Title:

FUNDAMENTALS OF FINANCIAL PLANNING

1st Edition 2002

2nd Edition 2003

3rd Edition 2004

4th Edition 2005

5th Edition 2008

All rights reserved. No part of this publication may be produced, translated, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, and recording, without prior written permission of the copyright owner and the publisher.

Disclaimer:

While every effort has been made in getting the facts right, this text is distributed to participants with the understanding that the writers, publisher and editors are not responsible for the results of any actions taken on the basis of the information in this work, nor for any errors or omissions. The writers, publisher and editors expressly disclaim all and any liability to any person, in respect of anything and of the consequences of anything done or omitted to be done by any such person in reliance, whether whole or partial, upon the whole or any part of the contents of this text. If there arises a need for legal or expert advice at anytime the service of a competent professional personnel should be sought.

The right to reproduce this material for Module 1 students only is granted to **Malaysian** Financial Planning Council (MFPC)

Malaysian Financial Planning Council (MFPC)

Suite 7.01, 7th Floor, Menara Tun Razak, Jalan Raja Laut, 50350 Kuala Lumpur.

ACKNOWLEDGEMENTS

The Malaysian Financial Planning Council (MFPC) gratefully acknowledges the advice and feedback of Bank Negara Malaysia (BNM), Securities Commission (SC), the Life Insurance Association of Malaysia (LIAM), The Malaysian Insurance Institute (MII), the National Association of Malaysian Life Insurance and Financial Advisors (NAMLIFA), Malaysian Association of Chartered Financial Consultants (MAChFC) and various organizations and individuals in developing the RFP programme.

We thank you for the Task Force Committees, Panel of Writers and Panel of Editors for their commitment and kind efforts to develop the new edition of RFP programme;

Task Force Committees

- Mr. Alex Foong Soo Hah
- Mr. Mohd Taipor Suhadah
- Mr. Andy Ng Yen Heng
- Mr. K. Karunamoorthy

Panel of Writers

- Mr. Bose Dasan
- Mr. Paramjit Singh
- · Dr. Chai Kon Lim
- Mr. K Karunamoorthy

Panel of Editors

- Mr. Ezamshah Ismail
- Mr. Roland Lee Meang Sun
- Mr. Teh Loo Hai