

CERTIFICATE PROGRAMME ON PERSONAL INVESTMENT AND FINANCIAL PLANNING

DESIGNED FOR

This programme is designed for investors, bankers or executives who are interested in personal financial planning and investment.

INTRODUCTION

This programme explores major personal investment and financial planning issues that individuals may encounter. It presents a model of effective money management. All latest financial planning tools and techniques are included. Topics include the nature of different types of investment products and major steps of the financial planning process. Bringing executives' practical skills, expertise and knowing how to seek the best performing investments around the world, one can be assured of different investment options and a wealth of informative and relevant updates.

OBJECTIVES

Upon completion of the programme, participants should have gained good knowledge of:

- Analysis of investment products and alternative types of investments
- The nature of different types of investment products
- Model of effective money management
- The major steps of financial planning
- Personalized investment portfolio catered to individual needs

DATES AND TIME

Tuesday
3, 10, 17, 24, 31 August;
7, 14, 21, 28 September;
5 October 2010
7:00 pm - 10:00 pm

LANGUAGE MEDIUM

Cantonese (supplemented with English terminology)
Course manuals will be in English

VENUE

W Haking Management Development Centre
The Hong Kong Management Association
14/F Fairmont House
8 Cotton Tree Drive
Central HONG KONG

FEE

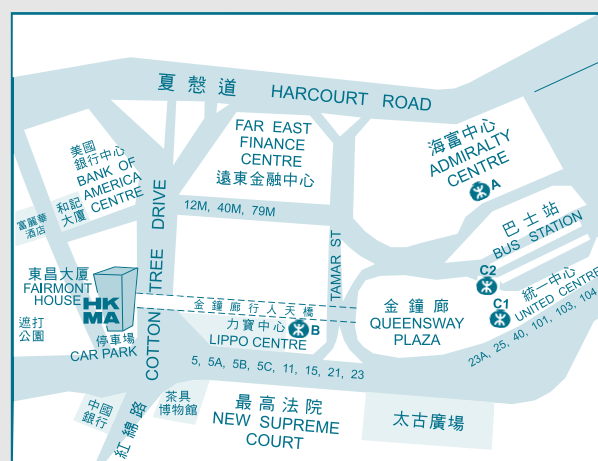
Member: HK\$1,425 x 2 instalments = HK\$2,850
Non-member: HK\$1,525 x 2 instalments = HK\$3,050
Participants are required to settle the payment of the first instalment 5 days before the commencement of the programme (i.e. **28 July**) and the second instalment on or before **7 September**. Participants who submit the bank receipt are requested to write their name, mobile phone number and course enrolled on the back of the original copy of the receipt.

REIMBURSABLE BY CONTINUING EDUCATION FUND (CEF)

Institution Code: 300 CEF Course Code: 23C03559-4

This programme is included to be reimbursable under the Continuing Education Fund (CEF). Upon successful completion of this programme, eligible participants will be reimbursed 80% of the course fee or \$10,000, whichever is lower.

Interested applicants must be Hong Kong residents aged 18 to 65, and must submit the completed and certified application form, together with a photocopy of the HKID card directly to the CEF Office before the commencement date of the course. For details, please visit the website: www.sfaa.gov.hk/cef/ or call the enquiry hotline: 3142 2277.



CONTENTS

1. INVESTMENT MOTIVATIONS

- Risk of Investment
- Meaning of Risk
- Types of Risks
- Risk-return Tradeoff
- Risk Reduction Techniques

2. INVESTMENT ASSETS

- Money Market Instruments
- Fixed Income Securities
- Equities
- Financial Derivatives
- Low-liquidity Investments
- Mutual Funds

3. LIFE INSURANCE

- Major Types of Life Insurance
- Annuities
- Investment-linked Products

4. SETTING UP HOME

- Whether to Buy or Rent?
- How to Finance the Home?

5. STARTING ON THE ROAD TO FINANCIAL INDEPENDENCE

- Available Saving Arrangements
- Asset Allocation
- Volatility Risk and Liquidity Risk

6. SHORT/LONG TERM SAVING/PLANNING FOR RETIREMENT

- Community Protection
- MPF
- Pension Investment and Management

7. FINANCIAL PLANNING PROCESS

- Identify the Goals and Objectives
- Collect Data
- Analyze the Information
- Produce a Plan to Achieve the Objectives
- Implement the Plan
- Review the Plan and Objectives

8. SELECTING INVESTMENT IN A GLOBAL MARKETS

- Why Global Investment?
- Global Investment Choices
- Historical Return on Alternative Investment

AWARD OF CERTIFICATE

A participant who has:

1. maintained a minimum of 70% attendance of total lecture hours;
2. passed the mid-term exercise; and
3. passed the final project

will be awarded a "Certificate in Personal Investment and Financial Planning".

LECTURER

MR WILLIAM CHAN

The lecturer obtained his BSSc(Hons) and BSc(Hons) from Hong Kong and UK respectively and achieved his professional development towards ACIB (Chartered Institute of Bankers) in 1991. Working as financial practitioner with some multinational/ European financial institutions in banking and corporate finance, he pursued further studies in law (Peking University) and financial accountancy in Hong Kong. He then obtained his postgraduate qualifications in business administration, marketing and applied finance from various overseas universities. He is a full member of the Chartered Institute of Marketing and Hong Kong Securities Institute, holding the HKSI practicing certificate (securities) and a Registered Financial Planner. Since mid-1990s he has been teaching in-house professional programmes in banking & finance, banking law & practice, investment and financial planning with some institutions of higher education. He has also been teaching a well known Australian MBA program in Hong Kong since 2003. With HKMA, he has been teaching Certificate Programme on Investment Portfolio Management, and Personal Investment & Financial Planning since early 2000s.

ENQUIRIES

For enrolment and general enquiries, please contact Customer Service Department on 2774-8501 or via fax 2774-8503. For course details, please call Ms Ann Poon on 2774-8576 or Ms Candy Ho on 2774-8554; or visit the HKMA website: www.hkma.org.hk/cert.

CERTIFICATE PROGRAMME ON PERSONAL INVESTMENT AND FINANCIAL PLANNING

個人投資及財務策劃證書課程 CB-20130-2010-2-F 3 August - 5 October 2010

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ENROLMENT FORM

**Applicants should include their HKID card number and fill in all details in block letters, otherwise no MDCU will be given. The Association will issue certificates based on the details and name format as given in this form.*

Name (Mr/Ms) _____ (Surname) _____ (Other Names) _____ 姓名: _____ (中文)

HKID Card No.: _____ () _____ HKMA Membership No.: _____

Position: _____

Company: _____

Address of Company: _____

Nature of Business (e.g. Toy Manufacturing), please specify: _____

Job Responsibilities: _____

Telephone No. (Office): _____ (Residence): _____ Mobile: _____

Fax No.(Office/Home): _____ E-mail: _____

Correspondence Address: _____

Cheque Number: _____ Cheque Amount: HK\$ _____

Education Level: Master or above Bachelor HKMA Diploma Other Diploma
 Matriculation Secondary Others (Please specify) _____

Total Number of Years' Working Experience _____ Years of Working Experience in Course-Related Field _____

Name & Title of Nominator (if applicable): _____

Nominator email/address: _____

Sponsorship: Self-sponsored Company-sponsored (please fill in the following information if a cheque/ receipt is not attached)

Our company undertakes to pay the course fee for the above applicant
Name of Contact Person _____
Position _____
Telephone No. _____ E-mail: _____
Signature: _____ Company Chop and Date: _____

From where did you **FIRST** learn about this Programme?

- Email from HKMA Email from other (Please specify): _____
- HKMA Website Website Advertisement (Please specify): _____
- Direct Mailing Newspaper (Please specify): _____
- MTR Station Exhibition (Please specify): _____

I understand that all handout materials obtained in class are strictly for my own educational purposes. **OINA**

Signature: _____ Date: _____

- This form together with a crossed cheque payable to **The Hong Kong Management Association** should be returned to: Director General, The Hong Kong Management Association, 16/F Tower B Southmark, 11 Yip Hing Street, Wong Chuk Hang, Hong Kong.
- Registration must be made on the Enrolment Form provided and returned to the Association before the programme commencement date (Not less than 5 days) with fee.
- Acceptance is subject to the discretion of the Association.
- Applicants will be notified by telephone to confirm receipt of the application form and programme fee. An official receipt will be sent to you within two weeks.
- Applicants are expected to attend the course at the place and time specified in the brochure unless otherwise notified.
- When a programme is over-subscribed, additional classes may be started in some cases. Applicants may then be notified of the new time, dates and place of meetings when necessary.
- For **ENROLMENT** and **ENQUIRIES** please call **2774-8501** (Customer Service Department) during normal office hours or fax **2774-8503**.
- No refund will be made after payment, but participants can arrange to have their places substituted should they be unable to attend the programme by notifying the Association at least 2 days prior to programme commencement.
- Fax reservations are welcomed. Participants are required to settle the payment of the first instalment 5 days before the commencement of the programme and the following instalment(s) according to the payment schedule. Participants who submit the bank receipt are requested to write their name, mobile phone number and course enrolled on the back of the original copy of the receipt.
- Applications, upon payment, will be processed on a first-come first-served basis.
- Before classes/examinations commence, if the Observatory announces that Typhoon Signal No.8 or above/Black Rainstorm Warning is in force; or Typhoon Signal No. 8 or above will be hoisted within 2 hours, no classes/examinations will be held. Replacement classes and remedial examinations will be arranged. (All classes will be held as scheduled if Typhoon Signal No.8 or above/Black Rainstorm Warning is lowered at or before 7:00 am; 2:00 pm classes and examinations thereafter will be held as scheduled if Typhoon Signal No.8 or above/Black Rainstorm Warning is lowered at or before 12:00 noon; 6:00 pm classes and examinations thereafter will be held as scheduled if it is lowered at or before 4:00 pm.)
- When Typhoon Signal No.8 or above is in force during classes/examinations, all classes and examinations will be dismissed immediately. Replacement classes and remedial examinations will be arranged. When Black Rainstorm Warning is in force during classes/examinations, all classes and examinations will be held as scheduled.
- The Association reserves the right to cancel a programme and/or make alterations in relation to its lecturers, contents, dates, time, venue and other particulars without prior notice. **For course details, please contact Ms Ann Poon on 2774-8576 or Ms Candy Ho on 2774-8554.** Website: WWW.HKMA.ORG.HK
- Personal data will be used for the purposes of market research, programme development and direct mailing.
- The HKMA supports the equal opportunities policy, without discriminating against any person on the grounds of gender, disability, family status or any other basis.