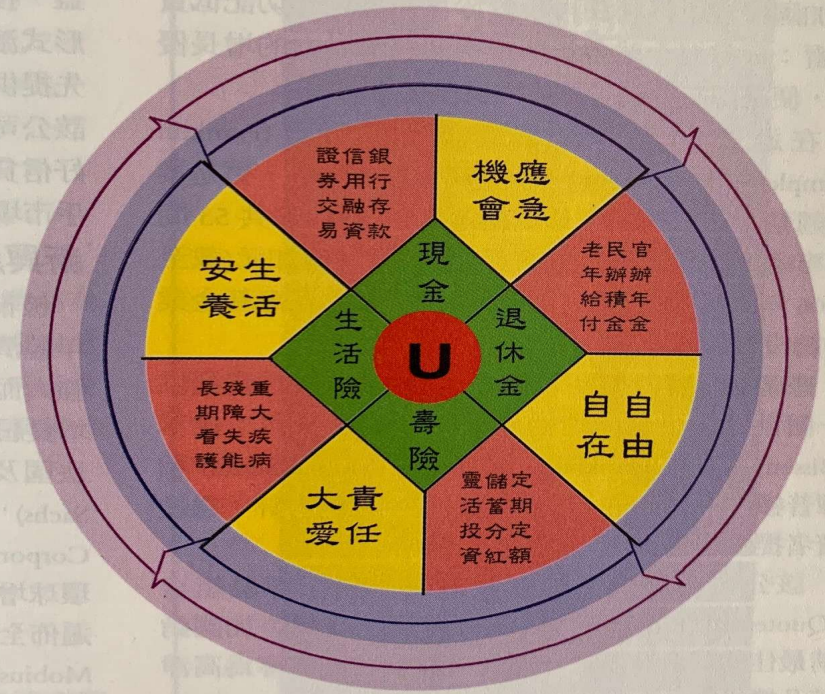




第五講：講財務導向的人生觀

理財指南針



四大基石 財務目標 TAX 稅務 LAW 法律 方法與途徑

"理財指南針" 以及圖盤圖案業經加拿大642理財指南針有限公司註冊為商標。
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財務健康體檢表

備註	稅	↑ 存	↓ 稅																	
			搖	監	免	退	父	母	天	妻	子	女								
個人 (暨家庭) 財務健康體檢表 50% 個人 100K 公司 20%		RRSP教育儲蓄計劃	○	○															有款享有	
		TFSA 免稅儲蓄計劃			○															有待安排
		RRSP 退休儲蓄計劃	○	○																有所不足
		RRIF 退休入息計劃	○																	不多不少
		OAS																		超前布局
		GIS																		
		PENSION (公積金)																		
		定存GIC																		
		股票、基金																		
		物業、債券																		
定期壽險	*		○																	
終身壽險	*	○	○																	
殘障康復DI	*		○																	
重大疾病CI	*		○																	
牙科及藥物D&H	*		○																	

「你像，只是今日昨日昨日的平穩，當昨死時的大時，你準備，如此而已。今天準備昨天，這是真穩健；平時準備死時，這是真穩健；父母為子女準備，這是真穩健；不能做到這三條的，不能稱為現代人！」

——胡適





聽君一席話

財富傳承暨資產配置

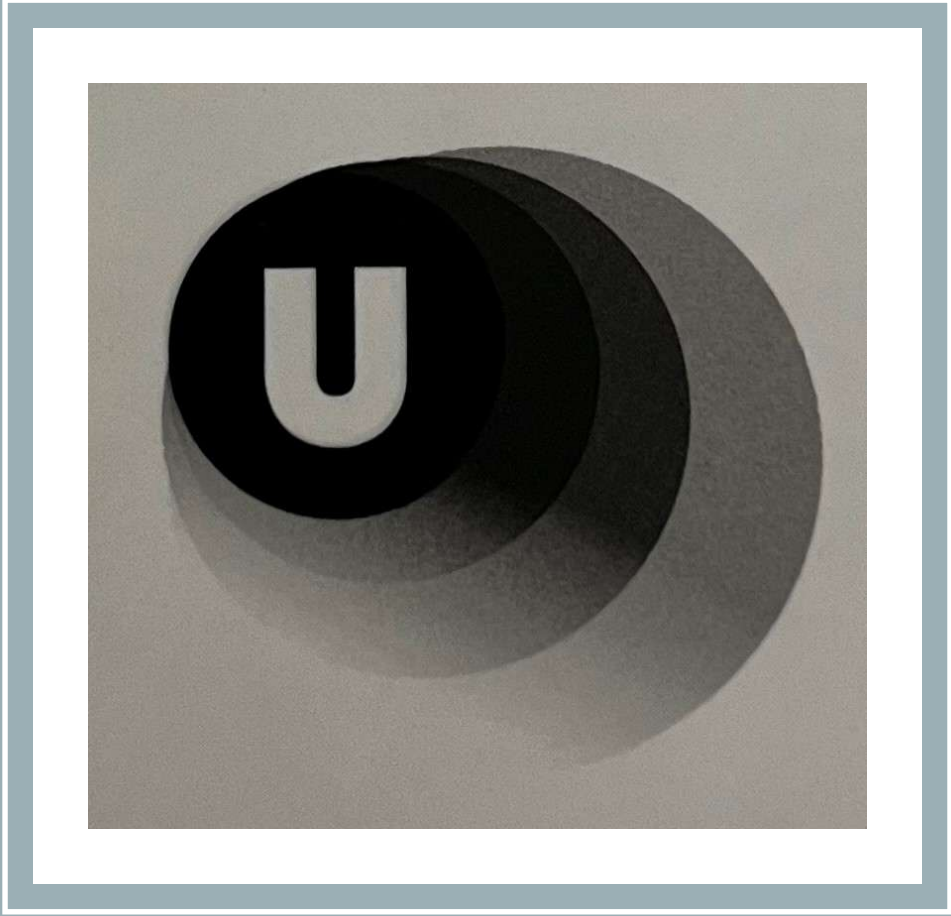
「你後，只是今日昨日的準備，生時作死時的準備，父母為兒女作準備，兒女幼小時作兒女長大時的準備，如此而已。

今天準備明天，這是真穩健；
 生時準備死時，這是真曠達；
 父母為兒女準備，這是真慈愛；
 不能做到這三點的，不能稱為現代人！」

——胡適

Live Longer, Live Better.
LIVE LONGER LIVE BETTER

Financial Literature

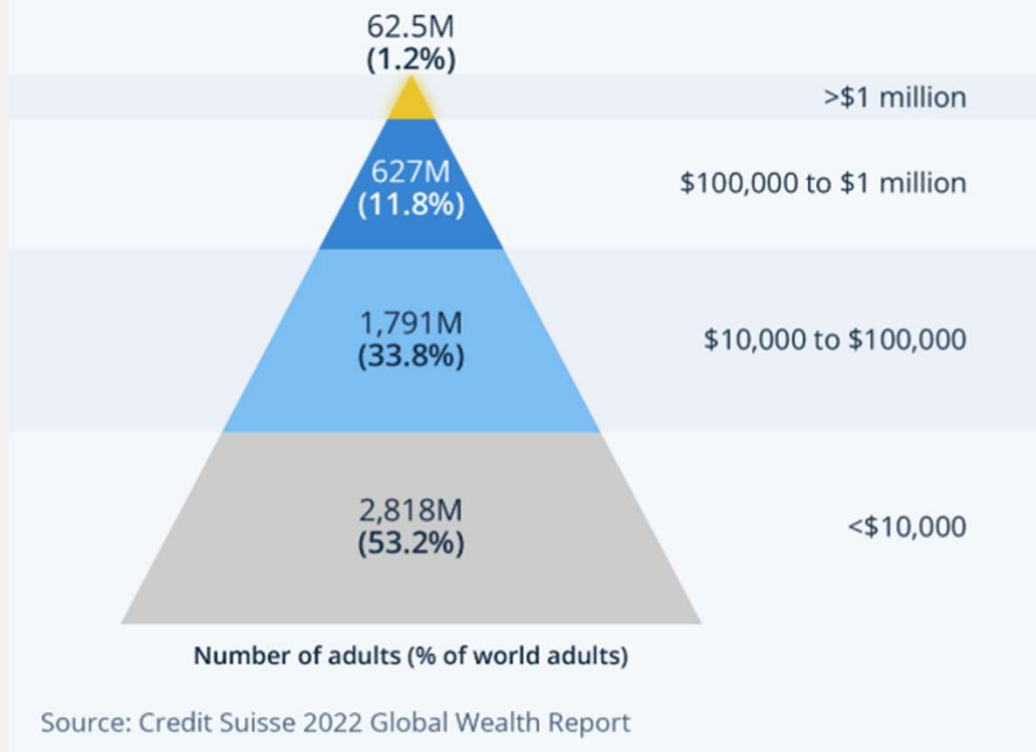


WHO



The Global Wealth Pyramid

An overview of global wealth distribution in 2021



財富傳承暨資產配置

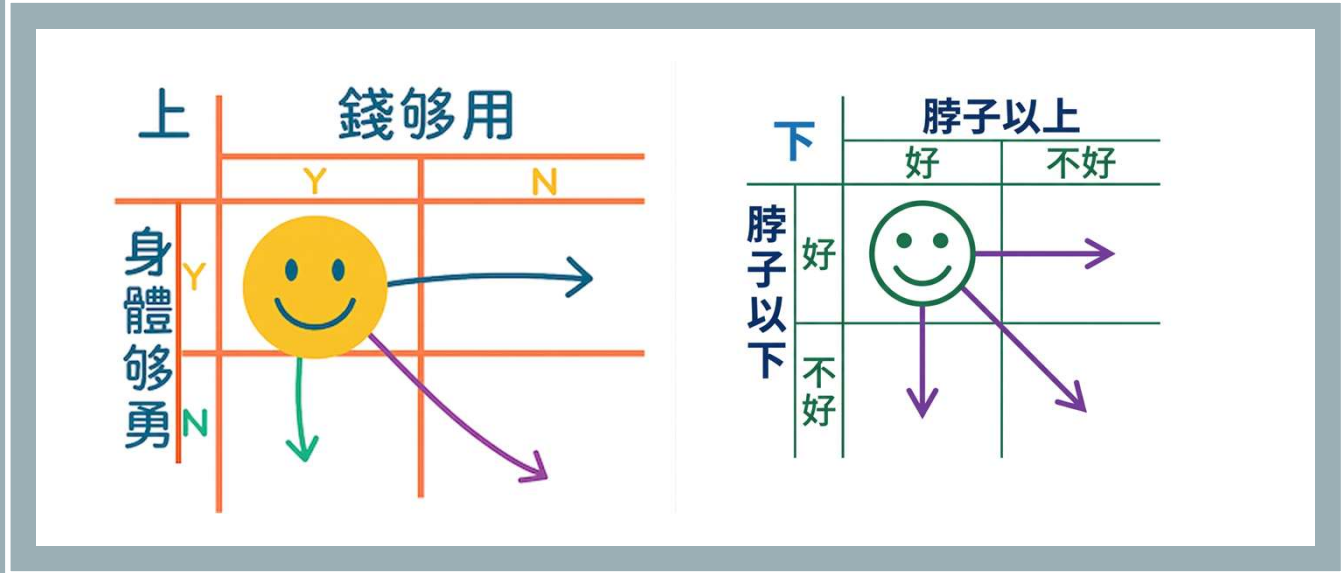
WHAT

記名財產：自宅、物業、股票證券、基金債券、公司股權、債權、人壽保險、存款等等。

不記名財產：金銀財寶、古畫字畫、收藏珍藏、現金等等。

The level of financial inequality around the world is staggering. According to a new Credit Suisse report, 47.8 percent of global household wealth is in the hands of just 1.2 percent of the world's population. Those 62.5 million individuals control a staggering \$221.7 trillion, as can be seen on this infographic.

Below that, 627 million people own \$176.5 trillion, 38.1 percent of global wealth, despite accounting for just 11.8 percent of the adult population. The base of the pyramid is the most poignant, and it shows how 2.8 billion people (53.2 percent of the world's population) share a combined wealth of \$5 trillion - which is just 1.1 percent of total global wealth.



WHEN

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；

Pickleball, Boardroom dance, Grouse Grind,
太極拳，衛生麻將等等，凡有益身心的

財富傳承暨資產配置

WHY

錢是自己的也是別人的，
這交道於是難打！

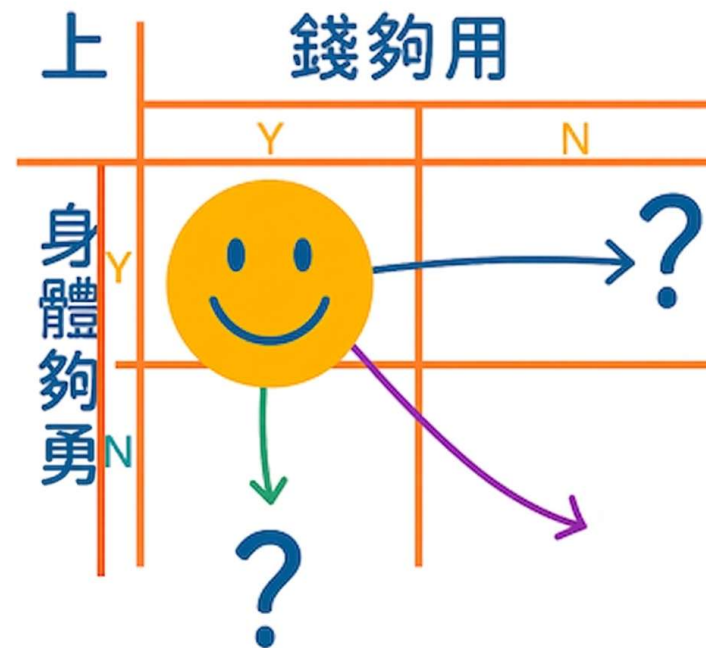
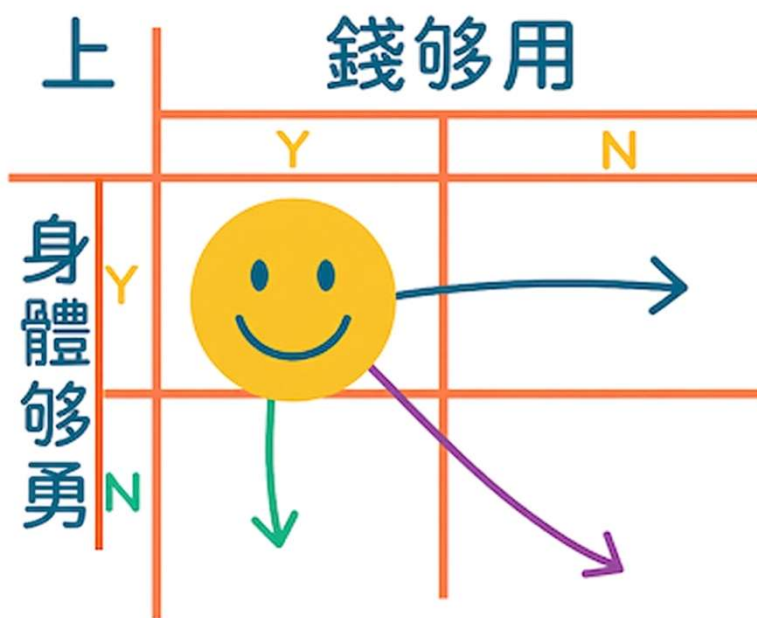
- 貸款，信貸
- 融資，融券
- 信託，受益
- 聯名：聯權共有 Joint Tenancy
- 聯名：分權共有 Tenant in common
- 夫妻共有財產：Marital/Matrimonial Property

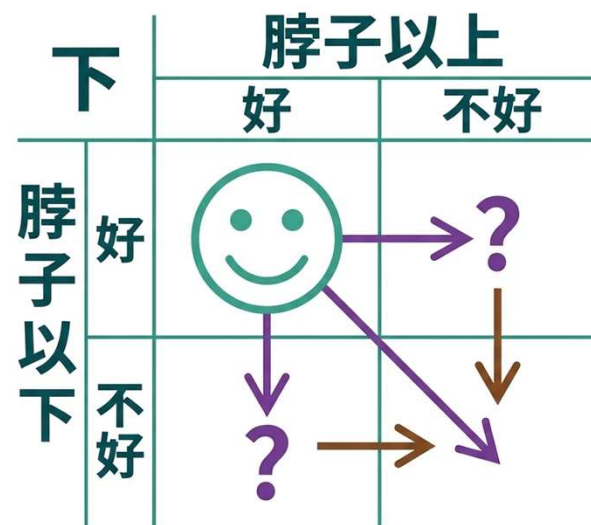
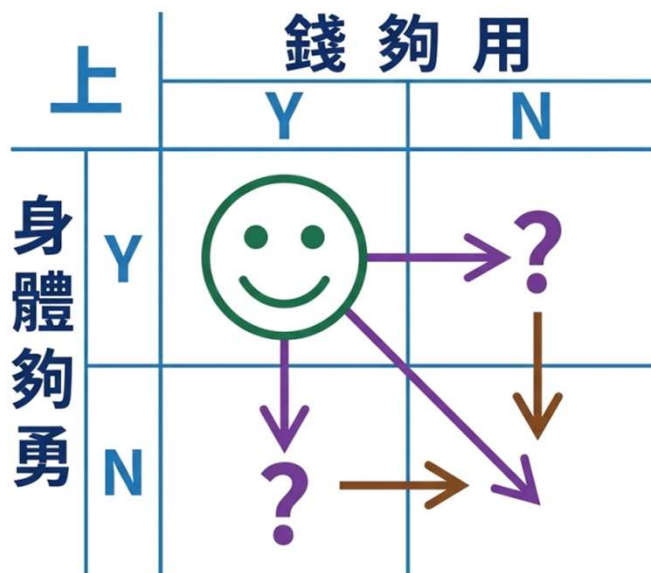
HOW

理財講義第二講：財務家庭醫師

講完理財的歷史發展，接著來講理財的當今與未來。這裡首要提出“財務家庭醫師”的新觀念，讀者一定要學習這樣的新觀念才能與時俱進，才能跟上時代潮流不落伍，才能稱得上是個現代人。移民來到加拿大都知道找個可靠的家庭醫師的重要性，那指的是《看病》的家庭醫師，這裡所指的是《看錢》的家庭醫師。新移民越來越感受到一個好的《看病》家庭醫師得來不易，越來越多仁心仁術的家庭醫師也都不再接受新診，因為醫師也是人，也有家庭，也想擁有幸福快樂的人生，因此看診的時間一旦滿檔就夠了，再多的新診上門也礙難消受—這就是加拿大，可別見怪不怪。所幸《看錢》的家庭醫師在華人的生活圈還算起步階段，祇要用心洽詢都不難找到一位稱職的《財務》家庭醫師。這裡所稱謂的財務家庭醫師指的是擁有 CFP 認證資格的財務規劃師或金融理財師，稍加打聽不難明白的。最可靠的方法是進入加拿大的 Financial Planners Standard Council(理財師標準學會)網址 www.fpsccanada.org 選項《Finding a Planner》，再選《Check a CFP Professional》，鍵入 First Name ChenDong(連成一字)，Last Name Lin 按下 Search 鍵就會有結果顯示如次：

ChenDong Lin is currently authorized by Financial Planners Standards Council to use the CFP®, CERTIFIED FINANCIAL PLANNER® and 







Legislative

Estate

Inter Vivos

Beneficiary designation

財富傳承暨資產配置

遺產法庭

遺囑，遺囑信託

生前信託

指定受益人



Legislative

財富傳承暨資產配置

WHAT DOES A SURVIVING SPOUSE INHERIT?

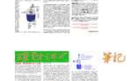
If a person dies intestate (with no estate plan), their surviving spouse is entitled to:

- 1/2 of all community property
- 1/2 of all quasi community property
- 1/2 of the decedent's separate property if they had only 1 child; 1/3 if they had more than 1 child

More at dhtrustlaw.com

未留遺囑 **INTESTACY**

LAW OFFICES OF DANIEL A. HUNT



Dying intestate – Spouse’s preferential share of the estate



*For the purposes of this chart, a spouse is a legally married spouse, except in the provinces/territories of Alberta, British Columbia, Manitoba, Northwest Territories, Nunavut, and Saskatchewan where spouse also includes a person who meets the definition of common law partner in that province/territory.

Spouse’s preferential share of the estate ¹	
Province or territory	Preferential share (after debts are paid)
Alberta	The entirety of the estate if all of the children of the deceased are also children of the spouse; if not, the spouse gets the greater of \$150,000 or 50% of the net value of the intestate estate, with the remainder to the children.
British Columbia	The household furnishings and \$300,000 if all of the children of the deceased are also the children of the spouse; if not, the household furnishings and \$150,000.
Manitoba	The entirety of the estate if all children of the deceased are also children of the spouse; if not, the spouse gets the greater of \$50,000 or half of the deceased’s estate as their preferential share. ²
New Brunswick	Marital property (generally all estate assets excluding business assets and gifts or any inheritance received by the deceased)
Northwest Territories	The entirety of the estate if the net value of the estate is \$100,000 or less; if the net value of the estate is greater than \$100,000, the spouse can choose to receive \$100,000, which could include the deceased’s principal residence if the value of the home does not exceed \$100,000, or the principal residence of the deceased, even if the value is greater than \$100,000.
Nova Scotia	The entirety of the estate if the net value of the estate is \$50,000 or less; if the net value of the estate is greater than \$50,000, the spouse can choose to receive \$50,000, which can include the deceased’s principal residence if the value of the home is less than \$50,000 or the principal residence of the deceased even if the value is greater than \$50,000.
Nunavut	The entirety of the estate if the net value of the estate is \$50,000 or less; if the net value of the estate is greater than \$50,000, the spouse can choose to receive \$50,000, which can include the deceased’s principal residence if the value of the home does not exceed \$50,000, or the principal residence of the deceased even if the value of the home is greater than \$50,000.
Ontario	\$200,000 if the deceased died before March 1, 2021. \$350,000 if the deceased died on or after March 1, 2021 ²
Saskatchewan	The entirety of the estate if all children of the deceased are also children of the spouse; if any descendants are not children of the spouse, the spouse gets the entire estate if the value is less than \$200,000 or if the value of the estate is greater than \$200,000, then \$200,000.
Yukon	\$75,000



1) The provinces of Quebec, Prince Edward Island and Newfoundland & Labrador do not provide for a preferential share for the spouse of the deceased. In Quebec, the legal division of family patrimony and the matrimonial or civil union regime must be settled before the estate is distributed in accordance with the intestate succession rules.

2) In the case of a partial intestacy, the preferential share will be reduced by an amount equal to the value of any benefits received by the surviving spouse under a will of the deceased.



The table below shows how a succession is divided when there is no will.

Heirs				
Children or their representatives	Surviving spouse	Father and mother, or one or the other	Siblings or their representatives	Nephews and nieces
Everything				
2/3	1/3			
	Everything			
	2/3	1/3		
	2/3		1/3	
		Everything		
		1/2	1/2	
			Everything	
	2/3			1/3
		1/2		1/2
				Everything

 No such successors
 Exclusion of such persons from the succession, given that other successors take priority over them

Last update: October 20, 2025



遺囑 WILLS

遺囑 (身后) 信託

TESTAMENTARY TRUSTS

The functionality of a trust is limited only by one's imagination, and one's tolerance for legal expenses in drafting up the trust deed and ongoing trust fees.

財富傳承暨資產配置





生前信託

Living Trusts ; Inter Vivos Trusts

Alter Ego

Joint Partner

In-Trust-For

The functionality of a trust is limited only by one's imagination, and one's tolerance for legal expenses in drafting up the trust deed and ongoing trust fees.

財富傳承暨資產配置



Beneficiary designation

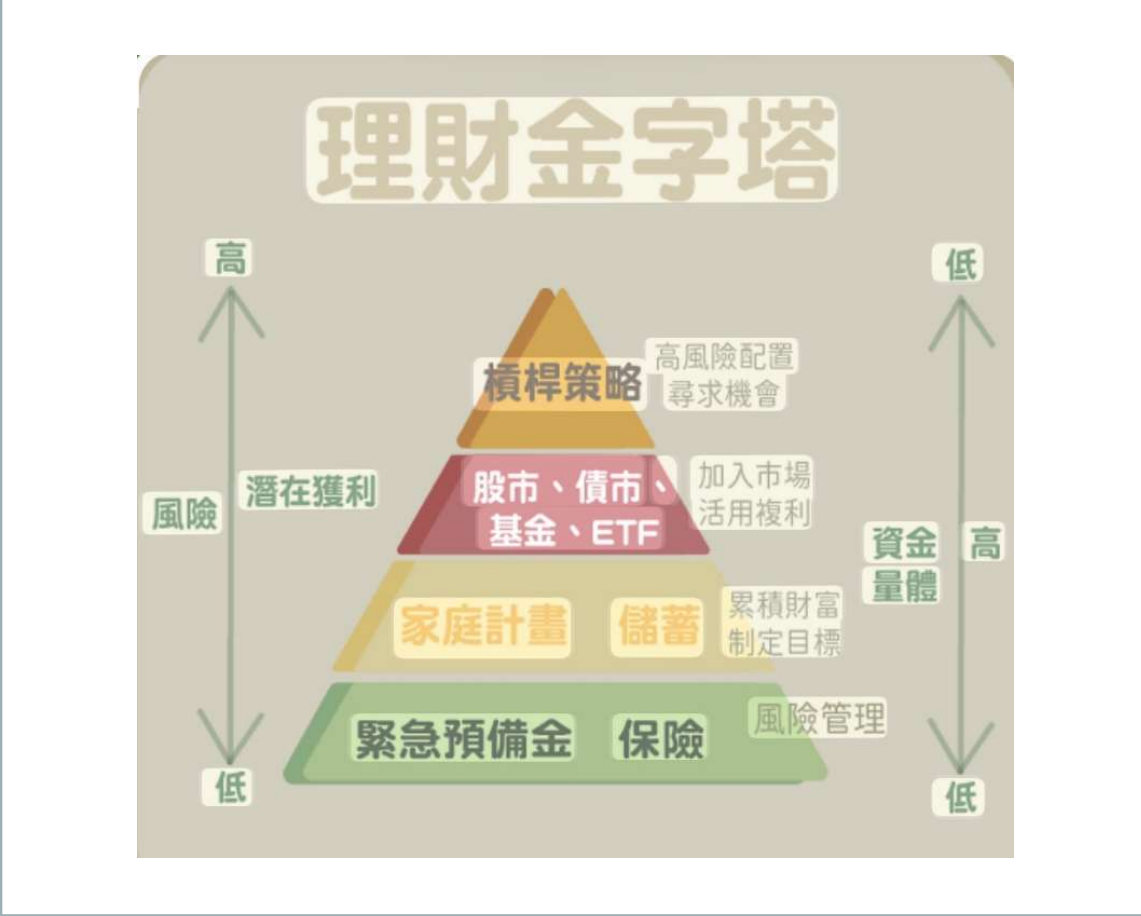
財富傳承暨資產配置

31

指定受益人

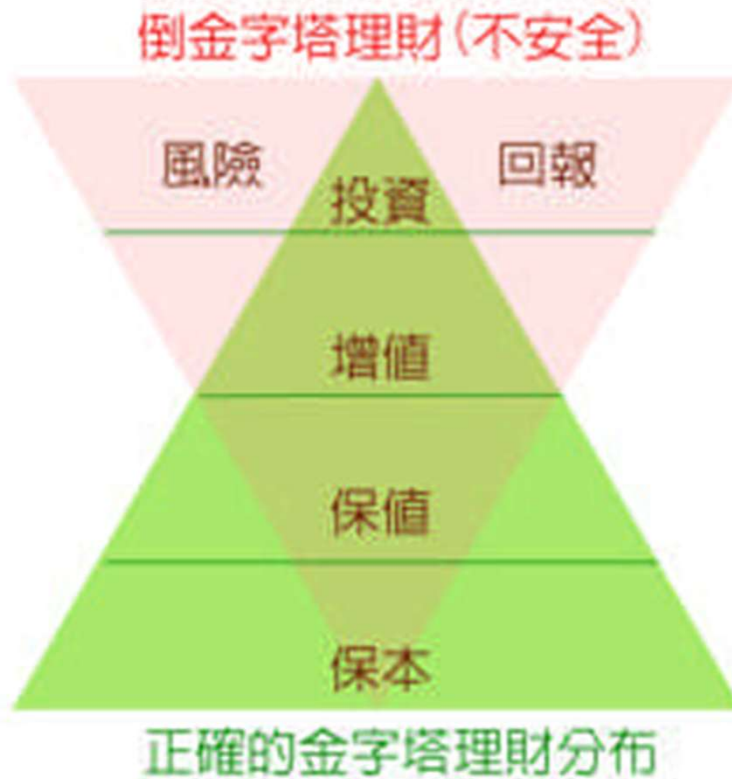
- 可變更Revocable
- 不可變更Irrevocable
- 主位Primary
- 次位Contingent

41



第三講：講健康的理財之道

31



理財策略	正確的金字塔型理財(加拿大)				
	項目	風險	回報	稅賦	備註
投資	股票(證券)、基金、黃金、期貨、物業、藝術品買賣等	較高	較高	難免	註(四)
增值	自用住宅、免稅儲蓄戶頭(TFSA)以及小型企業合資等	有	有	可免	註(三)
保值	CPP/QPP, RRSP, RESP 等	幾乎無	不高	低	註(二)
保本	生命危疾、失能、身故以及護理保險	負數	不適用	免	註(一)

聲明：本表提示內容僅供概括參考，並不適用所有人士。欲知詳情請洽專家或可致電林老師 604.816.3998 個別指教。



◆ AI Overview



標普家庭資產配置 (Standard & Poor's Family Asset Allocation) 是一種經典的資產配置法，將家庭收入分為「要花的錢」(10%)、「保命的錢」(20%)、「生錢的錢」(30%)、「保本升值的錢」(40%) 四個帳戶，核心在於保障、高收益投資與安全資產的平衡，達到抗風險與增值目的。

標普資產配置4大帳戶

1. 要花的錢 (10%) - 短期支出

- 用途：日常開銷、伙食、交通、租金等。
- 特點：流動性高。通常為3-6個月的生活費。

2. 保命的錢 (20%) - 保障槓桿

- 用途：意外傷害、重大疾病保險。
- 特點：專款專用，以小博大，避免因病返貧。

3. 生錢的錢 (30%) - 高風險投資

- 用途：股票、基金、房地產、外匯、期貨等。
- 特點：追求高收益，承擔較大風險。

4. 保本升值的錢 (40%) - 長期穩健

- 用途：養老金、子女教育金、定期存款、債券。
- 特點：本金安全、收益穩定、長期成長。



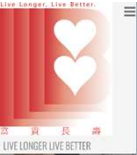
Financial Literature



財富傳承暨資產配置

主要參考資料來源：

- Canada Life 教材
- Sun Life 教材
- Comprehensive Practices n Risk and Retirement Planning – Advocis 233
- CRA 加拿大國稅局網頁 www.Canada.ca
- True Wealth – Thane Stenner
- Executor checklist – Mackenzie Investment
- Preparing Your Will – People’s Law School – www.peopleslawschool.ca
- CICEA - Canadian Institute of Certified Executor Advisor
- Personal Trusts – www.CIFP.ca
- Plan Well to Age Well – www.planwellguide.com
- You Can’t Take It with You – Sandra E. Foster
- The Canadian Guide to Will & Estate Planning – Douglas Gary and John Budd
- 信託節稅規劃：羅友三
- 人壽保險信託：潘秀菊
- 理財講義：林老師：www.livelongerlivebetter.ca



THANK YOU
謝謝指教

