



註冊財務策劃師協會  
Society of Registered Financial Planners

“HONG KONG UNDERGRADUATE FINANCIAL PLANNERS OF THE YEAR AWARD 2017”

(香港傑出大學生財務策劃師比賽)

**Case Study**

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Note: Your report must be written in English and no more than 15 single-sided, single-spaced pages (font size: 12-point Times New Roman), including cover pages, tables, charts, diagrams, references and appendices. Please submit the electronic file of your excel spreadsheets, if any, with your report.

## **Explicit Doctor....Hesitative Patient....Shrewd Financial Planner!**

The one characteristic that makes a doctor GOOD – INTUITION.

At a central clinic, Dr. Mentee was explaining to his supervisor a case regarding a patient, before releasing the person home. He told his supervisor that the patient he had just examined was well and, apart from being a smoker, there was nothing worthy to report.

“Should I do a chest X-ray, just on the safe side?” Dr. Mentee sought the opinion from the supervisor.

“Definitely not! This will just give him pretext to keep on smoking.”

One week later, the supervisor called in Dr. Mentee, holding up that patient’s chart, questioning, “I thought I had told you not to order a chest x-ray on this patient.”

Dr. Mentee was a bit embarrassed. “Yes. However, the X-ray description does show a conspicuous lesion on the right lung, obviously it is cancer.

“Why you did it?” the supervisor asked.

“Gut feeling!”

Your client, William So, aged 64.5, just retired as an engineer. He lives with his wife, a homemaker aged 62, a daughter 27, and one son 26. His daughter works as a premier relationship manager at HSBC but always complains about meeting impossible sales targets enforced on her. His son is an audit manager at PWC and endures extremely long hours in office. Yet despite of their tight schedules, they are stringent supporters of Pride Parade and both participate the Parade held in North America at least once every year.

Unfortunately, William So has just been diagnosed with prostate adenocarcinoma, Gleason score 9. As both a Hong Kong citizen and a Canadian but by intuition, he has chosen to seek treatments in Toronto, Canada. Based on his own research, he feels comfortable to join the University Health Network because Princess Margaret Hospital, the top five cancer research center, and Toronto Rehab, the number one rehab research center in the world, are in.

He is hesitating whether to go for Toronto immediately for the cure, or in six months' time so that he could enjoy the full benefits, particularly with the drug plan, as a 65-senior. Yet after watching *Be Here Now*, an inspiring documentary of actor Andy Whitfield's fight for life, he is filled with worries. Andy Whitfield died at 39, only 18 months after his initial cancer diagnosis.

As William So's financial planner, you are requested to provide one best advice with supportive facts and figures based on intuition, research, and calculations on the different cancer cases and treatments in Hong Kong and Toronto, big data for your considerations may cover areas listed but not limited to the following:

Primary care physicians

Primary care givers

Quality/Quantity of life

Financial implications

Changing family relationships

Friends and relatives, rare in Toronto

Palliative care & hospice

Power of attorney: healthcare/financial decisions

Wills