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  

**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  
8. Business taxation – computation of Adjusted 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

**ENTRY REQUIREMENT**  
Degree or its equivalent

For enquiry, please contact:-  
Malaysian Financial Planning Council (MFPC) - Education and Training Department,  
Suite 22.7, Level 22, Menara One Mont Kiara (1MK), No.1, Jalan Kiara, Mont Kiara, 50480 Kuala Lumpur, Malaysia  
Tel: 03-6203 5899  Fax: 03-6201 2669  http://www.mfpc.org.my  Email: mfpc@mfpc.org.my  
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