



Building brand & reputation

The secret sauce for
financial planners
rozannarashid.com



السَّلَامُ عَلَيْكُمْ

Rozanna Rashid

- Economics degree background
- Corporate banker as first job
- Now an entrepreneur...
- ... and also licensed financial planner
- CFP & IFP charter holder
- Mom, wife & catmom

About Me



CONTENT

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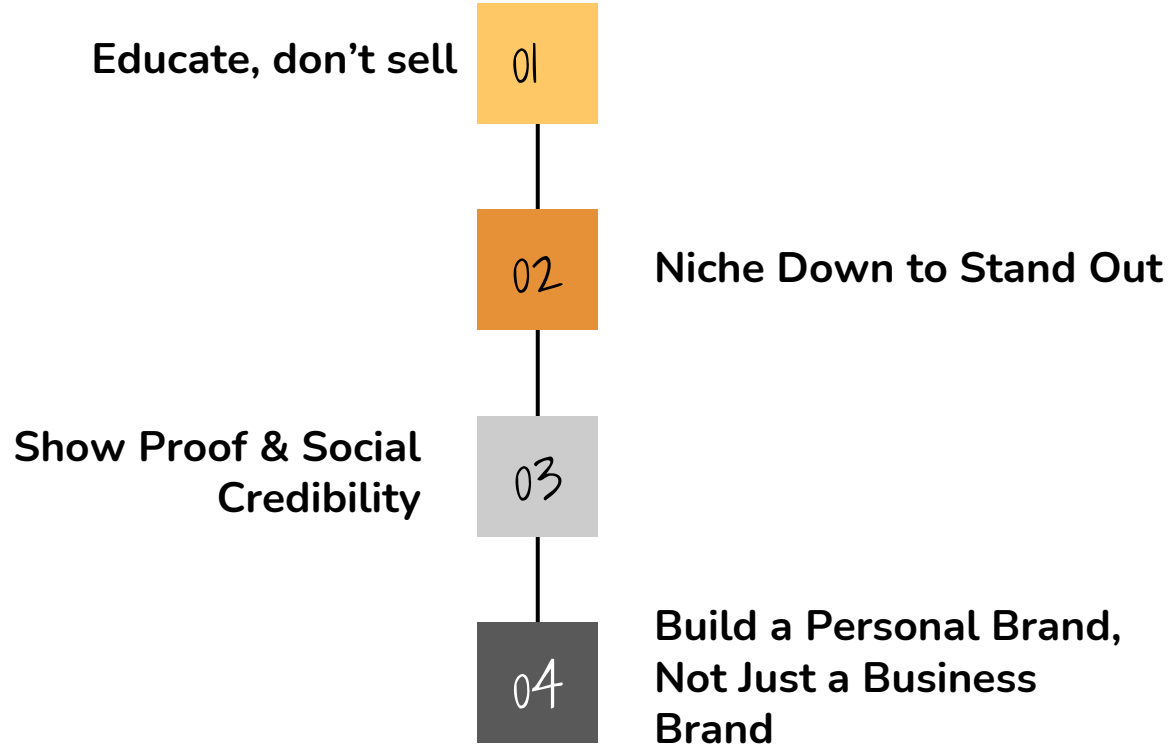
CONTENT

Super ingredients



Tell a Powerful Origin Story

- Top planners share a compelling personal journey: why they chose financial planning, what drives them, and what they believe.
- Storytelling makes the brand *human* and memorable.





Educate, Don't Sell

Build authority by giving away massive value through content: blogs, videos, newsletters, webinars, etc.

Goal is to solve before you sell—building trust by being helpful.



Niche Down to Stand Out

Do not try to serve everyone.
pick a niche—like doctors, tech
employees, or business owners—and
speak directly to their problems.

Positioning as experts in that niche
builds faster trust and referrals.



Show Proof & Social Credibility

Client success stories, testimonials, reviews, awards, media appearances, podcast guest spots—these serve as third-party validation.

Make it easy for others to see you're the real deal.



Build a Personal Brand, Not Just a Business Brand

People follow *people*. Top planners use LinkedIn, Twitter, YouTube, and Instagram to share not just insights, but values, personality, and even lifestyle.

They show up consistently as *thought leaders*.



Be Obsessively Client-Centric

Exceptional service becomes a brand in itself—surprise touches, fast communication, and proactive advice.

Happy clients are the best brand ambassadors and referral sources.



Stay Visible & Consistent

Reputation is built through consistency.
They stay active in content creation,
follow-ups, check-ins, and events.

Even if their audience isn't ready to
buy, they're always top-of-mind.

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Invest in Professional Branding

High-quality website, good photography, clear messaging. They treat their brand like a high-end product.

First impressions matter—especially in finance.



Get Featured - Media, Awards, Events

Actively pursue speaking engagements, articles in financial media, or industry awards.

Public recognition fast-tracks reputation and credibility.





Proper
credentials



Network =
Networth



Be Authentic



Live your values



Consistency

take away lessons

DO NOT try to be someone
you are not.

Lead with integrity, honesty,
and long-term thinking.

Authenticity creates trust—
and in finance,
trust is everything.



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BUSINESS

BUDGET 2024: EXPERTS CALL FOR FINANCIAL PLANNING TAX RELIEF



27/09/2023 03:44 PM

A LUMPUR, Sept 27 (Bernama) – The government should introduce tax relief for financial planning fees in Budget 2024, which could help boost knowledge and awareness of financial planning among Malaysians.

"Can we expect these kind of returns for newer residential projects 20 to 30 years down the road?"

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CORPORATE/NEWS

Pension system needs upgrading as nation heads towards 'super-aged society'

Malaysia lacks structured decumulation programmes, potentially leading to inadequate financial support for retirees

by AUPA MARDHAN

MALAYSIA is undergoing a significant demographic shift towards an ageing population.

The World Bank has projected that with 1% of the population aged 65 and above by 2040, it will officially be an "aged society". By 2050, Malaysia is expected to become a "super-aged society" with over 20% of its population in that category.

While this brings challenges in areas such as employment, income security and aged care, the shift also presents economic opportunities, particularly in the field of aged care services.

Meanwhile, the United Nations' (UN) World Social Report highlights disparities in ageing for old age, with 40% of adults in high-income countries living compared to only 16% in middle- and low-income countries. Old-age pensions come in three primary types: namely tax-financed pensions, mandatory contributory pensions, and voluntary or private contributory pensions.

Immense Pressure on Pension System
The Employees' Provident Fund (EPF) adds the Malaysian Reserve



As of September 2023, 81% of EPF members below age 55 do not meet the basic savings requirements by age



Rya Nabila says pension reform needs comprehensive research into policy development, execution and grant and old servants to the EPF and PIS schemes

EPF's Strategies to Enhance the Pension System

An Extension of EPF Coverage to the Working-Age Population. EPF is working to extend its mandatory coverage to include a broader range of the workforce, including CFS workers, business owners, and self-employed individuals.

This move aims to make the retirement system inclusive and accessible for all Malaysians, recognising the evolving nature of work patterns, including gig economy jobs.

ii) Account Restructuring. EPF is restructuring the current accounts into three categories – namely Retirement Account (for retirement), Value-Add Account (for pre-retirement), and Flexible Account (for various purposes).

There is a focus on increasing the allocation into the Retirement Account to boost savings, while providing members with control and empowerment over the Flexible Account. The restructuring aims to offer a more holistic approach to financial planning, allowing members to have a clearer vision of their financial goals and make informed decisions on fund allocation.

iii) Retirement Income. EPF is considering a conceptual framework of "Retirement Income" to provide retirees with a structured and sustained income post-retirement, as an alternative to lump-sum withdrawals.

KUALA LUMPUR,

Annual council and investment rates at RM800, service charges at RM500 per month and assessing full-income. (This is considered on the upside already.)

• 60% margin on mortgage financing, a 4% interest rate, real property gains tax at 3%, gaming selling fees at 3%, selling at RM500 per square foot (RM500/1,000) at the 20th year.

• Assume a one-off major modernisation cost for kitchen and bathroom amounting to RM100,000.

With that the computed annualised IRR is 7.49%. This is comparable to returns of a moderate aggressive asset portfolio.

Is this good? A moderate investment answer would be, it depends.

If you are the original owner, you will likely be enjoying a nice cash flow monthly as a landlord or landlord with a net gain of capital (after deducting taxes), that could be partially funding retirement.

Now do bear in mind, it took thirty years for an entire value to reach to those levels.

Having said that, it is also worth highlighting that cash flow expected monthly is subjected to LARON revision.

property and deriving passive income from it. If you own one or multiple properties (though not subjected) that is not used for business purposes, you are required to pay income tax.

Net rental income is subjected to a progressive income tax rate from 0.50%. There are tax-deductible items permitted by LARON that can be used to derive net rental income for an investment property on residential properties.

1. Assessment and quit rent to the annual assessment paid to the local authority and quit rent to be paid to the land office.

2. Interest portion on the mortgage to finance the purchase of real Th property which is rented out. (Do note that it is only the interest portion of the mortgage that is deductible and not the total monthly mortgage amount).

3. For investment premium paid in relation to the insurance policy taken on the real property which is rented out.

4. Expenses on rent collection such as rent collection fees and legal expenses incurred to enforce rent collection.

5. Expenses on asset renewals to ensure tenancy or change tenant.

6. Expenses on ordinary repair to maintain the property in its existing state.

Other things to consider while leasing and estate as an investment in your overall portfolio are:

• Do you have the building permit?

• Is there a maximum ceiling prior to this model?

• Can you stomach vacancies or deal with (tenantless) tenant?

• Do you have the willingness to deal with prepayment, repairs, refurbishments and maintenance related to the upkeep of the property?

Media appearances



Recommended

Guest: Rozanna Rashid, Licensed Financial Planner, Alpine Advisory



Recommended

Guest: Rafiq Hidayat, Managing Director, Wealth Vantage Advisory, Rozanna Rashid, Director, Alpine Advisory

Podcasts

Last Minute Tax Filing Tips

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The 5th of October is World Financial Planning Day, a day held to raise awareness about the importance of financial planning. And in conjunction with that, we explore the world of financial planning to discuss the path of being a licensed financial planner and also the

Media appearances