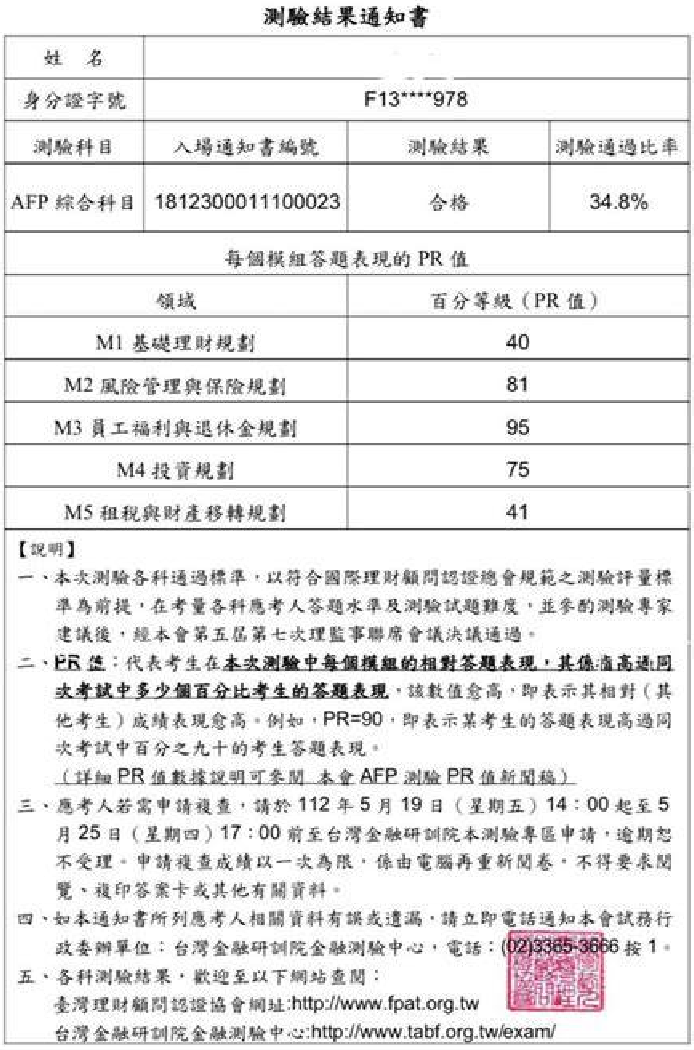
高通過率的AFP-Exam-1考題免費下載和資格考試中的領先提供商和快速下載的AFP-Exam-1更新



測驗結果通知書

姓　名			
身分證字號	F13****978		
測驗科目	入場通知書編號	測驗結果	測驗通過比率
AFP 綜合科目	1812300011100023	合格	34.8%

每個模組答題表現的 PR 值

領域	百分等級（PR 值）
M1 基礎理財規劃	40
M2 風險管理與保險規劃	81
M3 員工福利與退休金規劃	95
M4 投資規劃	75
M5 租稅與財產移轉規劃	41

【說明】

一、本次測驗各科通過標準，以符合國際理財顧問認證總會規範之測驗評量標準為前提，在考量各科應考人答題水準及測驗試題難度，並參酌測驗專家建議後，經本會第五屆第七次理監事聯席會議決議通過。

二、PR 值：代表考生在本次測驗中每個模組的相對答題表現，其係指高過同次考試中多少個百分比考生的答題表現，該數值愈高，即表示其相對（其他考生）成績表現愈高。例如，PR=90，即表示某考生的答題表現高過同次考試中百分之九十的考生答題表現。

（詳細 PR 值數據說明可參閱 本會 AFP 測驗 PR 值新聞稿）

三、應考人若需申請複查，請於 112 年 5 月 19 日（星期五）14：00 起至 5 月 25 日（星期四）17：00 前至台灣金融研訓院本測驗專區申請，逾期恕不受理。申請複查成績以一次為限，係由電腦再重新閱卷，不得要求閱覽、複印答案卡或其他有關資料。

四、如本通知書所列應考人相關資料有誤或遺漏，請立即電話通知本會試務行政委辦單位：台灣金融研訓院金融測驗中心，電話：(02)3365-3666 按 1。

五、各科測驗結果，歡迎至以下網站查閱：

臺灣理財顧問認證協會網址:http://www.fpat.org.tw

台灣金融研訓院金融測驗中心:http://www.tabf.org.tw/exam/

您可以先在網上下載KaoGuTi為你免費提供的關於CSI AFP-Exam-1認證考試的練習題及答案作為嘗試，之後你會覺得KaoGuTi給你通過考試提供了一顆定心丸。選擇KaoGuTi為你提供的針對性培訓，你可以很輕鬆通過CSI AFP-Exam-1 認證考試。

CSI AFP-Exam-1 Exam Syllabus Topics:

Section	Weight	Objectives
Client Relationship and Practice Management	6%	- Client Discovery - Practice Management - Communication and Advisory Process
Asset and Liability Management	11%	- Budgeting - Personal Balance Sheet Analysis - Cash Flow Management - Debt Management

Risk Management and Insurance	12%	- Risk Assessment - Life Insurance - Risk Transfer Strategies - Disability and Health Insurance
Professional Conduct and Regulatory Compliance	10%	- Compliance Responsibilities - Regulatory Requirements - Ethics and Professional Standards
Estate Planning	13%	- Powers of Attorney - Trust and Beneficiary Planning - Estate Transfer Strategies - Wills
Investment Planning	17%	- Asset Allocation - Investment Theory - Investment Products - Portfolio Construction
Retirement Planning	17%	- Retirement Income Strategies - Pension Plans - Retirement Needs Analysis - Registered Retirement Savings Plans
Tax Planning	14%	- Tax Deductions and Credits - Income Tax Fundamentals - Registered Plans - Tax-Efficient Strategies

AFP-Exam-1更新 & AFP-Exam-1證照指南

你的夢想是什麼？難道你不想在你的職業生涯中做出一番閃耀的成就嗎？肯定是想的吧。那麼，你就需要不斷提升自己，鍛煉自己。在IT行業中工作的你，通過什麼方法來實現自己的夢想呢？其中，參加IT認定考試並獲得認證資格，就是你提升自己水準的一種方式。現在，CSI的AFP-Exam-1考試就是一個非常受歡迎的考試。那麼，你也想拿到這個考試的認證資格嗎？那麼趕緊報名參加吧，KaoGuTi可以幫助你，所以不用擔心。

最新的 Canadian Securities Course AFP-Exam-1 免費考試真題 (Q111-Q116):

問題 #111
A client believes that security prices quickly reflect public information and wants broad Canadian equity exposure with low cost and minimal manager discretion. What investment best matches this view?

- A. Canadian index exchange-traded fund.
- B. Portfolio of five selected mining stocks.
- C. Sector-specific hedge fund.
- D. One-year cashable GIC.

答案：A

解題說明：
The client's belief is consistent with efficient-market thinking: if prices already reflect public information, paying for active security selection may add cost without reliable excess return. A Canadian index ETF offers broad market exposure, transparent holdings, intraday liquidity, and generally low management cost. Option B relies on active or alternative management and may involve leverage, shorting, concentration, or complex strategies that conflict with the stated preference. Option C introduces substantial unsystematic risk because five mining stocks do not represent the Canadian equity market. Option D preserves capital but does not provide equity-market exposure. The planner should still perform suitability work: risk tolerance, time horizon, liquidity needs, tax location, and concentration in the client's existing assets must be reviewed. The product answer is not "ETF because ETFs are always best"; it is ETF because the investment philosophy and desired exposure point to passive, diversified market replication. References/topics: efficient market theory, passive investing, ETFs, diversification.

問題 #112
Sheeba is a financial planner and meeting with Ivana, a new client. She explains that part of her process is to recommend products and services, but prior to doing so, she will closely investigate the options to ensure they match up with Ivana's goals. Which professional responsibility has Sheeba demonstrated to Ivana?

- A. Diligence.
- B. Professionalism.
- C. Integrity.
- D. Objectivity.

答案： A

解題說明：
Sheeba is demonstrating diligence. Diligence requires a planner to make reasonable inquiries, investigate relevant facts, compare available options, and ensure recommendations are supported by competent analysis.
She tells Ivana that products and services will be closely investigated before they are recommended, which is exactly the conduct expected before implementation. Objectivity concerns unbiased judgment and avoiding undue influence; it may also be relevant, but the scenario specifically emphasizes investigation. Integrity relates to honesty and moral soundness, while professionalism describes broader conduct and respect for standards. AFP professional responsibility expects planners to avoid superficial product selection and to base recommendations on the client's goals, constraints, risk profile, and the characteristics of the available solutions. Sheeba's statement shows that she will exercise care before recommending products. Study Guide focus: professional responsibility, diligence, suitability review, product analysis, and client-first planning. In a compliance review, the file should show what research was performed and why the recommended solution was selected.

問題 #113
A retiree holds most of her investments in interest-bearing GICs inside a non-registered account while her TFSA is invested in cash. She has unused TFSA room and wants to improve after-tax efficiency without increasing total portfolio risk materially. What should the planner consider?

- A. Moving all assets into speculative equities.
- B. Withdrawing RRIF minimums and gifting them immediately.
- C. Borrowing to invest in the non-registered account.
- D. Holding more interest-bearing assets inside the TFS

答案： D

問題 #114
William and Jennifer are selling their business which qualifies as a Canadian-controlled private corporation.
When the sale is complete at the end of this year, William and Jennifer will each receive $4 million for their common shares which have nominal cost. Jennifer has unused capital losses from previous years. They are meeting with Laurel, their financial planner, to discuss the tax implications of the sale. Based on the information provided, what should Laurel recommend to William and Jennifer so that they are best able to make use of the Lifetime Capital Gains Exemption?

- A. They should each claim 50% of the exemption.
- B. Only Jennifer should claim 100% of the exemption.
- C. They should each claim 100% of the exemption.
- D. Only William should claim 100% of the exemption.

答案： D

解題說明：
William should claim the Lifetime Capital Gains Exemption, while Jennifer should first use her unused capital losses. The planning issue is not whether both shareholders own qualifying Canadian-controlled private corporation shares; they do. The deciding fact is Jennifer's unused capital losses. In the personal tax calculation, capital losses are applied against taxable capital gains before the capital gains deduction is used.
If Jennifer has available losses, claiming the LCGE may waste exemption room or fail to deliver the intended tax result because the losses already shelter some or all of her taxable capital gain. William has no stated capital-loss pool, so his large gain is the clean use

of the exemption. Options that split the exemption or have Jennifer claim it ignore the ordering rules and the clue in the facts. The planner should coordinate the transaction with tax counsel and confirm QSBC eligibility, CNIL effects, and each spouse's remaining exemption room. Study Guide focus: qualified small business corporation shares, capital gains deduction, net capital losses, and LCGE planning.

問題 #115
Bill was recently declined for a loan application at his financial institution, and he is concerned that a liability has been added to his credit bureau that does not belong to him. He asks his financial planner to review his credit bureau with him to help him identify why he may have been declined. Which area of the credit bureau might his financial planner advise Bill to review?

- A. Public record information.
- B. Account history.
- C. Number of previous declines.
- D. Inquiries.

答案：B

解題說明：
Bill should review the account history section of the credit bureau. If a liability has been added that does not belong to him, it would normally appear as an account entry showing creditor name, account type, balance, payment status, opening date, and ownership or responsibility. Inquiries show who accessed the credit file, not whether an incorrect liability exists. Public record information may show bankruptcies, judgments, liens, or collections, but the question specifically asks about a liability added to the bureau. The number of previous declines is not the relevant bureau section for identifying a disputed account. The planner should advise Bill to obtain the full credit report, identify unfamiliar accounts, contact the credit bureau and creditor, and dispute inaccurate information in writing. Accurate credit reporting is critical before another loan application. Study Guide focus: credit bureau review, account history, credit disputes, borrowing capacity, and liability management. A documented dispute process is important because unresolved bureau errors can affect pricing, approval, and future borrowing capacity.

問題 #116
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取免費下載AFP-Exam-1熱門考題

- www.stes.tyc.edu.tw, myportal.utt.edu.tt, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, kaeuchi.jp, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, Disposable vapes