

# CERTIFICATION IN RETIREMENT PLANNING 2023

## MFPC (Malaysian Financial Planning Council)

An independent professional body set up in 2004 with the objective of promoting nationwide development and enhancement of the financial planning profession in Malaysia. It provides an evolving set of Best Practice Standards and Code of Ethics that must be adhered by the Registered Financial Planner (RFP) and Shariah RFP designees in ensuring the public is served with the highest quality of financial planning services

## CMDF GRANT (Capital Market Development Fund)

A joint action plan (JAP) spearheaded by Securities Commission Malaysia (SC) aims to elevate the financial planning industry especially in the field of retirement planning, to equip unit trust consultants with timely updates on industry development and to empower standards in their services to the public

### OBJECTIVES

- ✓ To create awareness on the importance of retirement planning in Malaysia
- ✓ To equip unit trust consultant with relevant industry knowledge and skills on retirement planning

### SELECTION CRITERIA

- ✓ Minimum **SPM** academic qualification or its equivalent
- ✓ Minimum **3 years** of working experience in the financial services industry

### AREA COVERED

Option 1: RFP Programme	
Module 1	Fundamentals of Financial Planning
Module 6	Retirement Planning
Option 2: Shariah RFP Programme	
Module 1	Fundamentals of Shariah Financial Planning
Module 6	Retirement Planning

### PROGRAMME STRUCTURE

Duration	3 days - RFP Module 1 3 days - RFP Module 6
Mode	Online (Microsoft Teams)
Fee	A non-refundable commitment fee of RM150

### 2023 INTAKE

Intake	Registration Closing Date	Class Date
June	19 May 2023	6, 7, 8 and 13, 14,15 June 2023
October	15 September 2023	3, 4, 5 and 10, 11, 12 October 2023



## Programme Information

<https://www.mfpc.org.my/retirement/>

### Contact Us

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### COURSE OUTLINE

#### ✓ RFP Shariah Module 1

- Financial Planning Environment, Phenomenon and Process
- The Regulatory Environment for Financial Planners
- Ethics and Professionalism
- Personal Financial Statements
- Cash Flow Management
- Time Value of Money
- The Economic Environment and its Impact on Financial Planning
- Risk Tolerance
- Investment Planning
- Tax Planning
- Risk Management and Life Insurance Planning
- Estate Planning Issues, Process Personalities and Instruments
- Retirement Planning Tools and Processes

#### ✓ Shariah RFP Shariah Module 1

- Shariah Framework on Financial Planning
- Regulatory Framework and Shariah Guidelines for Financial Planners
- Personal Financial Statement and Cash Flow Management
- Shariah Concepts in Muamalat
- Risk Management and Wealth Protection
- Islamic Investment Planning
- Zakat and Tax Planning
- Islamic Estate Planning
- Islamic Retirement Planning

#### ✓ RFP / Shariah Shariah Module 6

- An Overview of Retirement Issues
- The Retirement Planning Process
- Approaches for Determining the Required Retirement Capital
- "Risk" and "Risk Profiling" in Retirement Planning
- Analyzing Investment Risk and its Application
- Investment Basics and Strategies in Retirement Planning
- Construction and Management of Retirement Portfolio
- Strategy to meet Shortfalls in Retirement Capital
- Retirement Schemes for Individuals
- Retirement Planning Issues in Entrepreneurs and Small Business
- Managing Consumption Credits in Retirement Planning
- Debt Management in Retirement Planning