)
30.我國及美國員工認股權證 (Employee Stock Options)	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)

Module 4:

投資規劃(Investment Planning)

課程 Course	講授大綱 Outline
31.投資工具 (Investment Vehicles)	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)
32.投資報酬與風險的衡量 (Measures of Investment Returns and Risk)	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)
33.證券之評價模式 (Pricing Model)	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)
34.投資組合管理與衡量 (Portfolio Management and Measurement)	A. 導論 (Introduction) B. 投資組合報酬率 (Returns of Portfolio) 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)
35.效率市場理論 (Efficient Market Theory)	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)
36.股價分析 (Analysis of Stock Prices)	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)
37.衍生性金融商品 (Derivatives)	A. 期貨(Futures) B. 選擇權(Eptions) C. 交換 (SWAP) D. 其他(Others)
38.行為財務學 (Behavioral Finance)	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)

Module 5:**租稅與財產移轉規劃(Tax Planning and Estate Planning)**

課程 Course	講授大綱 Outline
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)
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(Personal Minimum Tax)
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(Minimum Tax Burden for Profitable Businesses)
41. 股利所得分配及課稅 (Tax Integration System)	A. 盈餘分配 (Earning Distribution) B. 未分配盈餘之課稅 (Taxation of Undistributed Earnings)

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) 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)
43.民法親屬繼承之相關規定 (Regulations Regarding Succession)	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)
44.遺產與贈與稅法之相關規定 (Taxation and Compliance on Estate and Gift Tax)	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)
45.財產稅 (property tax)	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)
46.財產移轉策略 (strategy of property transfer)	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)
47.財產移轉之工具運用 (use of instruments in estate planning)	A. 運用信託為遺產規劃工具 (Use of Trust in Estate Planning) B. 運用保險為遺產規劃工具 (Use of Insurance Claim in Estate Planning) C. 運用公益捐贈為遺產規劃工具 (Use charitable giving in estate planning)

Module 6:**全方位理財規劃 (Comprehensive Financial Planning)**

課程 Course	講授大綱 Outlines
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)	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)
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)	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)
51.投資規劃-課程複習與實例演練 (Investment planning- course review and case study)	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)
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 review and case study)	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 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)	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)

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)	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(Dependents 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)
55.理財相關法律知識與規定 (Legal knowledge & implications for financial planner)	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)
56.經濟環境與指標 (Economic environment and indicators)	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)
57.綜合案例演練與總複習整理(Integrated course review and case study)	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 Overall Financial Planning Concept and Practice)