



**FACULTY OF BUSINESS**

**FINAL EXAMINATION**

Student ID (in Figures) : 

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Student ID (in Words) : \_\_\_\_\_  
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Course Code & Name : **FIN2113 FINANCIAL PLANNING & WEALTH MANAGEMENT**  
Semester & Year : MAY – AUGUST 2021  
Lecturer/Examiner : MR.RAVINDRAN RAMAN  
Duration : 3 Hours

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**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) : Answers only THREE (3) structured answer questions. Answer 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.

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**Question 1**

Briefly define the following terms in the perspective of financial planning and wealth management:

- (a) Financial planner (3 marks)
  - (b) Taxation planning (3 marks)
  - (c) Financial goal setting (3 marks)
- (Total 9 marks)**

**Question 2**

Briefly discuss **FOUR (4)** purposes for using a budget process in your financial planning.

**(Total 8 marks)**

**Question 3**

“Financial planning analysis is an important activity to be conducted and evaluated for a financial planning of a firm”. Evaluate this statement and explain **FOUR (4)** objectives of conducting a financial analysis.

**(Total 8 marks)**

**(Total 25 marks)**

**END OF PART A**

**PART B : STRUCTURED ANSWER QUESTIONS (75 MARKS)**

**INSTRUCTION (S)** : Answer only **THREE (3)** questions. Write your answers in the answer booklet(s) provided.

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**Question 1**

You are planning and preparing for your retirement in ten years from now and understand that the planning is very important for your future. Discuss **FIVE (5)** purposes of exercising a financial planning and wealth management.

**(Total 25 marks)**

**Question 2**

“Increase in cost of living and life style changes for each households, the financial expenses has grown tremendously over the past five years in Malaysia” Evaluate this statement and draw a diagram to elaborate **THREE (3)** steps on how much of life insurance does a household needs.

**(Total 25 marks)**

**Question 3**

(a) Explain the differences between a mortgage loan and hire purchase loan which are offered by our Malaysians’ financial institutions. Provide an example of an asset which is purchased under each type of the loan.

(15 marks)

(b) Discuss the capital gain is in the context of disposing of an asset.

(10 marks)

**(Total 25 marks)**

**END OF QUESTION PAPER**