

Financial Adviser Profile



Overview

With more than 15 years experience in the finance industry, Maritza is widely recognised as a knowledgeable, proactive and respected Financial Adviser. As the founder and director of MK Wealth Solutions, she oversees a variety of holistic financial planning portfolios, centered entirely around the unique objectives and requirements of the individual client.

In particular, Maritza measures her success by the quality relationships and trust she builds with clients, helping them make the most from every opportunity, and the best of every challenge. Maritza has been recognised as a finalist for the AFA Rising Star of the Year Award (2016) and was placed in the Top 20 list for AFA Excellence in Education (2016).

Maritza Kriel is a Sub-Authorised Representative of MK Wealth Solutions Pty Ltd, Corporate Authorised Representative No. 1000223. Authorised Representative No. 454079.

Qualifications

Maritza Kriel holds a Master's Degree in Economics, a Diploma in Financial Planning and is currently completing her Graduate Diploma in Financial Planning. She meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Maritza Kriel is a member of AFA, FPA, TPB and AIOFP and abides by their respective codes of professional conduct and ethics.

Authorisations

Maritza Kriel 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;
- Self-Managed Superannuation Funds; and
- Securities.



Maritza Kriel

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MK Wealth Solutions Advice Fees and Charges

Maritza Kriel 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.

Maritza Kriel'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.

Maritza Kriel provides the option of ongoing reporting and advisory services. This fee is dependent on the recommended service package, and generally comes to 1.1% p.a. of the value of your holding incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

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

Other Benefits Maritza Kriel May Receive

From time to time Maritza Kriel 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.

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