

全方位理財規劃－課程綱要

課程 course	講授大綱 outline	時數 hours
<p>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)</p>	<p>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)</p> <p>B. 個人財務報表與預算編製實例演練 (personal financial statement and budgeting-case study)</p> <p>C. 理財規劃建議書諮商面談實例演練 (present financial planning proposal-case study)</p> <p>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)</p> <p>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)</p>	6
<p>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)</p>	<p>A. 保險需求與保單規劃-實例演練 (insurance needs analysis and insurance planning –case study)</p> <p>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)</p> <p>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)</p>	4
<p>51.投資規劃-課程複習與實例演練 (investment planning- course review and case study)</p>	<p>A. 投資規劃與投資組合管理實例演練 (investment planning and portfolio management- case study)</p> <p>B. 各項投資工具特性課程複習整理 (course review for investment vehicles)</p> <p>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)</p>	6
<p>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)</p>	<p>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)</p> <p>B. 員工福利計畫實例演練 (employee benefit plan - case study)</p> <p>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)</p> <p>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)</p>	4

<p>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)</p>	<p>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)</p>	<p>4</p>
<p>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)</p>	<p>A. 離婚 (divorce) B. 失能 (disabilities) C. 臨終疾病 (terminal illness) D. 非傳統性的家庭 (non-traditional families) E. 轉換工作與失業 (job change and job loss) F. 特殊需求依賴人口 (dependants with special needs) G. 樂透中獎及意外之財 (lottery winnings and monetary windfalls) H. 整筆退休金分配 (lump sum retirement distributions) I. 保險理賠金 (insurance proceeds)</p>	<p>4</p>
<p>55.理財相關法律知識與規定 (legal knowledge & implications for financial planner)</p>	<p>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)</p>	<p>4</p>
<p>56.經濟環境與指標 (economic environment and indicators)</p>	<p>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)</p>	<p>4</p>
<p>57.綜合案例演練與總複習整理 (integrated course review and case study)</p>	<p>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)</p>	<p>4</p>