



Building on the right vision 以願景作為基礎向前邁進

Dear Valued Member:

I would like to formally introduce myself as the new President of the IFPHK. It is a great honor and prestige to continue the work of my predecessors and build on their illustrious accomplishments.

I am proud to have been part of the Institute since its inception. We began with a noble vision of setting a high standard for financial planning. Ten years ago, when financial planning was still unheard of in Hong Kong we have strived introduce a formal framework for professionalism.

We have achieved much together over the past 10 years. We have grown to over 10,000 members and our Corporate Members ranks as one of the biggest and foremost institutions in Hong Kong. At the same time, we represent the smaller and aspiring financial companies and independent financial advisors. Our introduction of CFP certification has gained much support and traction within Hong Kong, and now we look to see it flourish across the borders in Mainland China and Taiwan.

However, this is not a time to rest on our laurels. As the market matures, consumers are demanding higher standards. At the same time, regulators are increasing their scrutiny of financial planners' practice in their bid to stamp out misselling and improve financial advice.

When we began ten years ago, the market was coming out of the 1997 Asian Financial Crisis. Now, as we celebrate our 10th anniversary, the market is now recovering from a world financial crisis that will undoubtedly change the global economy forever.

As I look to take on the role of President, I aim to increase the industry recognition of CFP certification. This is especially important as many fear superinflation, due to QE2 and other measures, will make financial planning difficult. Having the right foundations, experience and know-how will provide CFP professionals an ideal landscape to stake their reputation.

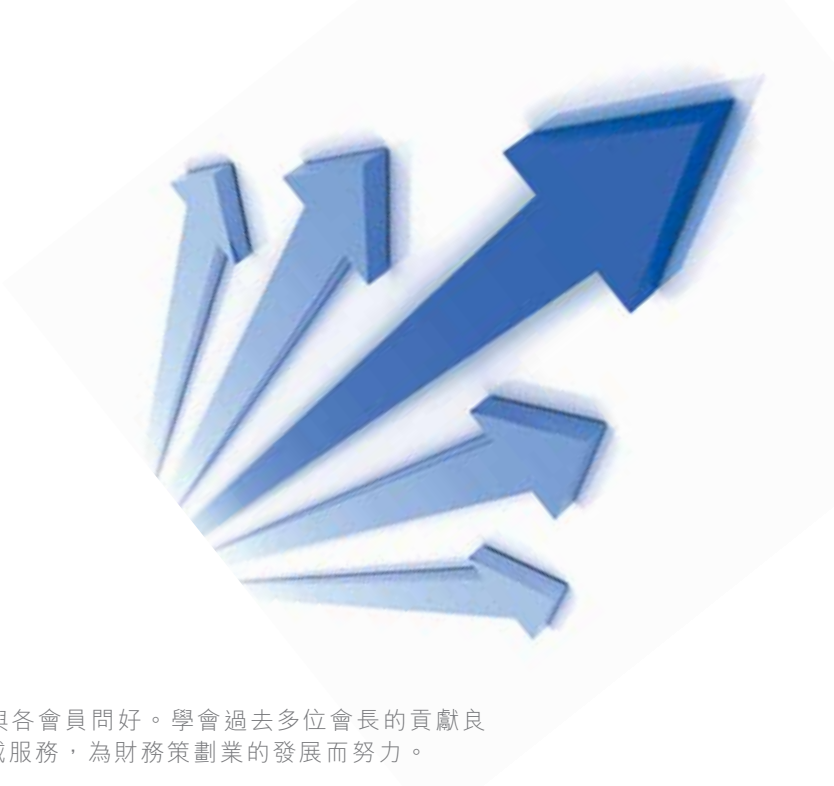
We will continue our strong consumer education initiatives. Our past efforts with Universities and Secondary Schools have been received very positively. These efforts are important for us as wealth management becomes part of daily life in Hong Kong.

In the same vein, I look to continue our efforts to work closely with regulators in their effort to understand and raise financial planning standards to protect the consumers. We have participated in numerous consultations and have worked with them on joint consumer efforts. Now it is more important than ever to forge stronger links with the regulators. As they look to raise standards and scrutinize selling practices, providing an unbiased and informed view of the industry is one of our key concerns.

In the end, IFPHK will continue to be the bridge for the industry. Through our strong international Affiliate network and international expertise, we aim to connect the industry players, practitioners, consumers and the regulators as to solidify Hong Kong's position as an international financial services hub in the years to come.

Meanwhile, I invite you to read the various articles published within these pages.

Paul Pong
President
IFPHK



各位會員：

作為新任的香港財務策劃師學會會長，本人在此正式與各會員問好。學會過去多位會長的貢獻良多，本人榮幸能跟隨其腳步，日後必將繼續為會員竭誠服務，為財務策劃業的發展而努力。

事實上，學會創立初期，本人已經是其中一份子，並一起為提升財務策劃的水準而努力。十年前，「財務策劃」對大部份香港人來說仍然是非常陌生的詞語；但當時我們已經致力為行業制訂一套正式的专业服務標準。

過去十年我們取得了多項成就。會員人數超越10,000名，而機構會員的數目更位居香港多個專業學會的前列。與此同時，我們亦代表較小型及新晉金融企業以及獨立財務顧問的權益。至於學會所推出的CFP 資格認證考試，在本港相當受歡迎，現時更進一步推廣到中國內地以至台灣。

但是，我們並不能因此而感到自滿。隨著財務策劃的市場發展越趨成熟，消費者要求的水準越來越高。另一方面，監管機構亦對財務策劃進行更緊密的監管，杜絕不當銷售的行為，從而改善財務建議的質素。

十年前本會成立時，香港剛從亞洲金融風暴恢復過來。現在我們慶祝十週年之際，則是人們從另一場席捲全球的經濟危機稍事喘息之時，環球經濟自此一役後，已經出現了很大的改變。

在擔任學會會長的任期內，本人將致力提升業界對CFP資格認證的認受性。由於第二輪的量化寬鬆政策以及其他措施，人們現時特別關注通脹重臨，財務策劃的工作因而變得更具挑戰性。CFP專業人士擁有堅實的基礎，並具備相關的經驗及技能，有關的認證無疑能夠提升其競爭力。

此外，我們會致力推廣消費者教育。學會過往與中學及大學所舉辦的一系列活動相當成功。隨著財富管理已成為香港人生活不可或缺的一環，這些活動實在是別具意義。

另一方面，我們也會繼續與不同的監管機構緊密合作，使其能夠對現時財務策劃的水準有更深入瞭解，以及認識到學會在提升財務策劃水準、保障消費者方面所作出的努力。除此以外，本會亦針對多份諮詢文件提出回應，並與這些機構合作開展消費者教育。在現時的環境中，與監管機構建立更緊密的聯繫，變得更加重要。原因是它們期望能夠提升財務策劃的水準，並打算更積極監管銷售行為，就此本會實在有責任不偏不倚地為其反映財務策劃業的現況。

在未來，香港財務策劃師學會將會繼續在業內擔當橋樑的角色。通過廣泛的國際聯屬機構網絡以及豐富的跨國經驗，本會預期能夠匯聚業內人士、從業員、消費者以至監管機構，繼續鞏固香港作為國際金融中心的地位。

最後，我希望大家會喜歡本期Advisors Today內的各篇文章！

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