



BERJAYA BUSINESS SCHOOL

FINAL EXAMINATION

Student ID (in Figures) :

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Student ID (in Words) : _____

Course Code & Name : **FIN2113 Financial Planning & Wealth Management**
 Trimester & Year : May – August 2019
 Lecturer/Examiner : Leow Hon Wei
 Duration : 3 Hours

INSTRUCTIONS TO CANDIDATES

1. This question paper consists of 2 parts:
 - PART A (25 marks) : Answer all THREE (3) short answer questions. Answers are to be written in the Answer Booklet provided.
 - PART B (75 marks) : Answer all FOUR (4) structured answer questions. Answers are to be written in the Answer Booklet provided.
2. Candidates are not allowed to bring any unauthorised materials except writing equipment into the Examination Hall. Electronic dictionaries are strictly prohibited.
3. This question paper must be submitted along with all used and/or unused rough papers and/or graph paper (if any). Candidates are NOT allowed to take any examination materials out of the examination hall.
4. Only ballpoint pens are allowed to be used in answering the questions, with the exception of multiple choice questions, where 2B pencils are to be used.

WARNING: The University Examination Board (UEB) of BERJAYA University College regards cheating as a most serious offence and will not hesitate to mete out the appropriate punitive actions according to the severity of the offence committed, and in accordance with the clauses stipulated in the Students' Handbook, up to and including expulsion from BERJAYA University College.

Total Number of pages = 3 (Including the cover page)

PART A

: SHORT ANSWER QUESTIONS (25 MARKS)

INSTRUCTION(S)

: Answer **ALL** questions. Write your answers in the Answer Booklet(s) provided.

Question 1

Discuss **THREE (3)** sources for retirement that use as the income replacement for the retiree in Malaysia.
(9 marks)

Question 2

Discuss how the investment planning achieve the financial freedom through an effective personal financial planning.
(8 marks)

Question 3

- (a) Discuss **TWO (2)** roles of the insurance planning in the financial planning process.
(4 marks)
- (b) Discuss the importance of sufficient life insurance coverage for an individual.
(4 marks)

[Total: 25 marks]

END OF PART A

Question 1

Retirement planning is a key element in the financial planning process. Explain how investment planning and tax planning influence the retirement planning.

(12 marks)

Question 2

Explain the impact of the volatility of market interest rate to the bond prices in investment decision making.

(13 marks)

Question 3

(a) Explain the interactions among government, business, and consumers that will make the financial planning industry more competitive.

(15 marks)

(b) Discuss **TWO (2)** reasons for holding assets that will help in the investment planning.

(15 marks)

Question 4

(a) Explain how low interest rates have an impact to the borrowers, savers and retirees in financial planning?

(10 marks)

(b) Explain how whole life insurance offers financial protection to an individual throughout his or her life?

(10 marks)

[Total: 75 marks]

END OF EXAM PAPER