

# 財富傳承暨資產配置

## 淺談



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閣下或許並不認同（錢非萬能）；請來聽聽，或許您會從而認同。

閣下或也認同（沒錢萬萬不能）；請來聽聽，如何可以沒錢變有錢。


閣下或許聽過（有錢難買早知道）；請來聽聽，都有那些事要早知道。

嬰兒潮世代以前的，一輩子要學會跟健康打交道；嬰兒潮世代之後，尤其千禧年世代以來的，除了健康之道更要學會跟錢打交道。健康是自己的，這交道不難打；錢是自己的也是別人的，這交道於是難打！

財富傳承WEALTH TRANSFER 暨資產配置ASSET ALLOCATION 主題講座方方面面都帶到上面的情境，從專家的觀點加以琢磨，著墨，期待與鄉親們分饗。

## Chen Dong Lin (Frank) CLU/CHS/CFP/MBA

林誠東，星加坡南洋理工大學商學院，商業法律MBA（1998）。台灣師大附中（264）海洋大學（1979）主要經歷日商德同商船（株）長榮Evergreen集團。來到加拿大（1995）自學轉行1998進入倫敦理財(London Life)，加衛保險（Great West Life），新的Canada Life加拿大人壽，如今加盟Adeline Lin Financial Planning Group 愛女Adeline主持的公司。其他經歷與經驗分享請流覽《理財講義》長壽富貴網[www.livelongerlivebetter.ca](http://www.livelongerlivebetter.ca)



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Nick Zhang is a Senior Tax Manager at Sheinin & Company, a CPA firm in Downtown Vancouver, providing the full range of taxation services and specializing in complex tax advisory matters, including estate planning, mergers, acquisitions, and divestitures, and high-value tax dispute resolution. It advises high-net-worth families and their enterprises on complex tax planning and compliance matters and delivers integrated tax solutions that go beyond technical efficiency. Combining their tax technical expertise with a strong understanding of business and performance management, the Sheinin & Company approach is strategic and forward-looking, focused on maximizing long-term value for families and their enterprises.

Nick is a Chartered Professional Accountant (CPA) and holds a Bachelor of Management from University of British Columbia. He has completed the CPA Canada's In-Depth Tax Program, a three-year comprehensive tax training program designed for tax professionals. His Year 3 project was named to the National Honour Roll, being one of the top four in Canada. Prior to joining Sheinin & Company, he was a Tax Manager at an international accounting firm, where he advised high-net-worth clients and private enterprises on a broad range of tax matters.

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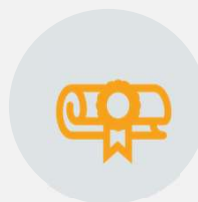


Fu Zhang (Nick)  
CPA



## ADELINE LIN CLU/CHS/CFP

Adeline began her career as a financial advisor with Freedom 55 Financial in 2008. She became New Advisor Training Manager in 2011, returned to personal practice in 2012, and was appointed Director, Business Development in 2015.



After seven years on the management team, Adeline returned to personal production. In 2023, she founded Adeline Lin Financial Planning Group Inc., a boutique practice built on one principle: clear, client-first financial guidance. She is a Certified Health Specialist, Certified Financial Planner and Chartered Life Underwriter. A former elite rhythmic gymnast, Adeline brings discipline, focus and thoughtful precision to her work.

She and her husband, Harrison, have two children.



## Chaoyuan LU (JOSEPH) QAFP / PHD

陸兆元，美國密蘇里大學工程管理博士，在台灣時服務於中山科學研究院。來到加拿大後運用所學的分析及管理專業，進入保險、投資及理財領域為客戶服務。目前與另二位志同道合的台灣鄉親共組一個團隊，提供人生不同階段的各項保險、投資及理財的規劃及方案建議。

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## Shaoyun Wang (Jenny)

Jenny Wang holds a Bachelor of Mathematics from the University of Waterloo, with double honours majors in Actuarial Science and Statistics. She has been with Canada Life since 2021, working as an Advisor Support Associate (ASA), where she supports advisors with a strong focus on accuracy, organization, and service excellence. Jenny is pleased to join Adeline's team and looks forward to contributing to client success through dedicated support and collaboration.

## 第七講：從將就的人生到講究的人生

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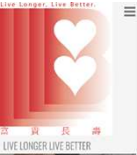
**樹幹**好比移民夫妻(第一代)，必須做出犧牲，堅守不移的以時間來換取空間，成全子女在加拿大落地生根。

**樹根**好比隨行子女(第二代)，肩負重任，落地生根確實融入加拿大社會，勵行勤儉致富，成為加拿大的主人翁。

**花菓**好比孫子孫女(第三代)，將來誕生在加拿大的，生來富貴、富而有禮、樂善好施。

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STEP THREE: SELECTING STRATEGIES .....

- Risk Control Strategies .....
- Risk Avoidance ..... 避免之
- Risk Reduction ..... 減免之
- Risk Financing Strategies .....
- Risk Transfer/Sharing ..... 同舟共濟
- Risk Retention ..... 共來共擔

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- STATIC VERSUS DYNAMIC RISK .....
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- STEP ONE: SETTING RISK MANAGEMENT OBJECTIVES .....
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- STEP FOUR: IMPLEMENTATION .....
- STEP FIVE: MONITORING .....
- CONCLUSION .....

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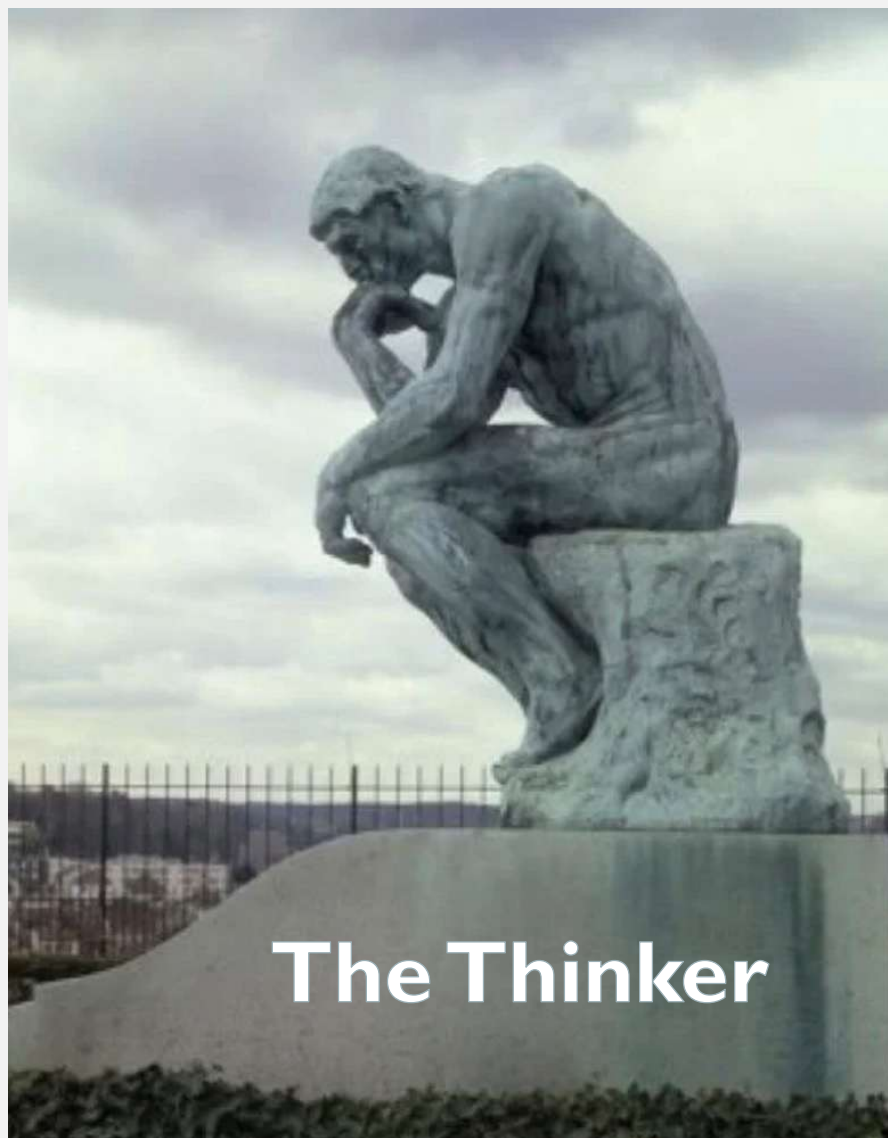
		急迫性	
		Y	N
重要性	Y	15	80
	N	4	1

🤔

		急迫性	
		Y	N
重要性	Y		
	N		



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18: The truth is, when you were young, you were able to do as you liked and go wherever you wanted to. But when you are old, you will stretch out your hands, and others will direct you and take you where you don't want to go." John 21:18



### 品质闪耀在良好的传承中

从我的祖父维勒斯,我学习到弘德和制怒。

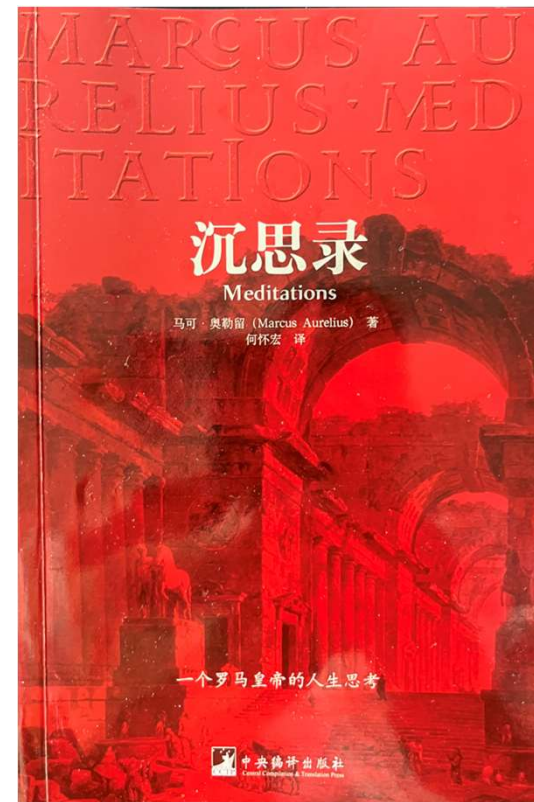
从我父亲<sup>①</sup>的名声及对他的追忆,我懂得了谦虚和果敢。

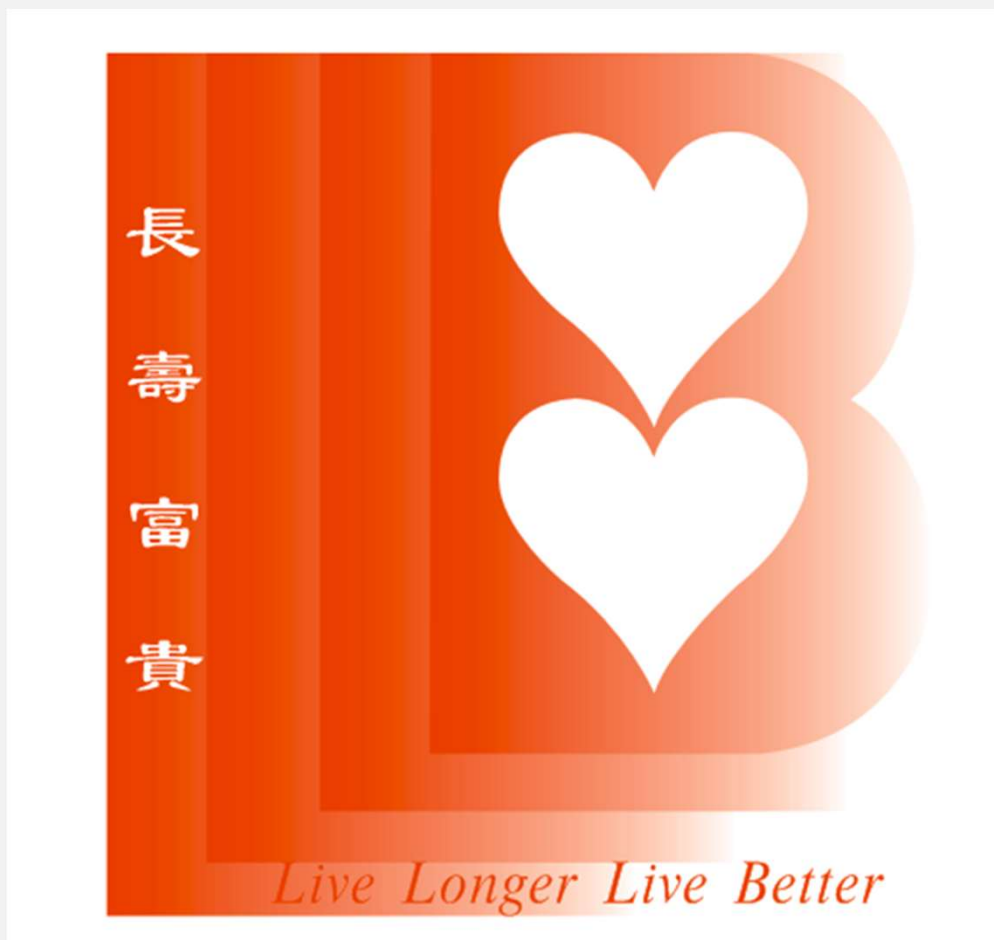
从我的母亲,我濡染了虔诚、仁爱和不仅戒除恶行,甚而戒除恶念的品质,以及远离奢侈的简朴生活方式。

从我的曾祖父那里,我懂得了不要时常出入公共学校,而是要在家里有好的教师;懂得了在这些事情上一个人要不吝钱财。

从我的老师那里,我明白了不要介入马戏中的任何一派,也不要陷入角斗戏中的党争;我从他那里也学会了忍受劳作、清心寡欲、事必躬亲,不干涉他人事务和不轻信流言诽谤。

<sup>①</sup>他的亲生父亲:阿尼厄斯·维勒斯。

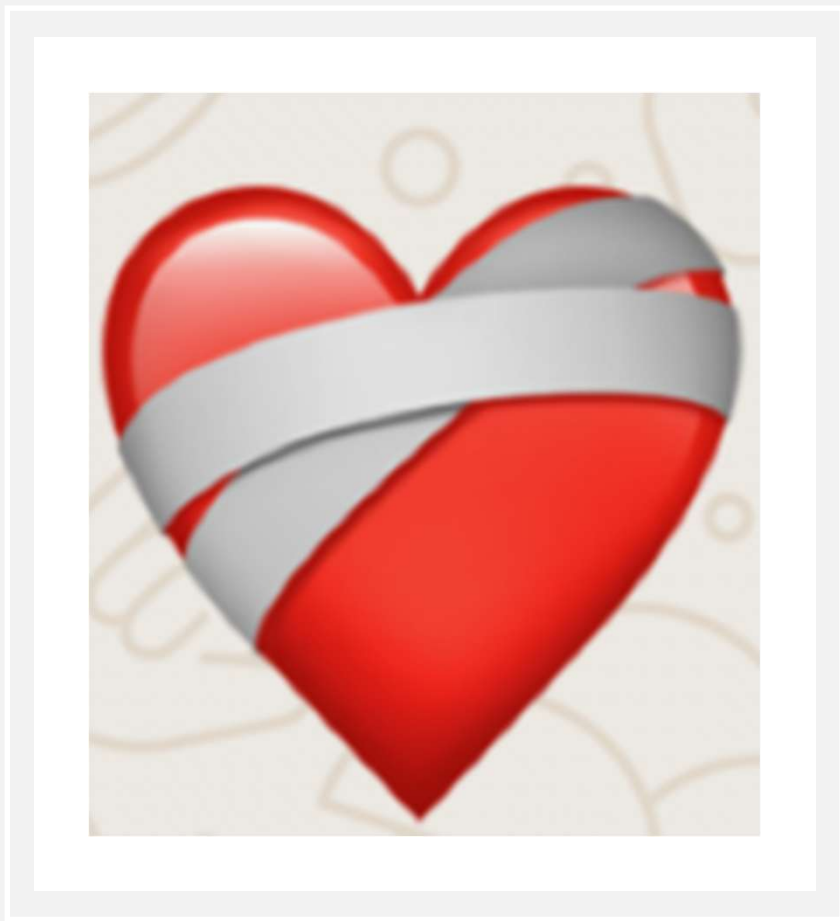




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- 好心態
- 好心臟





財富傳承暨資產配置

修心  
養心  
同理心



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- 私校
- 留美
- 長春藤
- 醫學院
- 法學院
- 音樂學院
- 老本投資
- 移民的人生



# 第五講：講財務導向的人生觀

**下半場**  
逆轉 逆來順受

**無債一身輕**

- 銀行\$
- 子女\$ + 家庭資產 + FSP (財務保障計劃)
- 父母\$ + 奉陪時間
- 夫妻\$ + 活出自我 + 活好就好

**鬆**

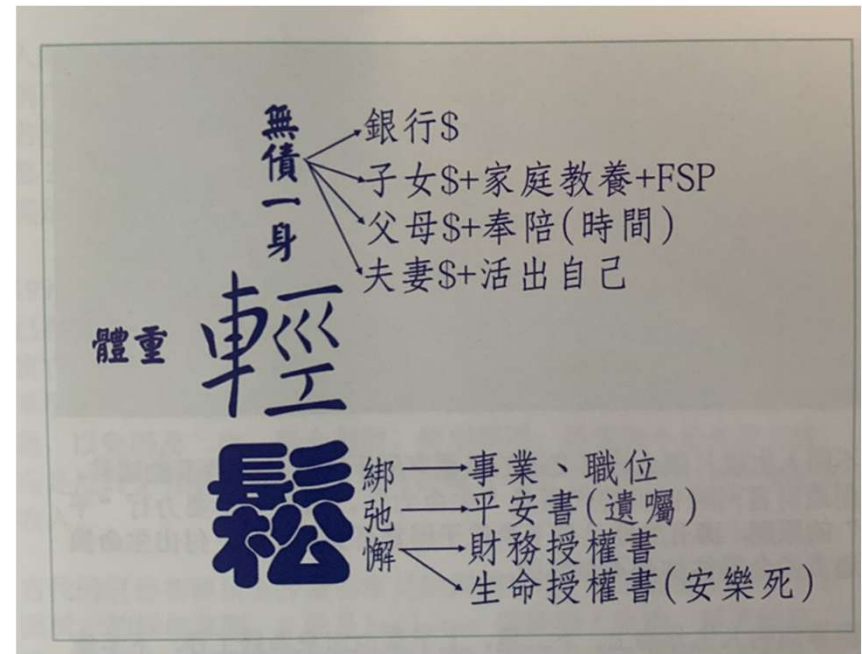
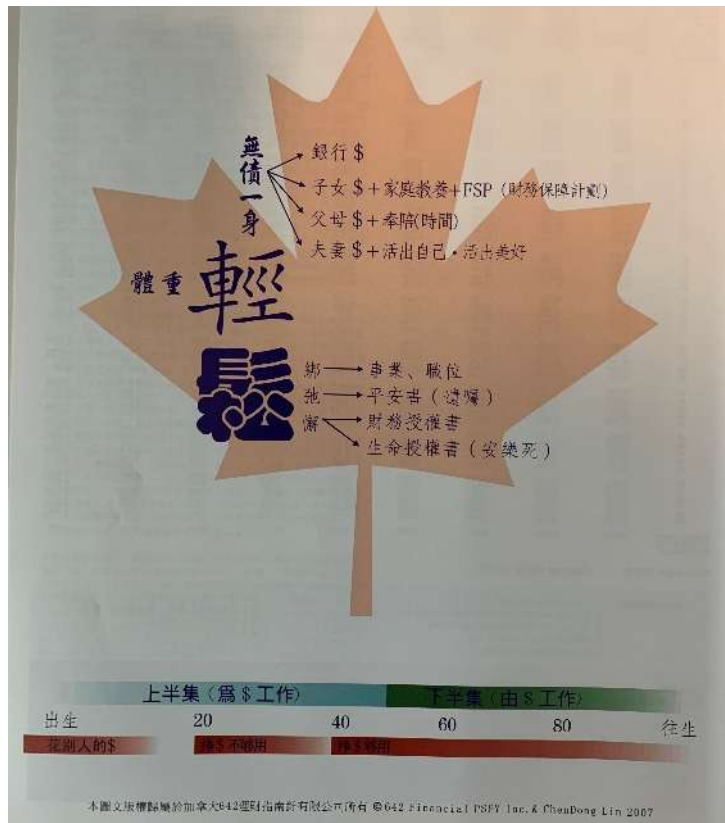
- 物 → 專業、職位
- 擔 → 平安苦 (還債)
- 漸 → 財務受挫苦
- 生命授權書 (安樂死)

上半集 (為\$工作)      下半集 (由\$工作)

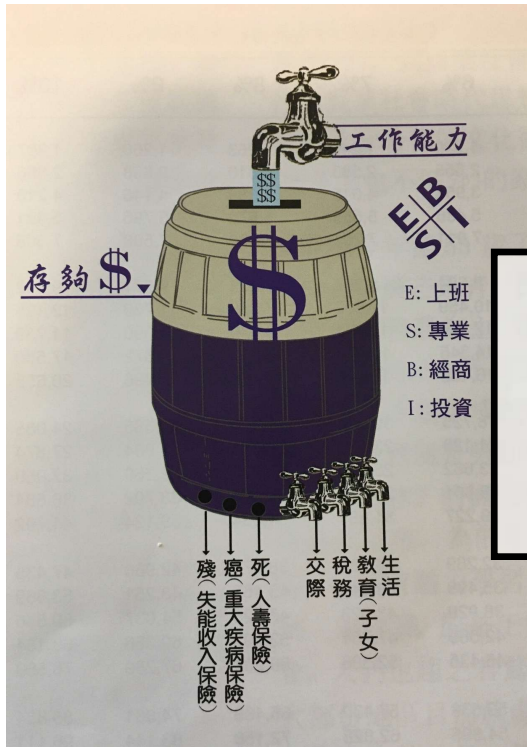
出生      20      40      60      80      往生

花別人的\$      賺自己的\$      賺別人的\$

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# 上半場

好的開使成功一半