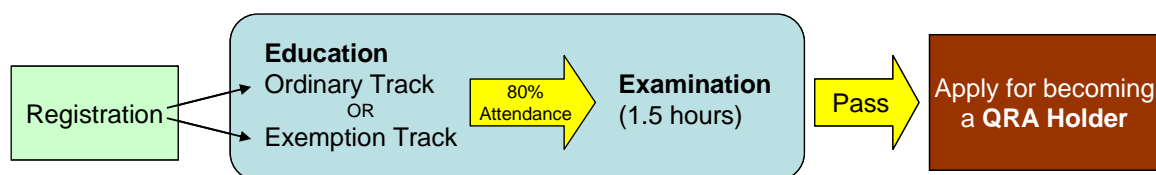


QRA Education Program & Examination (2017 Winter Intake)

**For exam paper
in English only**

QRA Education Program and Examination is designed for individuals who have a keen interest in starting their career in the retirement adviser space in Hong Kong.



Entry Requirements

There is no entry requirement for the Ordinary Track. To apply for the Exemption Track, applicant must meet one of the following requirements:

- Possess three years full-time financial services industry experience; OR
- Possess a bachelor degree or above from an accredited institution; OR
- Possess one of the following qualifications listed in the Appendix on Page 4.

EDUCATION

Education Program

| Program Date and time | Topic | Program Name | Ordinary Track | Exemption Track |
|---|-------|---|----------------|-----------------|
| 17 Oct 2017 (Tue) 6:30pm – 9:00pm 19 Oct 2017 (Thu) 6:30pm – 9:00pm | 1 | Introduction to Retirement | 40 class hours | N/A |
| 21 Oct 2017 (Sat) 10:00am – 1:00pm 2:30pm – 5:30pm | 2 | Basic Financial Management and Health Insurance | | N/A |
| 25 Oct 2017 (Wed) 6:30pm – 9:00pm 26 Oct 2017 (Thu) 6:30pm – 9:00pm | 3 | Investing for Retirement and Estate | | N/A |
| 31 Oct 2017 (Tue) 7:00pm – 10:00pm 2 Nov 2017 (Thu) 7:00pm – 10:00pm | 4 | Annuities and Financial Management | | 24 class hours |
| 4 Nov 2017 (Sat) 10:00am – 1:00pm 2:30pm – 5:30pm | 5 | Suitability Analysis and Practical Knowledge on Retirement Issues | | |
| 6 Nov 2017 (Mon) 6:30pm – 9:30pm 7 Nov 2017 (Tue) 6:30pm – 9:30pm | 6 | Retirement in Practice | | |
| 8 Nov 2017 (Wed) 6:30pm – 9:30pm 15 Nov 2017 (Wed) 6:30pm – 9:30pm | 7 | Retirement Case Studies | | |

To complete the QRA Education Program, applicants must fulfill an attendance requirement of **80% of the class hours** required.

Registration

1. Registration Deadline:
Ordinary Track : 13 October 2017 (Friday)
Exemption Track : 27 October 2017 (Friday)
2. Applicants who wish to enrol to the QRA Education Program and Examination can submit their completed applications to IFPHK office at the following address, in person or by mail. Incomplete applications, late submission or applications by fax will not be accepted.
Professional Development Department
Institute of Financial Planners of Hong Kong
13/F, Causeway Bay Plaza 2
463-483 Lockhart Road, Hong Kong
“Re: Application for QRA Education Program & Examination”
3. Registration will be on First-Come-First-Served basis upon receipt of payment. IFPHK members will be given priority.
4. IFPHK reserves the right to refuse registration if applicants fail to make payment, and/or are unable to provide accurate and complete information as stated in the registration form.
5. In general, ACKNOWLEDGMENT will be sent via email within 7 days after the receipt of registration form.
6. In general, CONFIRMATION will be sent via email at least 3 working days prior to the program. Applicants who do not receive the confirmation by the said date should contact IFPHK at (852) 2982 7888.

EDUCATION

Education Program and Examination Fee

7. Applicants are required to pay a fee for the QRA Education Program and Examination:

| Education Program + next available Examination | Fee |
|--|---------|
| Ordinary track: Education Program (40 class hours for Topics 1 to 7) + Examination | \$6,800 |
| Exemption track: Education Program (24 class hours for Topics 4 to 7) + Examination | \$5,500 |

8. Registration paid by cheque will be processed only if the cheque reaches IFPHK within 5 working days from date of registration. No post-dated cheques will be accepted.
9. Education program and examination fees paid are non-refundable and non-transferable irrespective of individual's attendance status, with the exception of unsuccessful application due to full enrolment and program cancellation.
10. IFPHK reserves the right to cancel programs due to under-enrolment, individuals will be notified and full refund will be arranged.
11. The "Official Receipt", with IFPHK official stamp, will be distributed to participants at the end of the program when their payments are successfully settled. The receipt will not be distributed otherwise. Participants will be charged a fee of \$20 for re-issuance of the receipt.

Attendance & Certificate

12. Attendance Certificates will only be issued to participants who:
- present their Hong Kong Identity Card or other photo-bearing legal identification documents, such as Passport, upon registration for identity verification.
 - sign-in before program and sign-out after program.
 - arrive no later than 15 minutes after the program commences and do not leave earlier than 15 minutes before the program ends.
 - return to the classroom before the end time for official breaks (if any) announced by the speaker or IFPHK staff.
 - fulfil the attendance requirement of 80% of total class hours in QRA Education Program.
13. The "Attendance Certificate", with IFPHK official stamp, will be distributed to eligible participants at the end of the whole QRA Education Program. The certificate will not be distributed otherwise. Participants will be charged a fee of \$100 for re-issuance of the certificate.

Program Venue

14. Unless specify, all programs will be held at IFPHK Office (address: 13/F, Causeway Bay Plaza 2, 463-483 Lockhart Road, Hong Kong).
15. IFPHK reserves all rights to make necessary alternations on program venue. Participants shall refer to the confirmation email for the updated program venue.

Medium of Instruction & Program Arrangements

16. Unless otherwise specified, all programs are conducted in Cantonese and supplemented with English terminology. Study materials will be in English.
17. The program instructor/IFPHK staff may exclude a participant from class if his/her behaviour disturbs the class or if he/she does not follow instructions in class or as laid down by IFPHK. No fee will be refunded.
18. IFPHK reserves all rights to make necessary alternations on program arrangements, such as venue, date, time and speaker.
19. No recording is allowed in class unless with prior consent from IFPHK.
20. No smoking is allowed inside the classroom. Mobile phones, pagers and other electronic communications must be switched off.
21. Participants are required to keep the program venue clean and tidy.

EDUCATION

Class Arrangement in times of Tropical Cyclones and Rainstorms

22. When Typhoon Signal No. 3 or below/ Amber or Red Rainstorm Warning is in force, all programs will be held as scheduled.
23. When the Observatory hoists the Typhoon Signal No. 8 or above/Black Rainstorm Warning is in force during programs; or Typhoon Signal No. 8 or above will be hoisted within 2 hours before programs commence, all programs already in progress will be dismissed immediately or cancelled. Remedial programs will be arranged.
24. All programs will be held as scheduled, if Typhoon Signal No. 8 or above/Black Rainstorm Warning is lowered before 7:00am.
25. Programs starting between 2:00pm and 6:00pm will be held as scheduled, if Typhoon Signal No. 8 or above/Black Rainstorm Warning is lowered at or before 12:00 noon.
26. Programs starting at or after 6:00pm will be held as scheduled, if Typhoon Signal No. 8 or above/Black Rainstorm Warning is lowered at or before 4:00pm.

EXAMINATION

Examination Date & Time

1. Date: 9 December 2017 (Saturday) Time: (To be confirmed)

Language of Examination

2. The examination paper will be printed in only ONE of the two languages: English or Chinese.
This application form is intended ONLY for those who wish to complete the QRA Examination in **ENGLISH**. If you wish to take the examination in Chinese, please fill out the corresponding Chinese application form.
Request for change of the examination language will NOT be considered under any circumstances once the application is received by IFPHK.

Important Notes

3. Individuals who fail to complete the Education Program (fail to achieve the 80% attendance requirement) will not be allowed to sit the examination. Fees paid will not be refunded under any circumstances.
4. Examinees should carefully read the Examination Regulations before attempting the examination. Failure to observe any of these regulations may lead to disqualification from the examination.

Typhoon and rainstorm signals arrangement

5. If the typhoon signal no. 8 (or above) or black rainstorm signal is hoisted or remains in force TWO HOURS before the start of the examination, the examination will be re-scheduled.
6. If a typhoon signal no. 8 (or above) or black rainstorm signal is hoisted while the examination is in progress, the examination will continue until the scheduled time is up.
7. If an examination is re-scheduled, IFPHK will notify examinees of the new date and time of the examination. In such cases examinees are not required to re-register.
8. For examinees who are not able to sit for the examination at the new date and time, they can submit a written application to IFPHK to transfer the examination fee to the next scheduled examination ONLY. No other request will be accepted.

OTHERS

1. IFPHK observes anti-discrimination laws in force in Hong Kong and adopts policies and procedures to ensure fair and equitable treatment of all applications in the application process.
2. Information submitted will be processed according to Personal Data (Privacy) Ordinance.
3. IFPHK reserves all rights to alter and update the "Terms & Conditions" from time to time without prior notice.
4. If you have any question on the QRA program, please contact the IFPHK by email at gra@ifphk.org or by phone at (852) 2982 7888.

APPENDIX

I. Code Tables for Section III (Employment Details) of the Application Form

Employer Code

(Please choose the group that your current employer belongs to)

| | | |
|-----------------------------------|-------------------------------------|---------------------------------------|
| C1 AIA | C9 DBS Bank | C17 Standard Chartered Bank |
| C2 AXA | C10 Hang Seng Bank | C18 UBS |
| C3 Bank of Communications | C11 HSBC | C19 Wing Lung Bank |
| C4 Bank of East Asia | C12 FWD Group | C20 Zurich Insurance Group |
| C5 Bank of China | C13 Manulife | C22 Sun Life Hong Kong Limited |
| C6 China Construction Bank | C14 Nanyang Commercial Bank | C23 FTLife |
| C7 Citibank | C15 Prudential | |
| C8 Convoy | C16 Shanghai Commercial Bank | C21 Others |

Industry Code

(Please choose the one that best describes the industry you are serving, e.g. if you are serving as an accountant in a retail bank, you should choose I1)

| | | |
|-------------------------------|--|--------------------------------|
| I 1 Retail Banking | I 6 Independent Financial Advisor | I 11 Academia |
| I 2 Private Banking | I 7 Asset Management | I 12 Real Estate Sector |
| I 3 Investment Banking | I 8 Securities Brokerage | I 13 Others |
| I 4 Life Insurance | I 9 Legal Practice | |
| I 5 General Insurance | I 10 Accounting Practice | |

Earnings Code

| | |
|--|--|
| E 1 Less than HK\$200,000 | E 4 HK\$600,000 – less than HK\$800,000 |
| E 2 HK\$200,000 – less than HK\$400,000 | E 5 HK\$800,000 – less than HK\$1,000,000 |
| E 3 HK\$400,000 – less than HK\$600,000 | E 6 HK\$ 1 million or above |

II. Individuals possessing one of the following qualifications / designations may apply for the Exemption Track for exemption from classroom training on Topics 1 to 3.

- ASSOCIATE FINANCIAL PLANNER™ / AFP™ Certification
- Financial Advisers' International Qualification (FAIQ (CII))
- Associate of the Hong Kong Institute of Bankers (AHKIB)
- Chartered Insurance Agency Manager (CIAM)
- Chartered Wealth Manager (CWM)
- Fellow, Australian and New Zealand Institute of Insurance and Finance (ANZIIF (Fellow))
- Fellow, Financial Services Institute (FFSI)
- Fellow, Life Management Institute (FLMI)
- LUTCF Fellow (LUTCF)
- Society of Registered Financial Planners (HKRFP)
- Certified Financial Management Planner (CFMP)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Fellow Chartered Financial Practitioner (FChFP)
- Financial Risk Manager (FRM)
- Associate / Fellow of Association of Chartered Certified Accountants (ACCA/FCCA)
- Associate / Fellow of Association of International Accountants (AAIA/FAIA)
- Associate / Fellow of Chartered Institute of Management Accountants (ACMA/FCMA)
- Certified General Accountant (CGA)
- Certified Management Accountant (CMA) (Australia, Canada & US)
- Certified Public Accountant / Certified Practising Accountant (CPA/FCPA) (Australia, Hong Kong, US)
- Chartered Accountant (CA) (Australia, Canada, England and Wales, Ireland, New Zealand, Scotland, South Africa, Zimbabwe)
- Chartered Financial Analyst (CFA)
- Fellow of Chartered Insurance Institute (FCII)
- Fellow of the Society of Actuaries (FSA)
- Members of Chartered Institute of Public Finance and Accountancy (CPFA)
- Members of Hong Kong Bar Association
- Members of Hong Kong Law Society

QRA Education Program & Examination (2017 Winter Intake)

For exam paper
in English only

EDUCATION PROGRAM AND EXAMINATION APPLICATION

| For official use only | | | | |
|-----------------------|------------|---|-------------|-----------------------|
| Name | | | Ref No | |
| Date Received | Data entry | Completed with all info <input type="checkbox"/> Yes <input type="checkbox"/> No | E&E Payment | Registration Approval |

SECTION (I): Personal Particulars (please tick where appropriate)

Note: Related personal data (if you already have examination/membership record(s) kept in IFPHK) will also be updated with the information provided in this form.

| | | | |
|--|--|---|--|
| HKID Card/Passport No. <small>(as printed on ID card/passport)</small> | | Issuing Country/Jurisdiction | |
| Title <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss | | Chinese Name <small>(if applicable & as printed on ID card/passport)</small> | |
| Surname <small>(as printed on ID card/passport)</small> | | Given Name <small>(as printed on ID card/passport)</small> | |
| Date of Birth <small>(DD/MM/YYYY)</small> | | Phone Number <small>(Mobile) (Office) (Home)</small> | |
| Correspondence Address | | | |
| Email Address ¹ | | | |

¹ Acknowledgement of receipt and other regular communication from IFPHK will be sent by email to the email address provided.

SECTION (II): Academic Qualification (please tick where appropriate)

| | | |
|--|------------------------------|------------|
| Highest Academic Qualification <input type="checkbox"/> Doctoral Degree <input type="checkbox"/> Tertiary Education <input type="checkbox"/> Master Degree <input type="checkbox"/> Secondary or below <input type="checkbox"/> Bachelor Degree | | Award Year |
| Major in | Name of College / University | |

SECTION (III): Employment Details

| | | |
|---|---|--|
| Current Employer | | Employer Code ² C |
| Current Position | | Industry Code ² I |
| Experience in Financial Planning Industry <small>(years)</small> | Current Earnings ² E | |

² Please refer to the Appendix on Page 4 for the Employer Code, Industry Code and Earnings Code.

SECTION (IV) Entry Details (please tick where appropriate)

| | |
|---|--|
| I wish to apply for | |
| <input type="checkbox"/> Ordinary Track Education Program (7 modules) and Examination (Please skip Section V on Page 6) | |
| <input type="checkbox"/> Exemption Track Education Program (4 modules) and Examination | |

EDUCATION PROGRAM AND EXAMINATION APPLICATION

For official use only

| Name | Ref No | Remarks |
|------|--------|---------|
|------|--------|---------|

SECTION (V) Entry Requirements (please tick where appropriate)

*Note: This part is applicable to **Exemption Track** applicants only.*

I declare that I have fulfilled the entry requirements for the Exemption Track. I have

☐ Three years' full-time financial services industry experience. Details are as follows:

| Employer | Post | Period (mm/yy – mm/yy) | |
|----------|------|------------------------|----------|
| | | Start date | End date |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

☐ Bachelor degree or above from an accredited education institution

☐ A qualification / designation (valid status) as listed in the Appendix on Page 4:

- ☐ AFP™ Certificant
- ☐ Financial Advisers' International Qualification (FAIQ (CII))
- ☐ Associate / Fellow of Association of Chartered Certified Accountants (ACCA/FCCA)
- ☐ Associate / Fellow of Association of International Accountants (AAIA/FAIA)
- ☐ Associate / Fellow of Chartered Institute of Management Accountants (ACMA/FCMA)
- ☐ Associate of the Hong Kong Institute of Bankers (AHKIB)
- ☐ Certified Financial Management Planner (CFMP)
- ☐ Certified General Accountant (CGA)
- ☐ Certified Management Accountant (CMA) (Australia, Canada & US)
- ☐ Certified Public Accountant / Certified Practising Accountant (CPA/FCPA) (Australia, Hong Kong, US)
- ☐ Chartered Accountant (CA) (Australia, Canada, England and Wales, Ireland, New Zealand, Scotland, South Africa, Zimbabwe)
- ☐ Chartered Financial Analyst (CFA)
- ☐ Chartered Financial Consultant (ChFC)
- ☐ Chartered Insurance Agency Manager (CIAM)
- ☐ Chartered Life Underwriter (CLU)
- ☐ Chartered Wealth Manager (CWM)
- ☐ Fellow Chartered Financial Practitioner (FChFP)
- ☐ Fellow of Chartered Insurance Institute (FCII)
- ☐ Fellow of the Society of Actuaries (FSA)
- ☐ Fellow, Australian and New Zealand Institute of Insurance and Finance (ANZIIF (Fellow))
- ☐ Fellow, Financial Services Institute (FFSI)
- ☐ Fellow, Life Management Institute (FLMI)
- ☐ Financial Risk Manager (FRM)
- ☐ LUTCF Fellow (LUTCF)
- ☐ Members of Chartered Institute of Public Finance and Accountancy (CPFA)
- ☐ Members of Hong Kong Bar Association
- ☐ Members of Hong Kong Law Society
- ☐ Society of Registered Financial Planners (HKRFP)



Signature: _____

Date: _____

Note:

You are not required to submit proof of work experience / qualification at the time of education program and examination application. You are required to submit the relevant proof when you submit the QRA Holder Application Form after you have passed the QRA Examination.

EDUCATION PROGRAM AND EXAMINATION APPLICATION

For official use only

| Name | Ref No | Remarks |
|------|--------|---------|
|------|--------|---------|

SECTION (VI) Payment (please tick where appropriate)

☐ Ordinary Track Education Program and Examination Fee: **HK\$6,800**

☐ Exemption Track Education Program and Examination Fee: **HK\$5,500**

☐ **Cheque**³

Cheque No. _____ Drawn on (Bank): _____

☐ **Credit Card**

I hereby authorize IFPHK Ltd. to charge the above amount against my credit card with details below.

☐ Visa card ☐ MasterCard

Card number:

Expiry Date: (MM/YYYY)

Cardholder's Name: _____

Cardholder's Signature: _____ Date: _____

³ Cheques should be made payable to "IFPHK Ltd."

SECTION (VI) Declaration and Agreement (please tick where appropriate)

Personal Data Agreement

1. I explicitly consent that any personal information (personal data) from time to time collected or held by IFPHK (whether contained in this application or obtained otherwise) is provided and may be held, used, processed and/or disclosed (i) in accordance with and for the purpose outlined in the Personal Data Agreement herein, and/or (ii) to permit and enable IFPHK to:
 - a. fully and fairly process my application,
 - b. disclose any personal data where IFPHK has an obligation to make such disclosure under the requirements of any law binding on IFPHK,
 - c. use my personal data to compile statistics and analyse the results wholly for use within IFPHK,
 - d. publish my name on IFPHK's website after I have become a QRA holder.
2. I understand that I may refuse to provide personal data as requested in the application or otherwise, but such refusal, or the provision of inaccurate personal data may result in IFPHK being unable to or refusing to process this application.
3. I agree that IFPHK may disclose my examination results to my employer (being the entity with which I have an employment, agency or similar contractual obligation, and/or the holding companies, subsidiary companies or associated members of such entity) [that is kept in the IFPHK record] upon their request.

☐ Yes ☐ No
4. I understand that I have the right to check whether IFPHK holds personal data about me and that, if so, I have a right of access to my personal data. I can request IFPHK to correct any inaccurate personal data and if I need to obtain a copy of my personal data or have it corrected, I can write to the Operations Department of IFPHK. I understand that IFPHK is permitted by law to charge a reasonable fee for the processing of any data access request.

By my signature below,

- i. I understand and agree to comply with all conditions, requirements, policies, and procedures established by IFPHK as may be amended from time to time.
- ii. I understand that education program and examination fee paid is nonrefundable and nontransferable.
- iii. I understand and agree to the Personal Data Agreement stated above
- iv. I declare that the information contained in my application is truthful and complete, and I agree to notify IFPHK of any material changes to my responses to any of the questions in this application, including my contact details. I understand and agree that IFPHK may investigate the statements I have made with respect to this application, and that I may be subject to disciplinary actions for any misrepresentation (whether fraudulent or otherwise) in this application.

Signature: _____ Date: _____