MFPC
Malaysian Financial Planning Council
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GIFA GLOBAL ISLAMIC FINANCE AWARDS
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FAA Finance Accreditation Agency
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REGISTERED RFP FINANCIAL PLANNER ™

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REGISTERED FINANCIAL PLANNER (RFP)

Programme Outline

MODULE 1 Fundamentals of Financial Planning

1. Financial Planning Environment, Phenomenon and Process
2. The Regulatory Environment for Financial Planners
3. Ethics and Professionalism
4. Personal Financial Statements
5. Cash Flow Management
6. Time Value of Money
7. The Economic Environment and its Impact on Financial Planning
8. Risk Tolerance
9. Investment Planning
10. Tax Planning
11. Risk Management and Life Insurance Planning
12. Estate Planning Issues, Process, Personalities and Instruments
13. Retirement Planning Tools and Processes

MODULE 2 Risk Management & Insurance Planning

1. Understanding Risks
2. Risk Management
3. Insurance Needs Analysis
4. Life Insurance Policies
5. Health insurance Policy
6. Annuities
7. General Insurance Products in Insurance Planning
8. Takaful
9. Legal Principles and relevant legislation in insurance
10. Consumer Protection and Life Insurance Industry Code of Practice
11. SOCSO

MODULE 3 Investment Planning

1. Basic Concepts of Investments
2. Quantitative Techniques in Investment
3. Financial Statement Analysis
4. Investment in Share Market
5. Basics of Equity Valuation
6. Technical Analysis
7. Investment in Bonds
8. Derivatives Securities
9. Unit Trust
10. Real Estate
11. Performance Measurement Standard
12. Basic Concepts of Portfolio Management

MODULE 4 Zakat & Tax Planning

1. Introduction to Malaysian Income Taxation
2. Resident status of individuals and other persons
3. Computation of Chargeable Income – the basic format
4. Employment Income
5. Investment Income
6. Exempt Income – Schedule 6
7. Business taxation – computation of Gross Income
8. Business taxation – computation of Adjusted Income
9. Business taxation – computation of Statutory Income
10. Taxation of Individuals
11. Taxation of Partnerships
12. Taxation of Companies
13. Taxation of Trusts, Estates and Settlements
14. Zakat for Individuals in Malaysia
15. Tax Administration
16. Tax Planning

MODULE 5 Estate Planning

1. The Concepts and Fundamentals of Estate Planning
2. Testacy & Intestacy
3. Estate of Muslims
4. Trusts
5. Powers of Attorney
6. Personal Representatives – Duties and Powers
7. Life Insurance and Estate Planning
8. Estate Planning for Business Owners

MODULE 6 Retirement Planning

1. An Overview of Retirement Issues
2. The Retirement Planning Process
3. Approaches for Determining the Required Retirement Capital
4. "Risk" and "Risk Profiling" in Retirement Planning
5. Analyzing Investment Risk and its Application
6. Investment Basics and Strategies in Retirement Planning
7. Construction and Management of Retirement Portfolio
8. Strategy to meet Shortfalls in Retirement Capital
9. Retirement Schemes for Individuals
10. Private Retirement Scheme
11. Retirement Planning Issues in Entrepreneurs and Small Businesses
12. Managing Consumption Credits in Retirement Planning
13. Debt Management in Retirement Planning

MODULE 7 Applications in Financial Planning

1. Financial Planning Process: An Overview
2. Licensing & Practice Standards for a Financial Planner
3. Client-Financial Planner Relationship
4. Data Gathering (I) : Legal Aspects & Process
5. Data Gathering (II) – Setting Goals, Objectives & Priorities
6. Analyses of Client's Data & Strategic Issues
7. Structuring the Financial Plan
8. Executing the Financial Plan
9. Monitoring & Reviewing of the Financial Plan
10. Example of a Comprehensive Financial Plan

For enquiry, please contact :-
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ENTRY REQUIREMENT
☑ **Diploma**