Financial Adviser Profile

Overview

Zorica has over 15 years' experience working in the finance industry, ranging from boutique firms to senior advisory roles at some of Australia's largest banks. She is passionate about providing quality advice to improve her clients' financial wellbeing, prompted by her own experience receiving advice. She has since been able to help many people, regardless of their current financial standing, accumulate and protect their wealth and retire comfortably.

Zorica puts her client's individual goals at the heart of the advice she provides and builds their tailored financial plan around this. Being privately backed, she can offer a range of objective solutions that have her client's best interests at heart.

Zorica cares deeply about helping people on their journey to achieving their financial and lifestyle goals. She enjoys educating clients about often complex financial concepts and empowering them to make smart financial decisions. She is passionate in her involvement with promoting financial wellbeing for women. As a mum of two young children, she understands the importance of financial stability and planning for the future, regardless of your life stage.

Zorica is a Sub-Authorised Representative of Liberata Wealth Pty Ltd, Corporate Authorised Representative No. 1295097. Authorised Representative No. 1003481.

Qualifications

Zorica Popovska holds a Bachelor of Commerce (Accounting and Corporate Finance), and an Advanced Diploma of Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Zorica Popovska is a member of the FPA (Financial Planning Association of Australia) and the TPB (Tax Practitioners Board) and abides by their code of professional conduct and ethics.

Zorica Popovska

Liberata Wealth

Unit 4/25 Hamilton Street
SUBIACO WA 6008

PO Box 84
MOUNT LAWLEY WA 6929

Mobile: 0412 808 414

zorica@liberatawealth.com.au
www.liberatawealth.com.au

Financial Adviser Profile

LIBERATA WEALTH

Authorisations

Zorica Popovska is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation;

Liberata Wealth Advice Fees and Charges

Zorica Popovska will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Zorica's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Zorica provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Liberata Wealth pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Zorica is a Director of Liberata Wealth and will receive a salary/benefit from this company.

Other Benefits Adviser May Receive

From time to time Zorica may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than $300. A register listing the details of any non-cash benefits between $100 and $300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information, you can request a copy of the register.

Capstone FINANCIAL PLANNING

Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au