

# MFPC CPD Programme : Time Value of Money 101

15 August 2017 | MFPC conference room (9.30am - 6.00pm)

## Introduction

With the advent of Financial Planning, knowledge of Time Value of Money (TVM) becomes an essential skill that every insurance agent or financial planner ought to have. However, this subject matter has been a major challenge for a majority of agents, especially those pursuing the RFP course. Thus, the need for such a course is of paramount importance and would be pivotal in bridging the knowledge gap of these students to better prepare them for a successful career as Registered Financial Planners as well as a form of Continuous Professional Development for those who are already qualified.

## Why ?

The Main Objective for the introduction of this course is to provide students with a strong foundation in Time Value of Money (TVM) Concepts and Applications to prepare them for the RFP exams and more importantly for them to apply such knowledge in the real world to solve real problems.

## Who is it for?

- Anyone who wish to prepare for RFP exams (Module 1 & 7)
- RFP/ CFP designees who wish to "Sharpen-the-Saw" (refresher)
- New Financial Advisers/ Planners who desire better skills in effective Financial Needs Analysis

Workshop is limited to 30 to 40 participants.  
You are required to bring along your own stationery and a Financial Calculator (HP 10BII or Casio FC-100V) or have the EZ Financial Calculator App installed on your smartphones.

## SPEAKER



**Adrian Ho**  
B.Acc (Hons.), ChFC, CLU, RFP, ShRFP, AEPP, EMFP  
Principal Consultant



Adrian is a consultant and certified trainer in the area of personal financial planning. He graduated from University Malaya with a Bachelor's Degree in Accounting. A former scholar of the General Insurance Association of Malaysia (PIAM), Adrian joined the insurance industry upon graduation and has more than seventeen years of experience within the industry. Over the years, he had obtained various financial planning-related professional qualifications and he specializes in designing, developing and delivering financial planning programmes for practitioners within the financial services industry as well as the public at large.

Adrian is passionate about educating the public on financial literacy. As a Board Member of the Certification and CPD Board (CCB), Ethics and Compliance Board (ECB) and a Certified Trainer of the Malaysian Financial Planning Council (MFPC), he is engaged by various insurance companies and banks to conduct the Registered Financial Planner (RFP) programme and he has lectured thousands of agents and bankers alike. He is also a Certified Trainer of the Malaysian Insurance Institute (MII), where he conducts the RFP Train-The-Trainer sessions and a Certified Private Retirement scheme (PRS) Trainer of the Securities Commission Malaysia



For payment please  
use JomPay

## WAYS TO REGISTER

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Don't miss this opportunity to  
equip yourself with Financial  
Planning knowledge!!



MFPCSecretariat

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Honourable Commendation for Financial Planning Awareness Programs, Wen Hui Award for Educational Innovation 2014



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9.00am Registration

9.30am **Session 1**  
• Understanding the Basic Time Value of Money (TVM) Concept  
• Understanding some "INTEREST-ing" Concepts:  
- Simple vs. Compound Interest  
- Nominal vs. Effective Interest  
- Inflation & its Implications  
- The Rule of 72

10.45am Tea Break

11.00am **Session 1 (Continue)**  
• Understanding of The Single Sum Model:  
- Future Value (FV) Computations  
- Present Value (PV) Computations  
  
• Understanding of The Annuity Model:  
- Future Value of an Ordinary Annuity & Annuity Due (FVOA & FVAD) Computations  
- Present Value of an Ordinary Annuity & Annuity Due (PVOA & PVAD) Computations

1.00pm Lunch Break

2.00pm **Session 2**  
• Basic TVM Applications in:  
- Life Insurance Needs Analysis  
- Education Funding Needs Analysis  
- Retirement Funding Needs Analysis

3.45pm Tea Break

4.00pm **Session 2 (Continue)**  
• Mini Case Study:  
- Life Insurance Planning  
- Education Funding Planning  
- Retirement Funding Planning

6.00pm Session Ends

## REGISTRATION FORM

Delegate's Name (Dr/Mr/Mrs/Ms/Mdm): *As per IC/ Passport*

Name and Address of Organisation:

Designation:

Telephone (Mobile): \_\_\_\_\_ IC No/Passport No: \_\_\_\_\_

Email: \_\_\_\_\_

(A valid email address is required for confirmation of registration)

(✓)	ITEM (Please tick (✓) as appropriate)	MEMBERSHIP NO.	FEES
<input type="checkbox"/>	Member Earlybird Inc. GST (by 25th July 2017)		RM137.80
<input type="checkbox"/>	Member Normal Rate Inc. GST		RM169.60
<input type="checkbox"/>	Non-Member Earlybird Inc. GST (by 25th July 2017)		RM201.40
<input type="checkbox"/>	Non-Member Normal Rate Inc. GST		RM222.60

## MODE OF PAYMENT

Cheque  
I enclose Bank Draft / Cheque No : \_\_\_\_\_  
of RM \_\_\_\_\_ made payable to "Malaysian Financial Planning Council"

Credit Card (Please tick (✓) whichever applicable)  Master  Visa  
Card No: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Expiry Date : \_\_\_\_ / \_\_\_\_

Cardholder's name : \_\_\_\_\_ Amount RM: \_\_\_\_\_

Cardholder's Signature : \_\_\_\_\_ Date : \_\_\_\_\_




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## Contact Person for Registration

Name : Ms. Suzlita  
Email : suzlita@mfpc.org.my  
Tel : 03-6203 5899

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**PAYMENT**

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\* Enter biller code : **7989 (MFPC)**

## Registration Policy and Disclaimer

-The organiser reserves the right to reschedule; change the speaker; modify the programme content or to cancel the programme due to unforeseen circumstances without prior notice.  
-Delegates will not be registered for the programme until payment is received. Programme fee is not refundable. Replacement of delegates is acceptable by **20th July 2017**.  
-In regards to Personal Data Protection Act 2010; please be informed that delegate's personal data is used, stored; disclosed and processed by MFPC solely for the purpose of registering training programmes and/ or in connection to other MFPC products or services. Delegate's personal information may also be disclosed to relevant third party; i.e. to the industry related associations and regulatory bodies.  
-Upon signing off the registration form; delegates are deemed to have read and agreed with the terms and conditions.