

Overview

Rafiek Meyer has been working in the financial services industry since 2007, specialising in financial planning, investment strategy and long-term wealth management. He provides strategic advice across key areas including investment management, superannuation, retirement planning and portfolio construction. His advice philosophy is centred on developing clear, well structured financial strategies that align with each client's personal goals, time horizons and risk tolerance.

With nearly two decades of industry experience, Rafiek has guided clients through different market cycles and economic environments, helping them stay focused on their long-term objectives. He believes that successful financial advice is built on clarity, disciplined investment management and strong relationships. Rafiek is committed to delivering professional, transparent advice and working closely with clients to help them make informed decisions with confidence.

Rafiek Meyer is a Sub-Authorised Representative of Meyer Capital Pty Ltd, T/A Meyer Capital, Corporate Authorised Representative No. 429477. Authorised Representative No. 341378.

Qualifications

Rafiek Meyer holds an Advanced Diploma of Financial Planning; Diploma of Finance and Mortgage Broking; Certificate IV in Finance and Mortgage Broking; Graduate Certificate of Business (Management); and Self Managed Super Funds accreditation; and meets the competency requirements under ASICs Regulatory Guide RG 146.

Authorisations

Rafiek Meyer is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and 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
- Securities
- Standard Margin Lending Facility.

Restrictions – Securities Only

This authorised representative is only authorised to give class of product advice in relation to Securities.



Rafiek Meyer

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Meyer Capital Pty Ltd Advice Fees and Charges

Rafiek Meyer will be paid Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

Rafiek's fee for the preparation of a Statement of Advice (SoA) and other Advice documents will vary depending on the complexity involved and the time taken. The SoA fee is typically between \$3,300 and \$8,800 incl. GST.

Rafiek may charge you an implementation fee, typically a percentage of the funds invested, up to 1.1%. The fee will vary depending on the complexity of the service to be provided. For example, if the percentage-based fee is 1.1% p.a. and you invest \$100,000, your implementation fee will be \$1,100 incl. GST.

Rafiek provides the option of ongoing reporting and advisory services. The fee will be a percentage of the funds invested up to 1.1%. The fee will vary depending on the complexity of the service to be provided. For example, if the percentage-based fee is 1.1% p.a. and you invest \$300,000, your ongoing advice fee will be \$3,300 incl. GST.

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

Other Benefits Rafiek May Receive

From time to time Rafiek 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.