Zuraida Ariffin Wealth Creation is a Corporate Authorised Representative of Matrix Planning Solutions Limited.

Your Financial Adviser

Financial Adviser Profile and Fee Schedule

Who is my Adviser?

Zuraida Ariffin No. 245800 and/or Zuraida Ariffin Wealth Creation No. 323770 is an Authorised and Representative of Matrix Planning Solutions Limited AFSL and ACL 238256. Your Adviser is also a Credit Representative of Matrix No. 366033.

Zuraida Ariffin Wealth Creation

ABN No. 55 084 904 218
Business Address: 204/27 Lonsdale Street, Braddon ACT 2612
Postal Address: 204/27 Lonsdale Street, Braddon ACT 2612
Telephone: 02 6188 4266
Email: info@zawealthcreation.com.au
Website: www.zawealthcreation.com.au

Business Profile

As a Corporate Authorised Representative of Matrix Planning Solutions Limited, Zuraida Ariffin Wealth Creation offers you a wide range of services to assist you in planning towards achieving your financial goals. We are committed to providing you with the highest level of advice by offering you a complete solution to your needs and have authorised the individuals listed below to provide you with general and personal financial advice; as well as credit assistance

Zuraida Ariffin Financial Planning Expertise

With my experience as a university-trained, CERTIFIED FINANCIAL PLANNER® practitioner with over 20 years' experience I have the highest financial adviser designation and recognised globally. To maintain this CFP® status I undertake mandated, audited ongoing professional development and training which has helped me to provide the most creative and innovative approaches to financial planning in Canberra.

These credentials, together with the Value of Advice Award has led to my recognition in the top 10 financial planners **www.top10financialplanner.com.au** in the ACT and the only woman.

Educational qualifications and membership of Professional Associations are:

CERTIFIED FINANCIAL PLANNER™
Diploma of Financial Planning (Deakin University)
Master of Science (Australian National University)
Bachelor of Science (University of Sussex - U.K)
Certificate IV in Finance and Mortgage Broking
Member of the Financial Planning Association (FPA)

Zuraida Ariffin provides financial advice in the following areas:

- Strategic Advice
- Superannuation
- Investment
- Pre Retirement Planning & Retirement Planning
- Personal Life Insurance (Life, Total & Permanent Disablement, Trauma, Income Protection)
- Gearing
- Self Managed Superannuation Funds (SMSF)
- Debt Management
- Credit Assistance including loan

How we charge for our services

Issues and Concerns Questionnaire	The Issues and Concerns Questionnaire is provided to you on a complimentary basis. This mini-questionnaire helps us to get a picture of your financial circumstances and your reasons for seeking advice.
Initial Consultation **This may include:** • **Preparation to analyse your information** • **Time in the meeting to construct your financial plan and discuss financial concepts with you.** • **A written summary of the discussion highlighting the goals you are aspiring to achieve.**	• During this meeting, we will explore where you are now and where you want to be in key areas of your life. • We will discuss the goals and values that are most important to you • We establish a baseline of where you are in relation to where you want to be The fee for this meeting is between $600 and $800
Overview of Financial Strategy **(Presentation and Discussion** **of Financial Modelling)**	▪ At this meeting we will outline the strategies that can be tailored to your financial situation to meet life goals. ▪ We will discuss how you can maximise your financial outcomes to create and protect your wealth. ▪ We collect your financial information and documents ▪ We understand your needs and objectives ▪ Using our modelling software, we tailor scenarios based on your current financial situation to achieve specific financial outcomes in the short, medium and long term. ▪ We will compare the value delivered by your strategic financial plan and compare it to your future financial outcome if you take no further action. We research the pros and cons of each strategy to help you make smart choices about strategies that would increase the probability of you achieving goals. The fee for the work involved will be between $1,980 and $4,400
Strategy and Advice Implementation of Financial Plan **(Statement of Advice)**	• We create custom designed solutions based on the financial scenario you selected to maximise the probability of you achieving the outcomes you are seeking. • Research will be conducted on investments, services or products that would be suitable for your plan. Once you have considered and we come to an agreement on a combination of strategies our recommendation will be provided to you in writing (Statement of Advice).

	For your comprehensive strategic plan, the Strategy and Advice Fee varies according to the complexity of your plan and will be quoted to you in a Terms of Engagement/Service Agreement. This document contains the details of your strategic plan encompassing wealth strategies, cash flow, taxation and risk management. The Strategy and Advice Fee will range between $6,600 and $13,200 subject to the level of complexity of your plan. Please note that if you disclose new information to us after the preparation of the Statement of Advice requiring re-work of your plan, this may incur an additional fee. We may also receive a commission of 0% - 80% based on the first year insurance premium from any insurance products we recommend. Any commissions will be specifically disclosed in the Statement of Advice.
Ongoing Advice Fee **We provide you with ongoing advice in your best interests, to help you make well informed decisions.** **This may include:** • **Ongoing advice and analysis of how you are travelling towards your goals.** • **Review of investments.** • **Comparison of your actual position versus your targets for the achievement of your goal.**	It is the implementation and review of your strategies over time that will deliver the results. Once your strategy is implemented, we provide a management program (ongoing advice) to ensure that you keep heading towards the outcomes you want to achieve. This service provides you with measurement of your financial targets compared against your actual wealth position, accountability on agreed actions, updates on investment markets and legislative changes and access to your trusted adviser. The review process is critical in ensuring that you make smart financial choices under different circumstances. To provide you with our ongoing advice in which we partner with you to achieve your goals, the fee may range from $660 per month to $2000 per month subject to the complexity of your financial plan. These fees can be paid in the following ways: • A fee charged by regular direct debit from your bank account • A fee deducted from your portfolio and paid to Matrix. We may also receive ongoing commission based on the insurance premium or loans. • Insurance - renewal premiums between 0% and 20% per annum of the renewal premium Please note, commission is not an additional cost to you and is paid by the product provider to our licensee who will in turn pass on 90% of the fees to us.
Fees for Special Work	The initial and ongoing fees outlined above represent the amounts that would be payable for services within the range of those typically provided. However, it is possible that you may seek special advice or services, which require more time and resources than would generally apply. If so, we will provide a separate quotation (Terms of Engagement) for those services and seek your agreement before this additional work commences.
Referral Fees	For clients requiring services of accountants or lawyers, we would be happy to refer. We do not receive fees for referrals.
Unless otherwise stated, all fees are GST inclusive.	