

# Financial Adviser Profile

## Overview

Min Xia is an ASIC-registered financial adviser with over 15 years of experience in the financial planning industry. Over her career, she has held roles as paraplanner, senior paraplanner and financial adviser, building extensive knowledge and expertise. Min is recognised for delivering high quality client focused advice that achieves outcomes across retirement planning, risk management, superannuation strategies, wealth creation and Centrelink strategies. She has advised clients since 2018, consistently demonstrating her commitment to tailored financial solutions. In recognition of her professional excellence, Min was nominated for Adviser of the Year in the 2024–25 financial year by Industry Fund Services before joining Rockhopper Wealth.

Min Xia is a Sub-Authorised Representative of Rockhopper Wealth Pty Ltd, Corporate Authorised Representative No. 1278944. Authorised Representative No. 1294828.

Rockhopper Wealth Pty Ltd is a growing local financial advice business based in Gawler and Mawson Lakes, serving northern Adelaide as well as clients from Barossa Valley and Yorke Peninsula. Rockhopper Wealth takes its name from the penguin, which make lifelong relationships with their partners. They survive and thrive through challenging environments which just like today's investment markets.

## Qualifications

Min holds a Master's Degree in Applied Economics and a Graduate Diploma of Financial Planning. Min has exceeded the competency requirements under ASIC's Regulatory Guide RG 146 and the Financial Adviser Standards and Ethics Authority (FASEA).

## Professional Memberships

Min is a member of Financial Advice Association of Australia (FAAA) and abides by their code of professional conduct and ethics.

## Authorisations

Min Xia 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.



**Min Xia**

**Rockhopper Wealth Pty Ltd**

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## Rockhopper Wealth Advice Fees and Charges

Min Xia 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 during your initial meeting.

Min's hourly rate for Financial Services is \$330 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable. Min'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.

Min also provides the option of ongoing reporting and advisory services. This fee is different for each client depending on the complexity and risk of the work involved, and ranges between \$3,630 - \$26,400 p.a. incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Rockhopper 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. Min is a salaried employee of Rockhopper Wealth and will receive a salary/benefit from this company.

## Other Benefits Min May Receive

From time to time Min 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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