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。

財富傳承暨資產配置

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

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.

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)

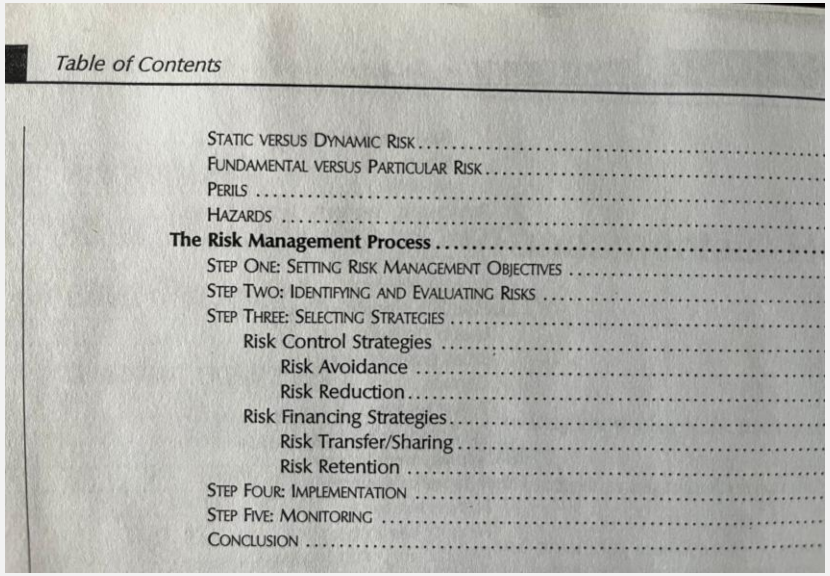
Jenny Wang holds a Bachelor of Mathematics from the University of Waterloo, with double honours majors in Actuarial Science and Statistics. She has been with Canada Life since 2021, working as an Advisor Support Associate (ASA), where she supports advisors with a strong focus on accuracy, organization, 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

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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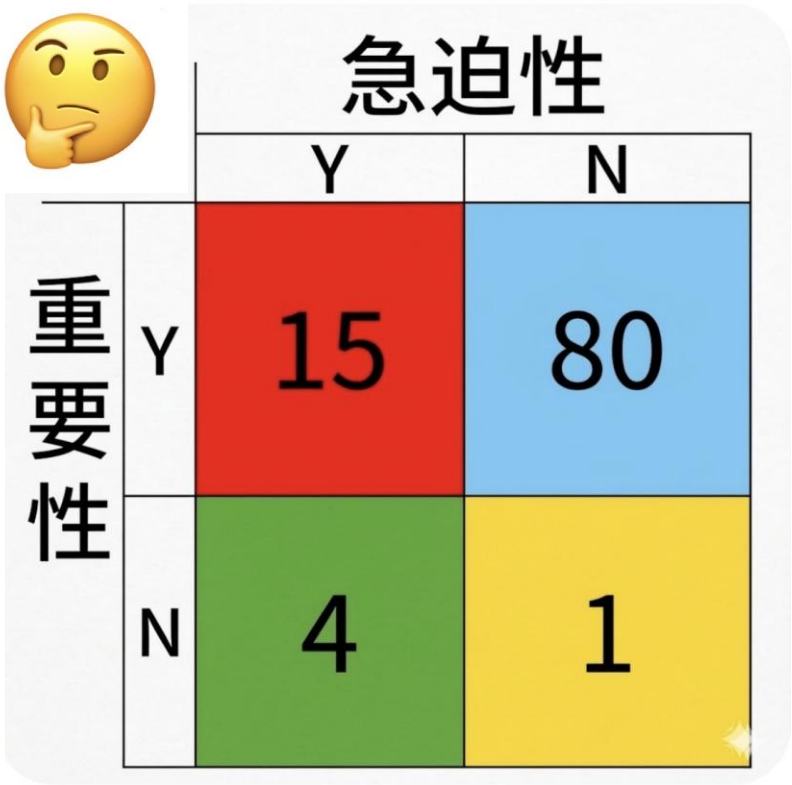

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重要性
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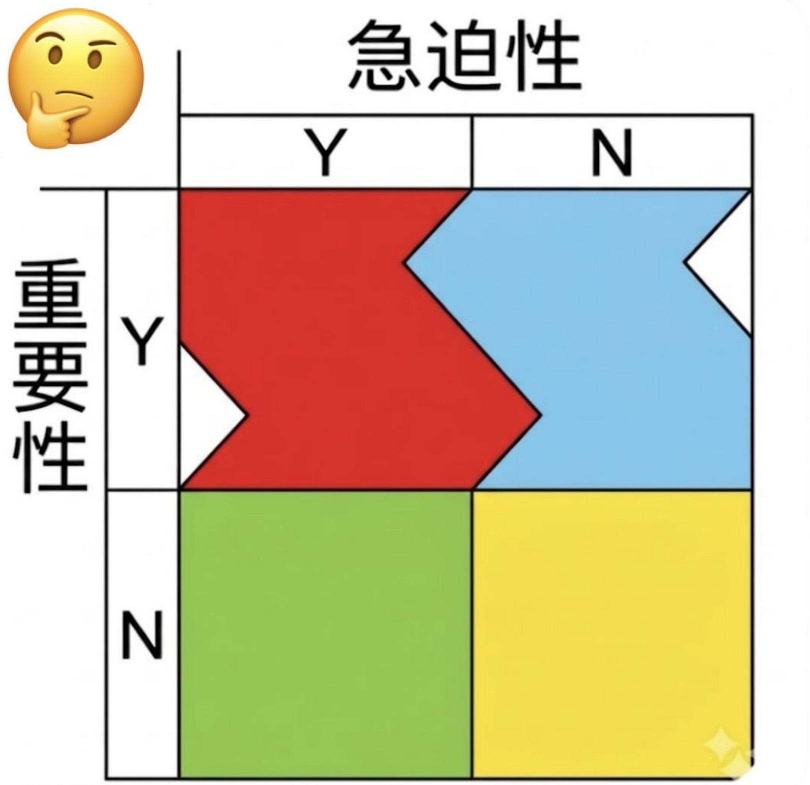
1



急迫性
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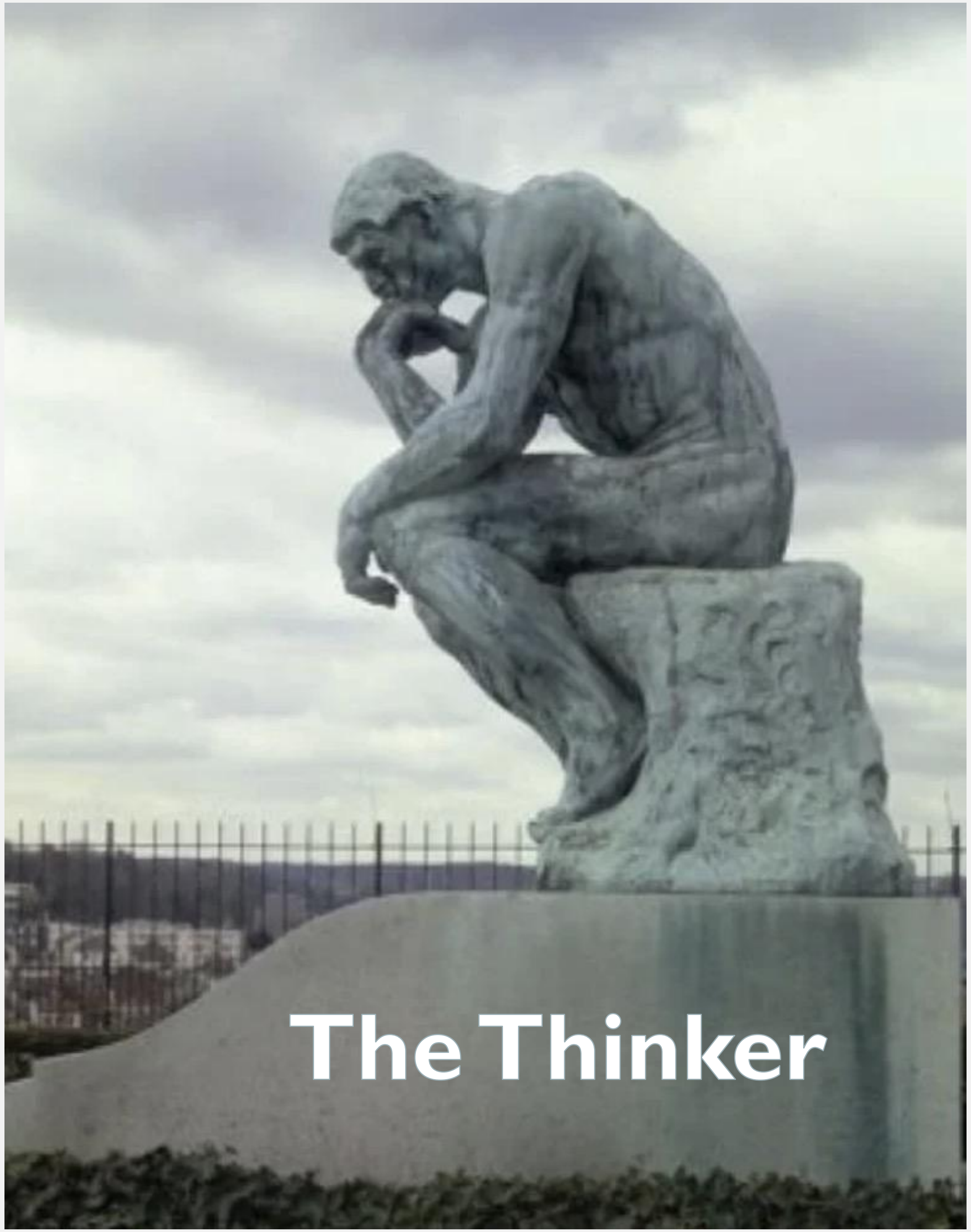
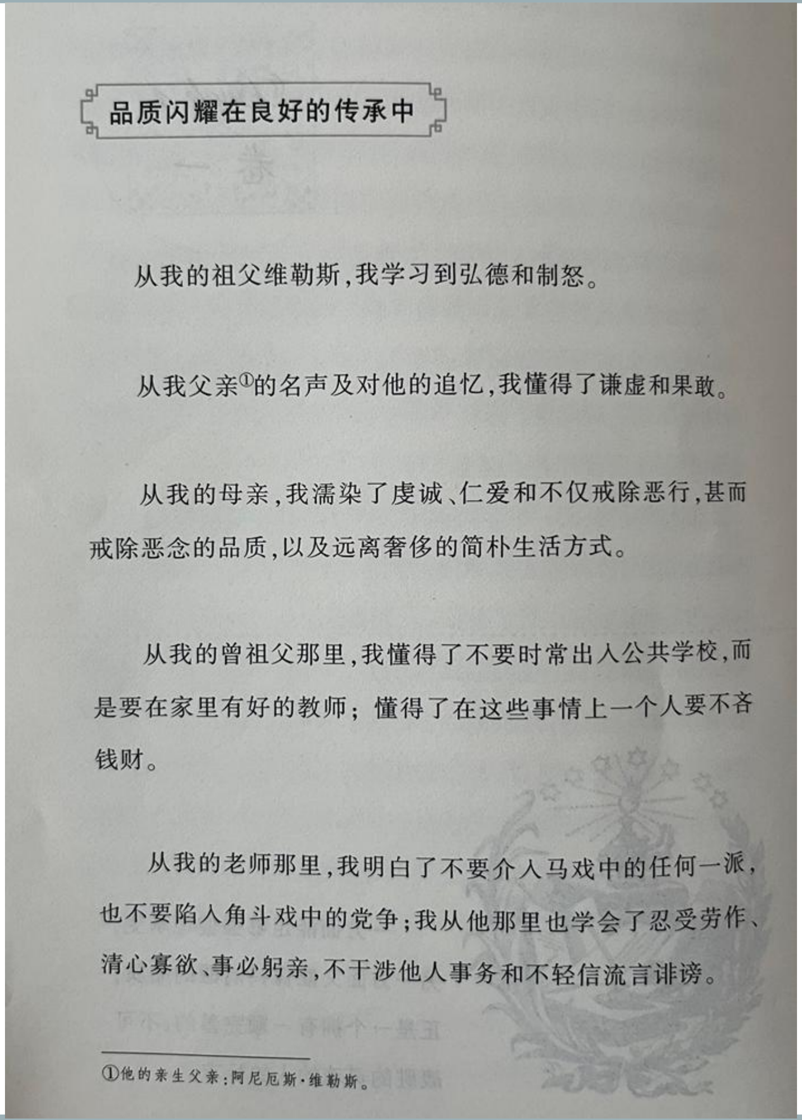
重要性
Y
N



財富傳承暨資產配置

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。

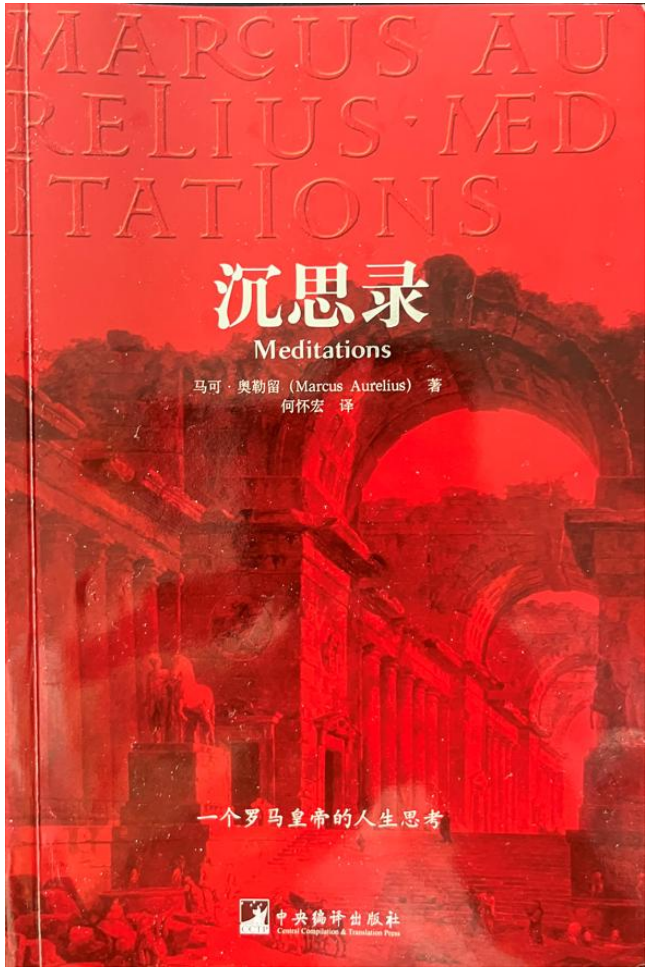
从我父亲[①]的名声及对他的追忆，我懂得了谦虚和果敢。

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。

①他的亲生父亲：阿尼厄斯·维勒斯。



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富 貴 長 壽

LIVE LONGER LIVE BETTER

Financial Literature

English

長壽富貴

Live Longer Live Better

財富傳承暨資產配置

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- 好心態
- 好心臟

操心
傷心
心臟病

修心
養心
同理心

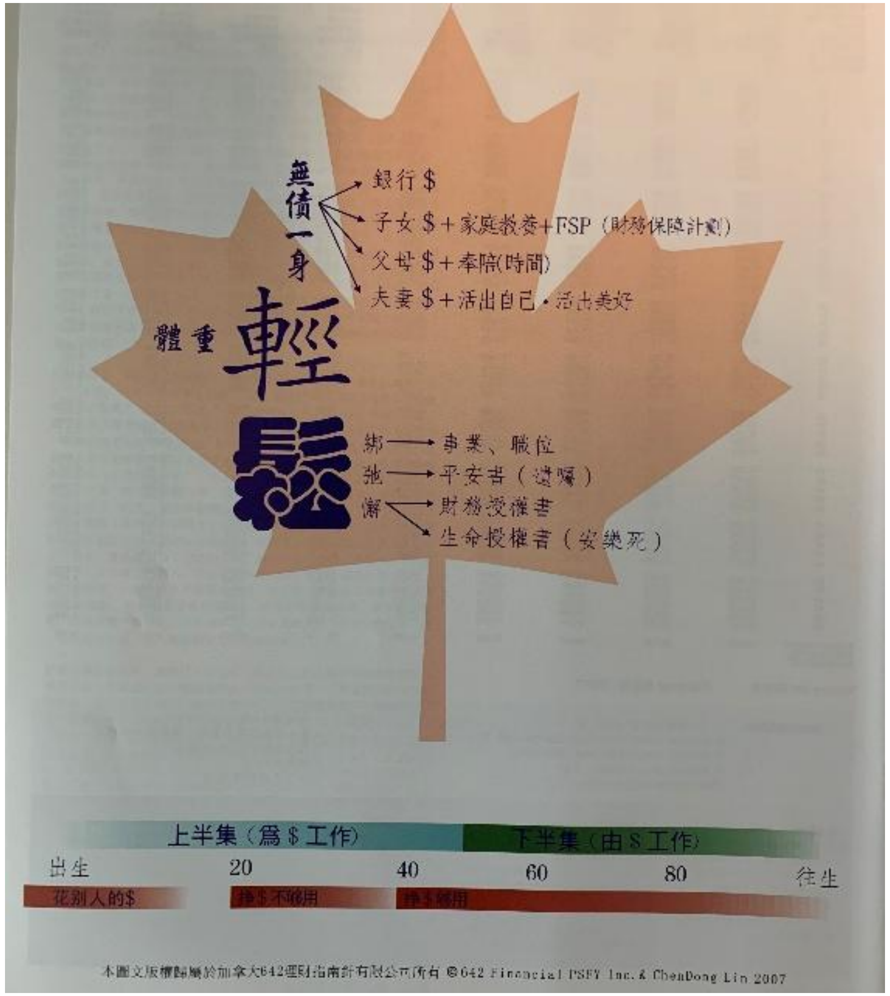
Invest with Insurances
投資先投保

- 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
銀行$
子女$+家庭教養+FSP（財務保障計劃）
父母$+奉陪(時間)
夫妻$+活出自己・活出美好
體重
輕
鬆
綁 → 事業、職位
弛 → 平安書（遺囑）
懈 → 財務授權書
生命授權書（安樂死）
上半集（爲$工作）
下半集（由$工作）
出生
20
40
60
80
往生
花別人的$
掙$不夠用
掙$夠用
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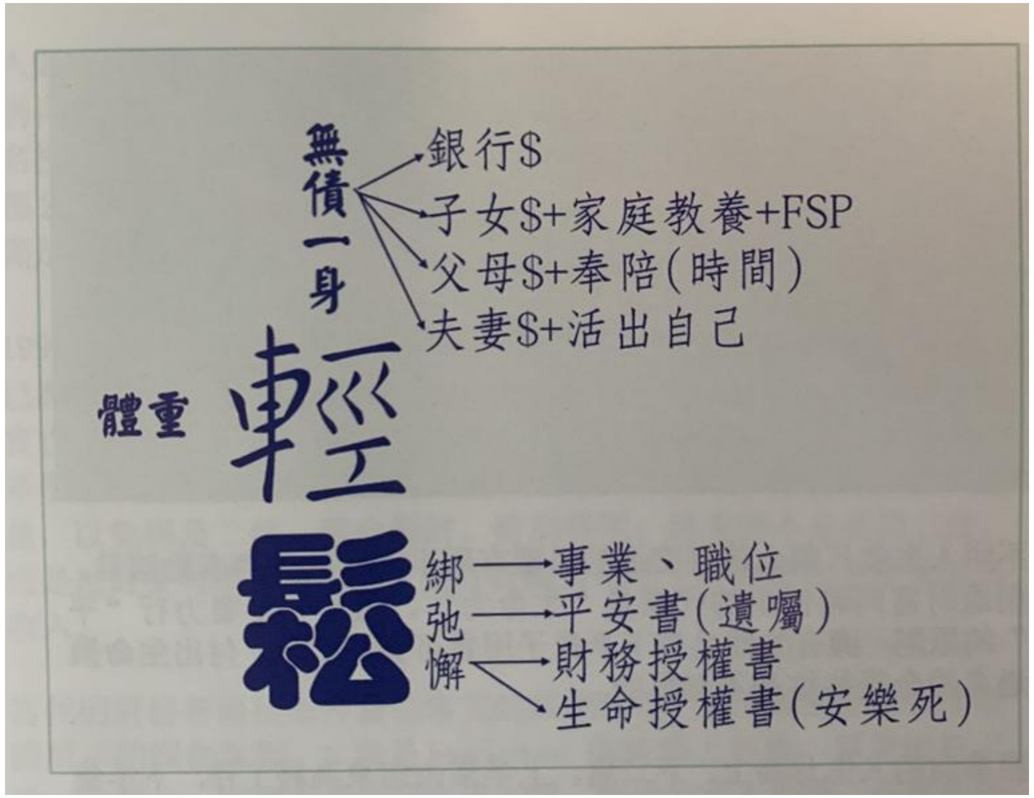
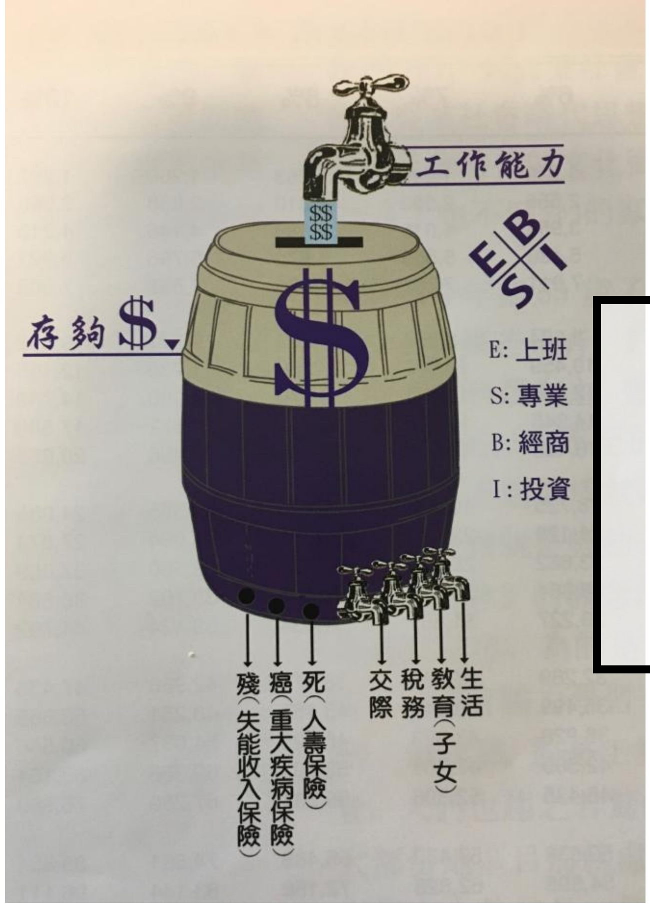
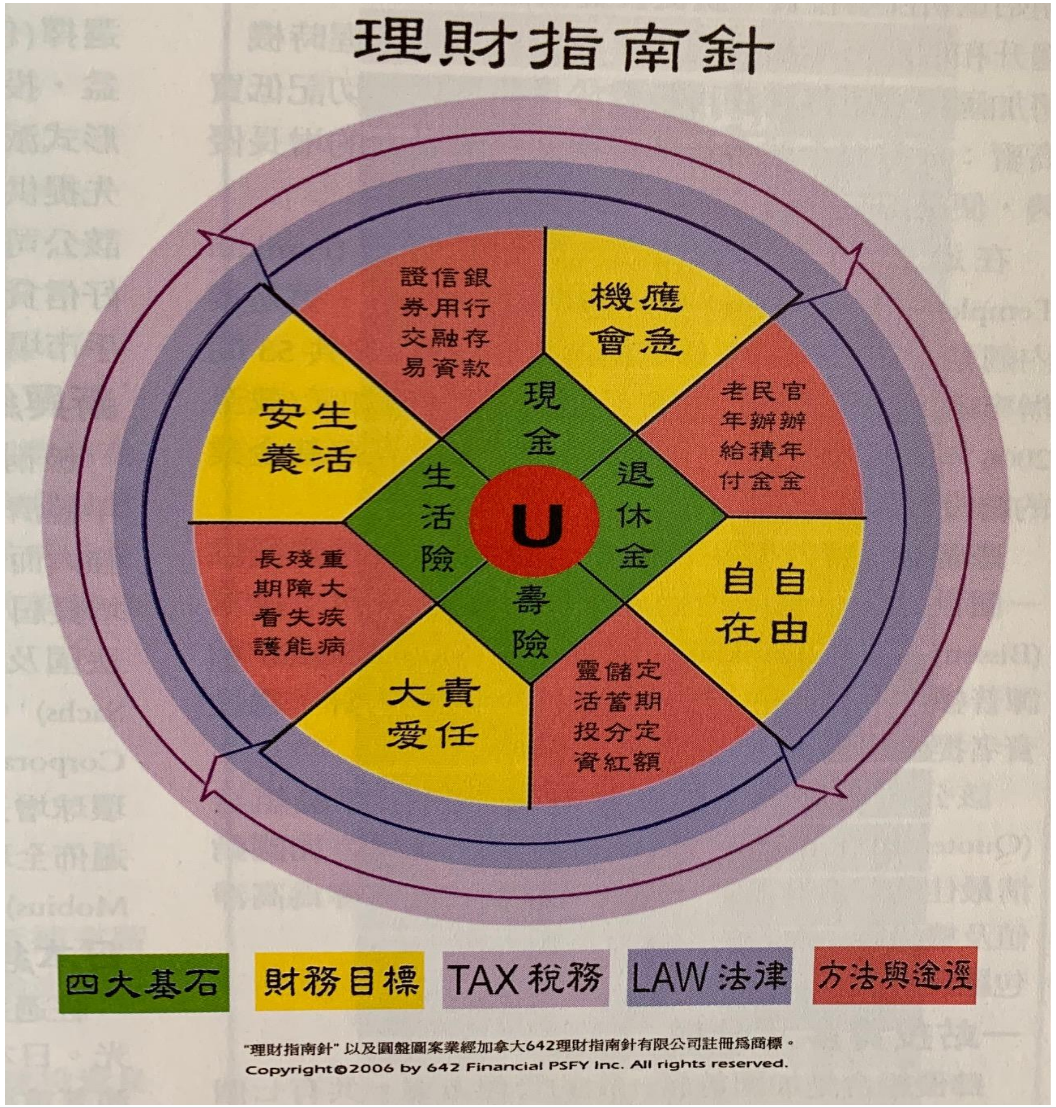

無債一身
銀行$
子女$+家庭教養+FSP
父母$+奉陪(時間)
夫妻$+活出自己
體重
輕
鬆
綁 → 事業、職位
弛 → 平安書(遺囑)
懈 → 財務授權書
生命授權書(安樂死)



上半場

好的開使成功一半

第五講：講財務導向的人生觀



財務健康體檢表

				税												备注
-		存		抵	延	免	津贴	父	母	夫	妻	子	女			
个人（暨家庭）财务健康体检表	税率 50%	个人	R注册	RESP教育储蓄计划		〇		〇								有权享有
				TFSA 免税储蓄计划			〇									有待安排
				RRSP退休储蓄计划	〇	〇										有所不足
				RRIF退休入息计		〇										不多不少
				OAS												超前布局
				GIS												
				PENSION（公积金）												
		公司	未注册	定存GIC												
				股票，基金												
				物业，房产												
	100K			定期寿险	*		〇									
				终身寿险	*	〇	〇									
				残障疾病DI	*		〇									
	20%			重大疾病CI	*		〇									
				牙科及医药D&H	*		〇									

「保險，只是今日作明日的準備，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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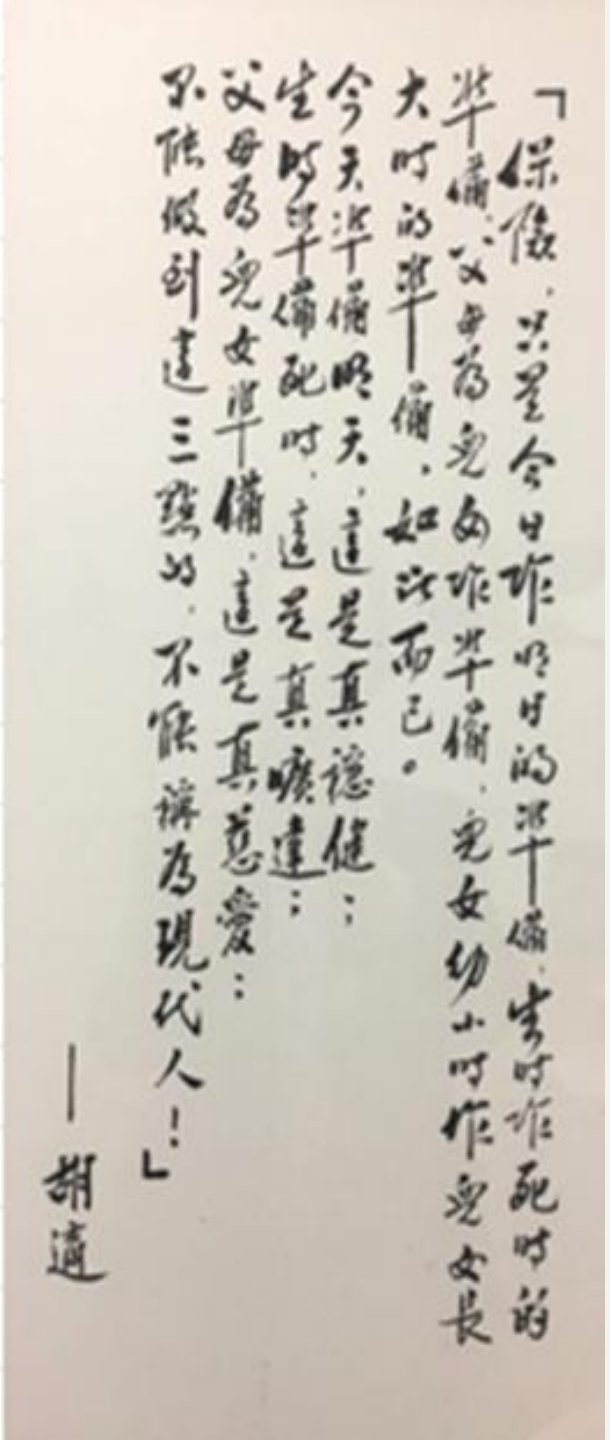
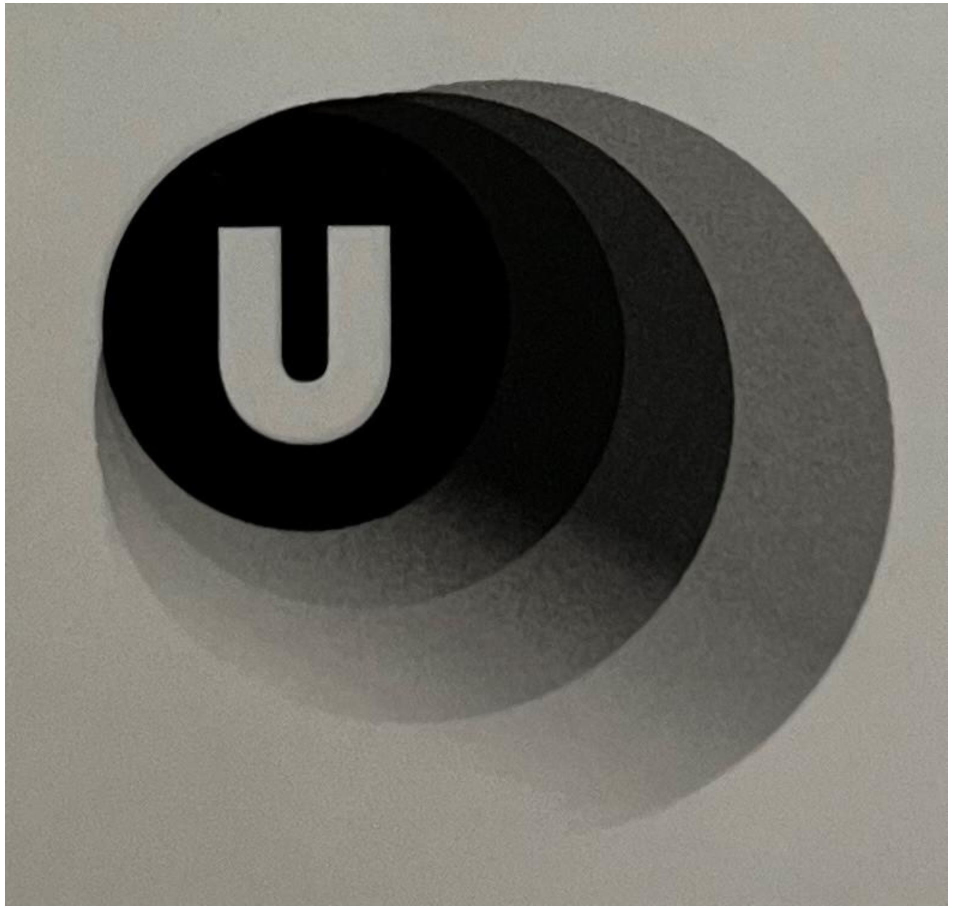
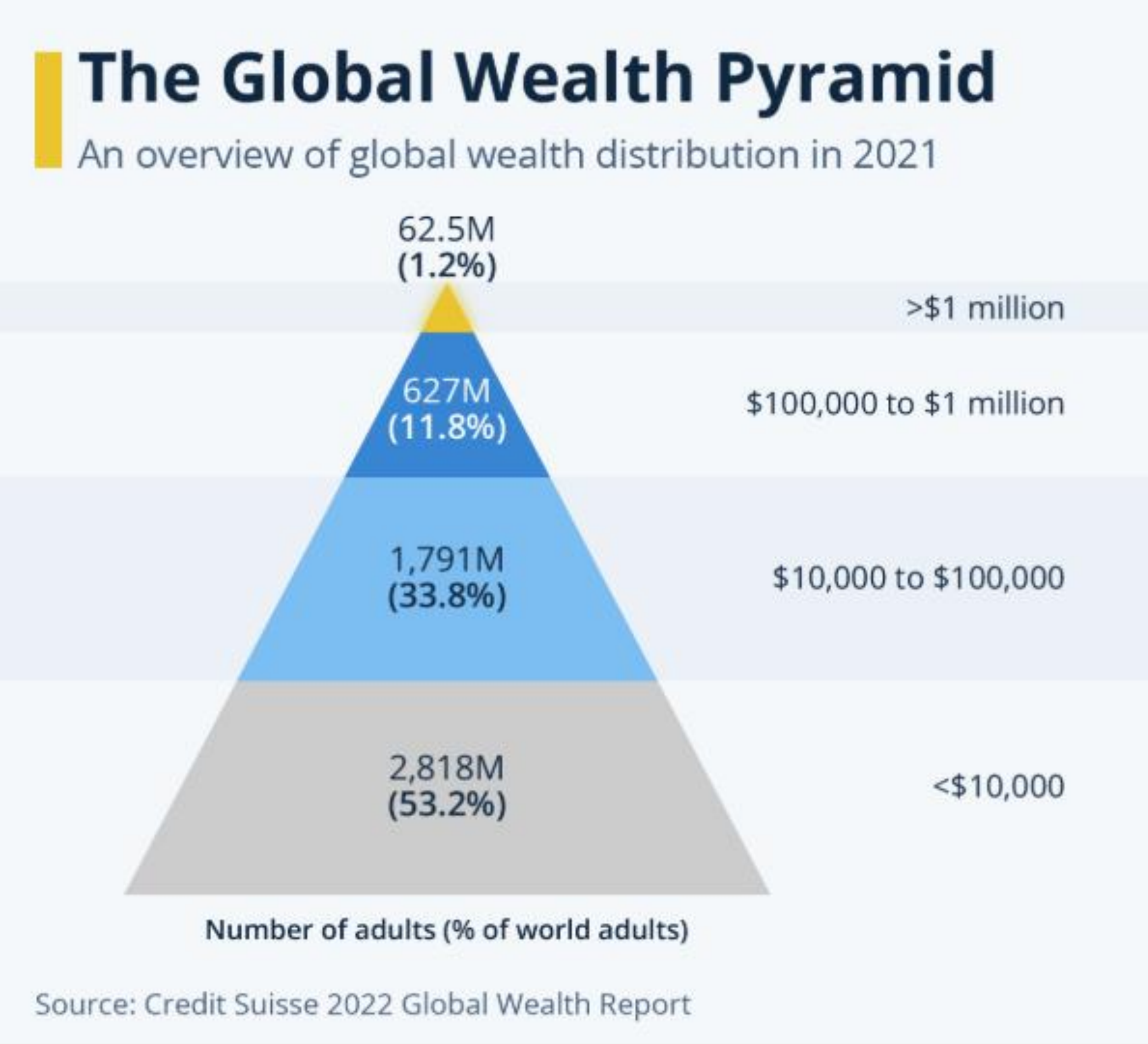
聽君一席話


「保險，只是今日作明日的準備，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，不能諒為現代人！」
——胡適

31



WHO



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，古董字畫，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.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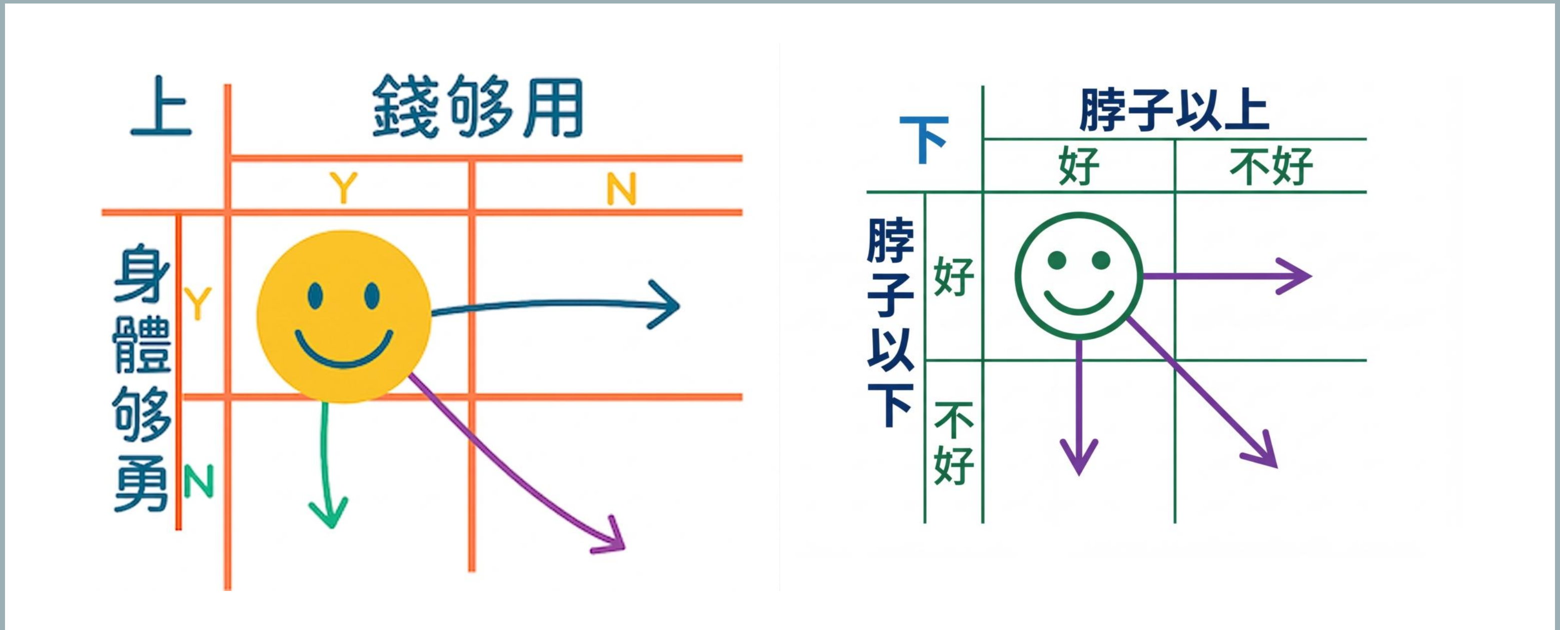
上
錢够用
Y
N
身體够勇
Y
N
下
脖子以上
好
不好
脖子以下
好
不好

WHEN


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CANADA
LOW
HILLS
MOUNTAINS
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Arctic Ocean
Ellesmere Island
Queen Elizabeth Islands
600 mi
600 km
Banks Island
Victoria Island
Beaufort Sea
Greenland
Baffin Bay
Baffin Island
Alaska
Northwest Territories
Yukon River
Great Bear Lake
MacKenzie River
Nunavut
Davis Strait
ARCTIC CIRCLE
Nuuk
Iqaluit
Hudson Strait
Yukon
Yellowknife
Great Slave Lake
Whitehorse
Laird River
Hudson Bay
Labrador Sea
Coast Mountains
Rocky Mtns.
Mt. Logan
Peace River
Athabasca River
Manitoba
Nelson River
Canadian Shield
Newfoundland & Labrador
Alberta
Fraser River
Saskatchewan River
James Bay
Edmonton
Lake Winnipeg
Canada
Quebec
Gulf of St. Lawrence
British Columbia
Calgary
Saskatoon
Regina
Saskatchewan
Winnipeg
Ontario
St. Lawrence River
Vancouver
Vancouver Island
Victoria
Laurentian Mtns.
Ottawa River
P.E.I.
St. John's
Quebec
Charlottetown
Pacific Ocean
Columbia River
Great Lakes
Ottawa
Fredericton
New Brunswick
USA
Toronto
Montreal
Halifax
Atlantic Ocean
Windsor
Mississauga
Nova Scotia


CANADIAN Geographic
A Developing World
For development purposes only
North Pacific Ocean
財富傳承暨資產配置

WHERE

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

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：Martial/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


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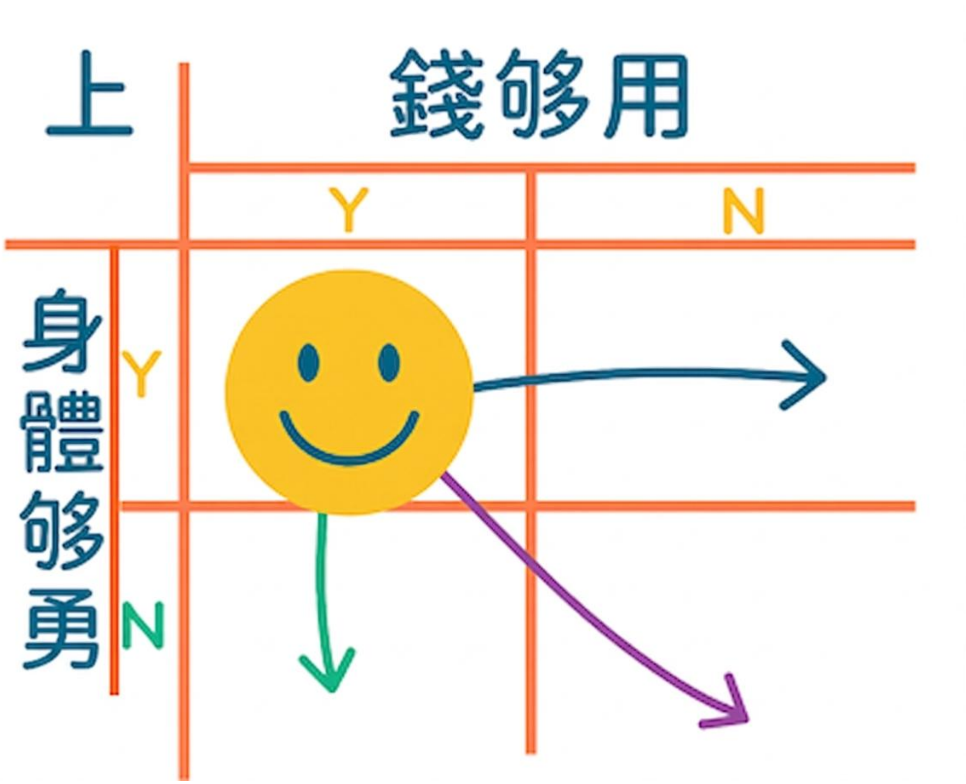
上
錢够用
Y
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身體够勇
Y
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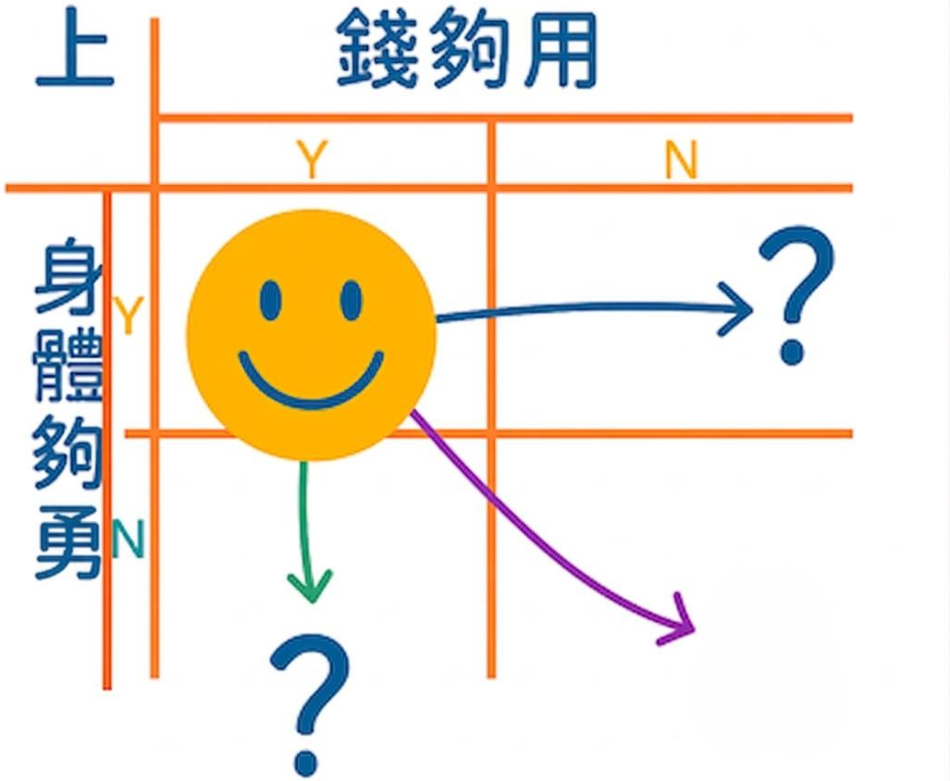
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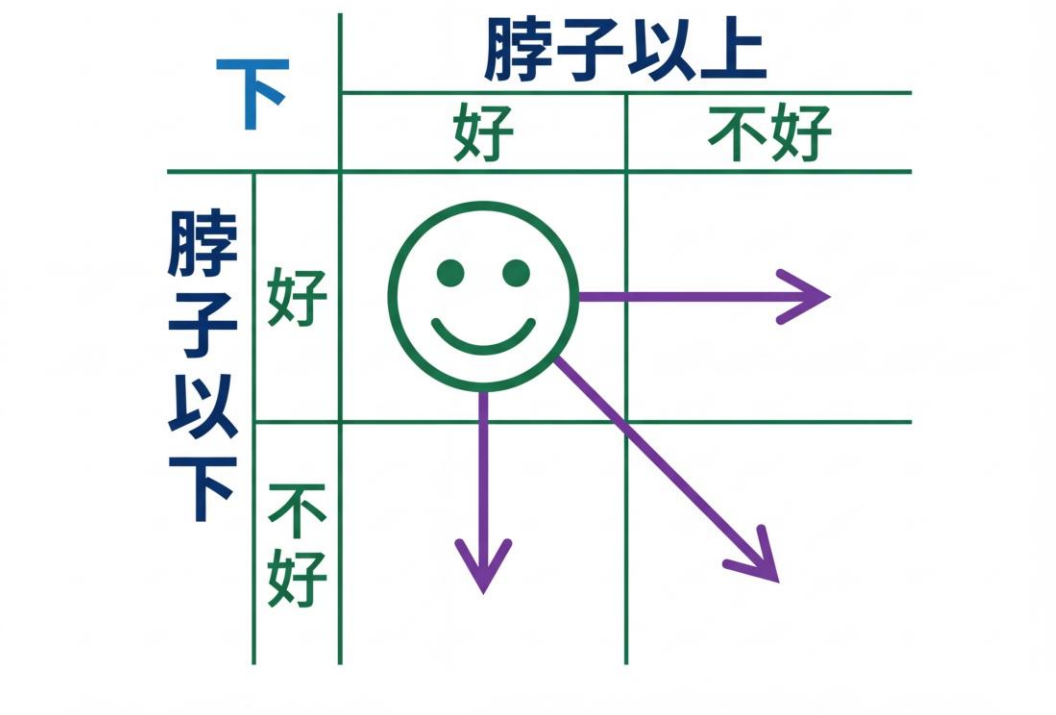
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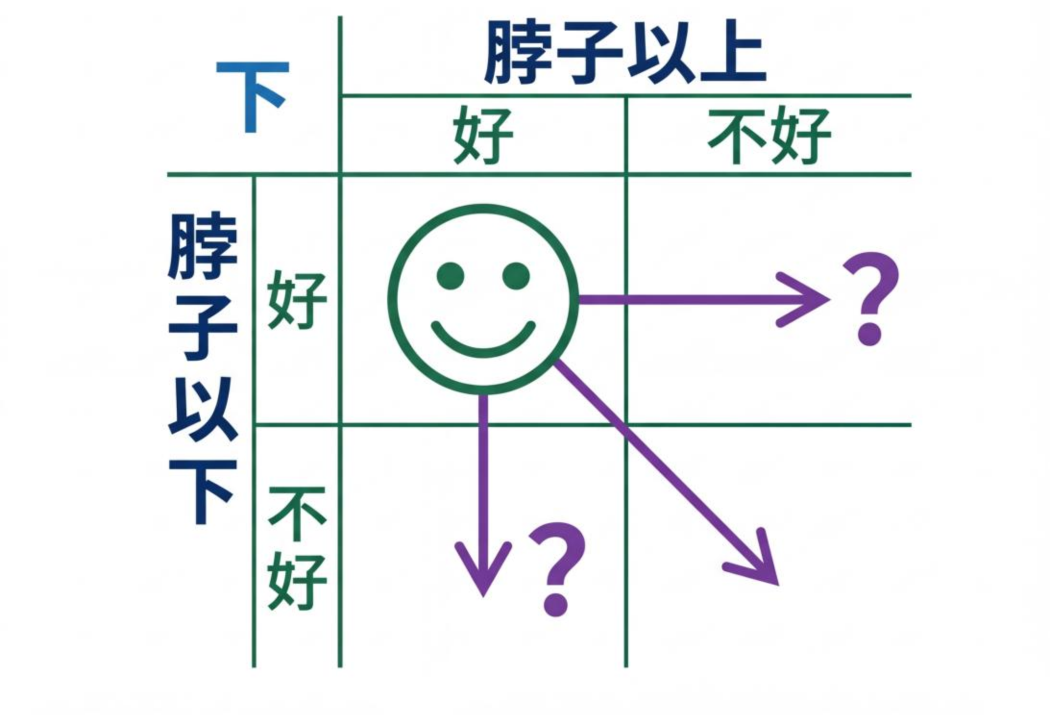
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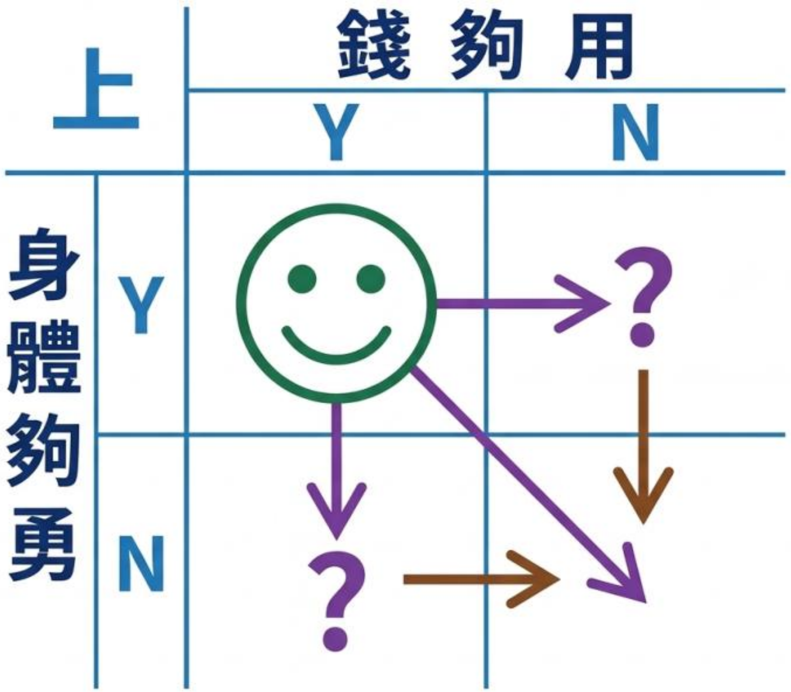
LIVE LONGER LIVE BETTER
Financial Literature
English


上
錢 夠 用
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身體夠勇
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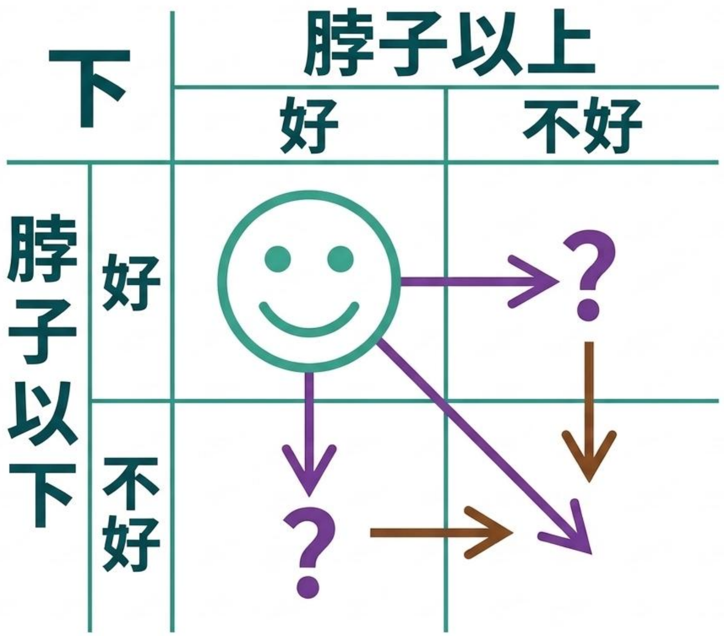
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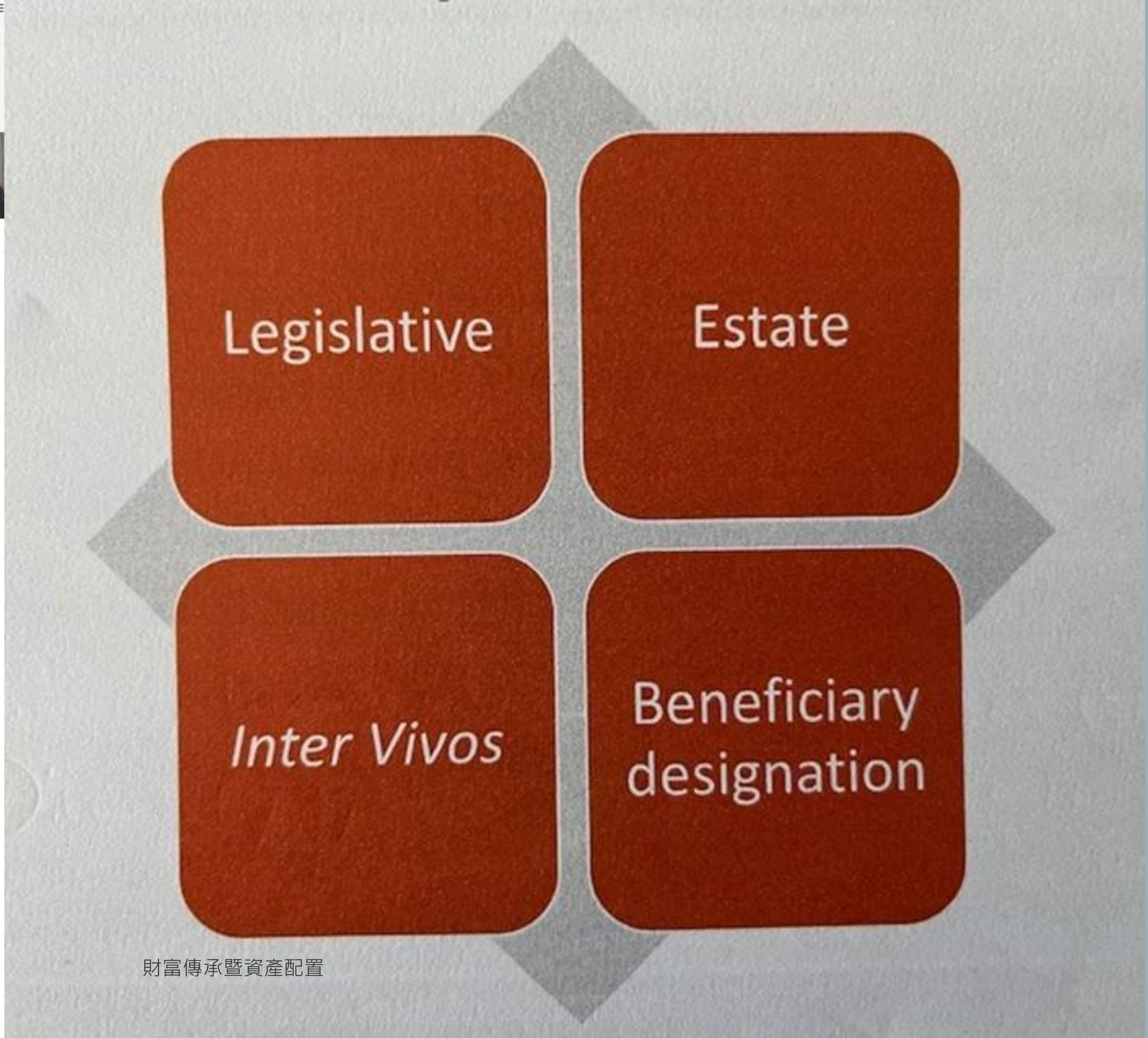
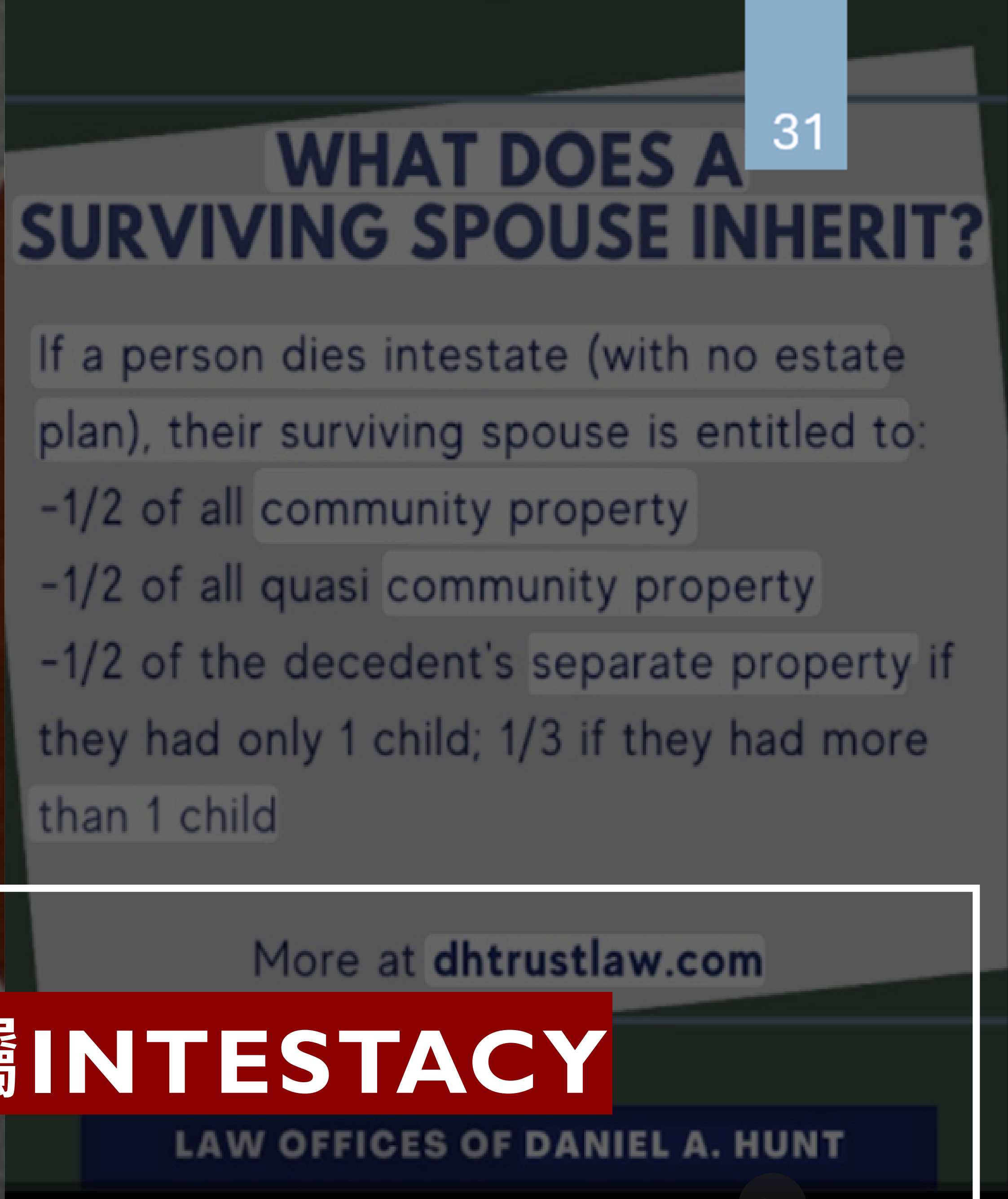


遺產法庭

遺囑，遺囑信託

生前信託

指定受益人



未留遺囑INTESTACY

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.

生前信託

Living Trusts ; Inter Vivos Trusts

Alter Ego

Joint Partner

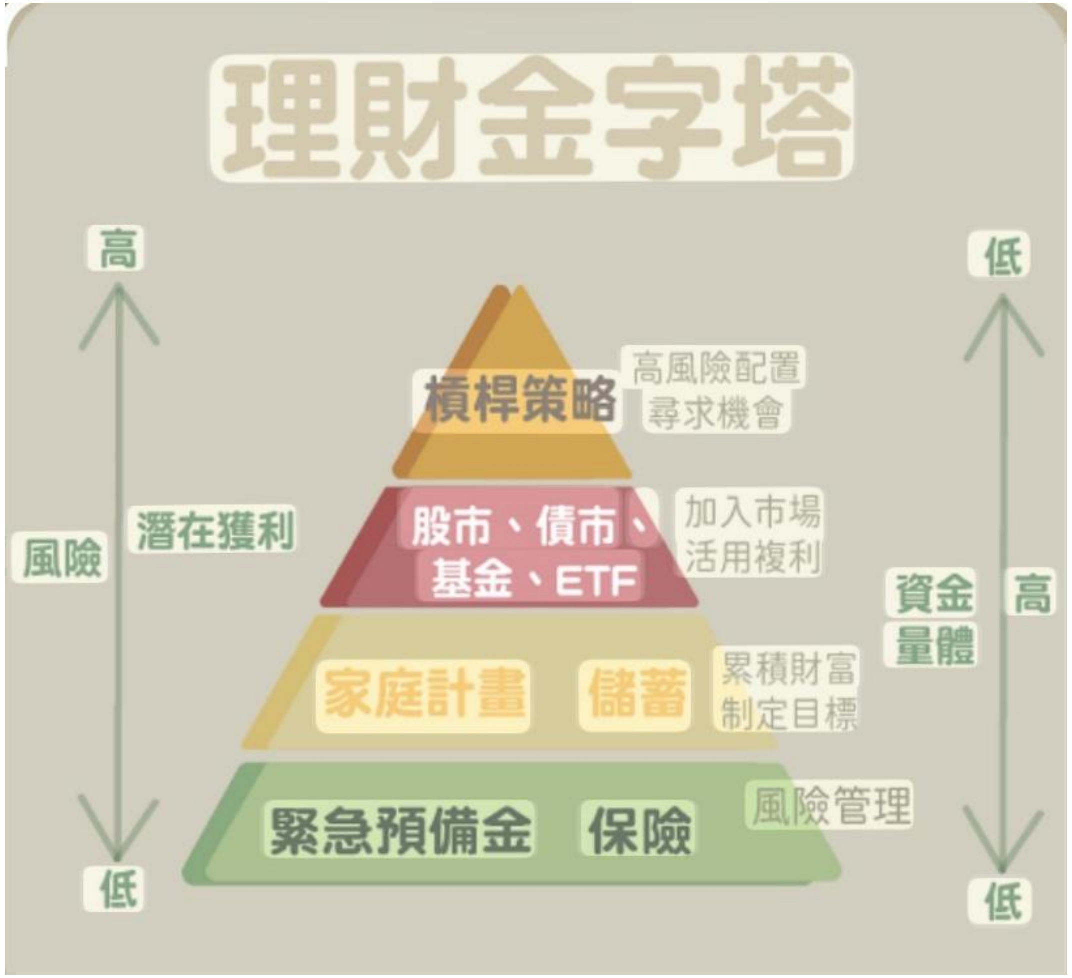
In-Trust-For

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.

指定受益人

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


Live Longer, Live Better
LIVE LONGER LIVE BETTER
Financial Literature


理財金字塔
高
低
風險
潛在獲利
槓桿策略
高風險配置
尋求機會
股市、債市、
基金、ETF
加入市場
活用複利
家庭計畫
儲蓄
累積財富
制定目標
緊急預備金
保險
風險管理
資金
量體
高
低
低

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理財金字塔
投機
投資
債卷.股票.基金
低風險資產增值
現金.定期.年金.儲蓄保險
風險管理
人壽
意外
醫療
危疾

第三講：講健康的理財之道

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

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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。 知乎专栏 +5

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

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THANK YOU
謝謝指教