

# LIBERTAS

WE PROVIDE COMPREHENSIVE SERVICES FOR HIGH-NET-WORTH INDIVIDUALS AND FAMILIES.

2022 January

NEWSLETTER

## Looking back the year of hustle and bustle..



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### 移居英國 移居前的理財策劃

全方位講解移居前的注意事項  
分享移居的資產配置須知

- 超過十三年專業理財策劃經驗
- CFP 認可財務策劃師
- 夥拍專業稅務顧問及律師事務所
- 暢銷書「移家到英國 生活及理財指南」訪談高賓

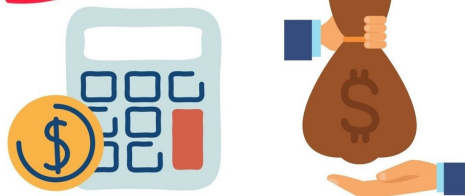


In the year of 2021, in spite of on-going unfortunate Covid situation, Libertas strived through successfully with fruitful events and seminars, including Cashflow game event, Old age living allowance seminar, Relocation and financial planning seminar.

We never doubt the whole team's spirit, and we never could be more thankful to the continuous support from our clients.

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# CASHFLOW GAME

## 現金流遊戲

### 財識兼收

2102A, 21/F, AIA KOWLOON TOWER,  
100 HOW MING STREET KWUN TONG

**JUNE 26, 2021 SAT | 10 AM - 2PM**  
RSVP 座位有限, 欲報從速

TICKETS AT [WWW.EVENTBRITE.HK](http://WWW.EVENTBRITE.HK)

# Cashflow Game Event

## Financial Education

A game for future pillars where fun meets learning. Educating young adults through playing Cash Flow 101 developed by a well known entrepreneur Robert T. Kiyosaki, offered them to learn financial management through real world scenarios without losing real money.



# Old Age Living Allowance Seminar

Old Age living allowance is an underrated yet important topic among society. Thus, we provided seminars not only for elderly but also younger generations, cultivating practical knowledge and explaining ways to ease their retired lives in future financially.



## 善用長生津增加額外退休收入？



今天，如果錢放銀行，你要有多少存款才可以每月多\$3000利息？按0.1%計，答案係3600萬！！你知唔知道，其實原來政府有提供退休收入，並按通脹增加？

分享嘉賓：  
程俊昌先生  
認可財務策劃師



日期：2021年5月22日  
時間：11:30 - 13:00  
地點：觀塘巧明街100號21樓2102A室



# Relocation and Financial Planning Seminar

Due to a recent hit wave of UK migration trend, the topic has never stopped discussing among the public. It certainly encouraged Libertas collaborating with a professional, Ray to hold seminar for clients. Due to the popular demand from public, Libertas has hosted three rounds of seminars in one year.



MOTION 客戶講座

## 移民前的理財規劃- 英國篇

分享嘉賓：程俊昌先生 Gifford

- CFP 認可財務策劃師
- 香港財務策劃師學會董事會成員
- 香港信託人公會會員
- 暢銷書「移家到英國」訪談嘉賓



18 SEP 2021 • SAT 11 AM TO 12:30 PM

2102A, 21/F, AIA Kowloon Tower, 100 How Ming St. Kwun Tong

# A variety of articles

Not only do we share articles of different topics; we have videos sharing among Libertas's social media platforms like YouTube, Facebook, Instagram, and several printing magazines for local citizens.

Topics ranges from passive income planning to retirement planning; mortgage revitalization planning to succession planning, and more.

**活用物業資源 享受退休生活**

年齡	65 歲的單身男士
疑問	剛剛被逼退休，已取出強積金，由於沒有其他收入，現時只能選擇以積蓄節儉地生活，股票及基金又比較波動，請問有什麼更好的理財選擇？
收入	沒有
開支	每月基本開支約 8 千元 (但遠未達到退休前生活水平)
資產及負債	1 層約 600 萬的自住物業，以及約 150 萬存款 (包括定期存款，少量基金及股票)

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不少香港人退休後都面臨收入下降甚至終止，以積蓄度日只能坐食山崩，以每月 8000 元計算，一年開支為 96000 元，節儉生活也只能支持約 15 年，現時存款利息依然處於極低水平，如何製造穩定的退休收入是退休規劃的重要關鍵，因為，只要有足夠的被動收入，無論資產水平如何都可以舒適地樂享人生，更重要的是，生生不息的退休收入是可以促進情緒健康，幫助剛退休人士減低財務壓力以至對未來的焦慮及不安，更好地適應退休後的生活。

考慮到讀者有自住物業及存款，理財的重點可以為釋放當中的價值，透過政府為市民提供的工具，結合私營保險公司提供的工具，整合出終身的被動收入，策略如下：

物業可以透過安老按揭（物業逆按揭）釋放價值，為讀者帶來終身被動收入，以 600 萬物業價值，終身年金提取計算，可以獲得每月約 16500 的終身被動收入，透過私營保險公司投保人壽保單，以 110 萬整付保費計算約可以得到 200 萬的人壽保額，再透過按揭證券保險公司以保單逆按揭形式，獲得每月約 3000 的終身被動收入。

透過私營保險公司投保年金保單，以 30 萬整付保費計算約可以得到每月 800 的終身被動收入。

剩下 10 萬資金可以作為短期生活儲備，或以部份投資於政府的銀色債券，申請長者生活津貼，由於安老按揭收入及人壽保單現金價值屬於豁免資產，因此讀者可以申請每月額外 3815 的被動收入。

如此一來，每月收入約為 24000 元，並可以持續終身，未知讀者提及的退休前生活水平為多少，但相比起每月 8000 元，相信足夠讀者舒適生活，以上策略的唯一風險是突然大病需要金錢，由於未知讀者是否有充足醫療保障，建議執行以上策略提升收入以後，適當加強醫療保險的保障。



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CFP 認可財務策劃師  
香港財務策劃師學會董事會成員  
香港會計專業聯會會員

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**LIBERTAS**  
SELECT YOUR ABUNDANCE



## Titles & qualifications of Founder - Gifford Chen

- Certified Financial Planner
- Board members of IFPHK
- Members of MDRT
- International Quality Advisor Award

## Our Advices & Services

- Professional Financial Planning
- Global Asset Allocation
- Wealth Succession
- Perpetual Income Planning

## Clients Include

1st generation entrepreneur, 2nd generation business owners, 3rd generations ultra high net worth individuals and professionals in his abundance strategies, including owners of listed companies, private company which lasted for more than 60 years, senior executives and CEOs, Justice of the Peace (JP), Gold Bauhinia Star (GBS), Silver Bauhinia Star (SBS), fund managers, principal partners of local and commercial law firms...etc.

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