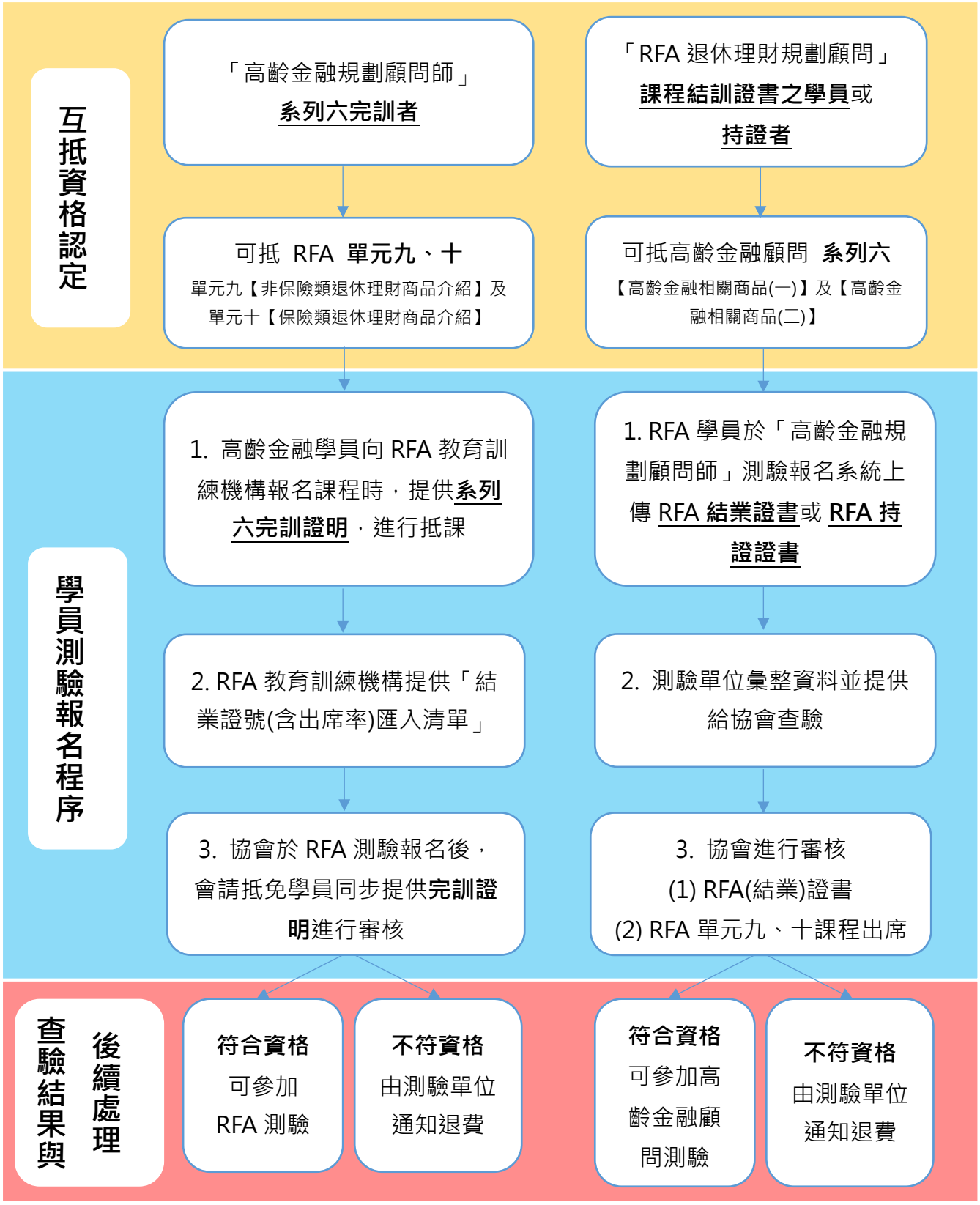「RFA 退休理財規劃顧問」與「高齡金融規劃顧問師」課程互抵流程圖