AFC

PRIVATE WEALTH PLANNING

Three ways to *begin.*

Sessions, packages, and the Complete Wealth Atelier — priced clearly, from the start.

THE PHILOSOPHY

What wealth is *for.*

I have loved learning since I was a child — and I never stopped. Today I am pursuing three degrees at once — a bachelor's and a master's in law, and a master's in public health — alongside my subspecialty training. Somewhere in all of it, I noticed a quiet truth: the best education has a price.

And as a professional, I know a second truth just as well: income flows only while I practice — pause for illness, or for school abroad, and it stops.

So I chased financial freedom — not for its own sake, but for the freedom it buys: *to keep learning, for life.* That pursuit pulled me deep into wealth planning — courses in finance, stocks, and tax; bank products tried on my own money first.

THE PHILOSOPHY

Let my learning *work for you.*

Most professionals never find the time to learn money properly — the days are full, and the practice comes first. So let the years I have spent learning this work for you.

This service exists so your money can work as hard as you do — fund your education, your children’s, your time, your own version of freedom, and a retirement you can meet with a quiet mind. The money is the instrument. Your life is the point.

ANISSA FEBY CANINTIKA
RFC · CIC · QWP · CTT
FOUNDER OF AFC PRIVATE WEALTH PLANNING

THE GOALS

What this is *working toward.*

Before the sessions, before the price — here's what we're actually trying to build together.

- ✓ Turn a high income into lasting wealth — not just a bigger paycheck
- ✓ One clear, integrated plan — not scattered products bought one at a time
- ✓ Idle cash, banking products, and credit cards that finally work for you
- ✓ A clear financial target for retirement, education, and tax obligations — and a practical way to work toward it
- ✓ A savings approach that actually fits how you live — not a generic template
- ✓ The full landscape of investment instruments — and how to turn them into passive income

THE OFFERING

01

Rp 2,000,000

The Cash-Flow Intensive

A practical passive-income framework, built in one focused 90-minute session.

02

Rp 5,000,000

The Private Sessions ×3

Three 90-minute sessions, focused on what matters most — you choose what each one covers.

03

Rp 20,000,000

The Complete Wealth Atelier

Twelve private sessions across one year — with quarterly reviews and light-touch guidance when significant financial decisions arise.

THE COMPLETE WEALTH ATELIER

One year, *fully attended.*

More than a set of sessions — a year with a planner who already knows your numbers.

01

Twelve Private Sessions

Ninety minutes each, yours to schedule anytime within your year — front-load the plan, or pace them out.

02

Quarterly Reviews

Four 60-minute check-ins — over Zoom, or in person in Jakarta — to keep the plan honest as life moves.

03

Big-Expense Support

A mortgage, a car, a renovation — when a major expense is ahead, we run the numbers together before you commit.

THE PRIVATE SESSIONS

Pick what matters *most to you.*

Each session can focus on a different topic, or go deep on one. A few places to start:

- Passive income & cash-flow strategy
- Tax-efficient saving for education or retirement
- A real retirement number — and how to reach it
- Banking products & time deposits, optimized
- Credit card strategy & rewards
- Investment instruments for long-term growth
- Mortgage & major purchase planning
- Insurance & risk protection review

HOW UPGRADING WORKS

Already started? *That counts.*

Every rupiah and every session you've already invested carries forward. Upgrading only ever adds the difference.

The Cash-Flow Intensive → The Private Sessions ×3	+Rp 3,000,000

1 SESSION COMPLETED — 2 SESSIONS REMAIN

The Cash-Flow Intensive → The Complete Wealth Atelier	+Rp 18,000,000

1 SESSION COMPLETED — 11 SESSIONS REMAIN

The Private Sessions ×3 → The Complete Wealth Atelier	+Rp 15,000,000

3 SESSIONS COMPLETED — 9 SESSIONS REMAIN

REFERRAL PROGRAM

Good work is *worth sharing.*

Know someone who'd be a fit? When they book their first package, you're rewarded too.

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5 %

Standard Referral

For anyone who refers a client who books their first package.

7.5 %

Existing Clients

Already working with us? Your referrals are rewarded above the standard rate.

10 %

Atelier Clients

For those who book The Complete Wealth Atelier directly — our highest rate.

One referral, one reward — your rate of 5%, 7.5%, or 10%, applied to the first package they book. The bigger their first step, the bigger the thank-you.

Example: an Atelier client who refers someone straight into The Complete Wealth Atelier earns 10% of Rp 20,000,000 — Rp 2,000,000, paid as they pay.

WHO THIS IS FOR

You might be *a fit if...*

- ✓ Your gross annual income is at least Rp 1 billion
- ✓ You hold at least Rp 500 million in idle cash or liquid assets
- ✓ You want the best way to save toward taxes, your own education, and your children's
- ✓ You're unsure how to prepare for retirement — or how much you'll actually need
- ✓ You want a private advisor for saving, investing, mortgages, and banking products
- ✓ You're not sure you're using the right credit cards for your purchases
- ✓ You want to use credit cards, time deposits, and other banking products more intentionally — and reduce avoidable costs over time
- ✓ You've only ever used a handful of banks — three or fewer
- ✓ You want a plan to follow — not just another product recommendation

WHO THIS ISN'T FOR

This may not be the *right time if...*

— You still feel like saving is a struggle, and what you really need is a bigger income

— You're looking for guaranteed high returns or a quick win

— You're not ready to share your full financial picture openly

— You want stock tips or daily trading calls, not a long-term plan

— You want someone to sell you a product, not build a strategy with you

None of this is a judgment — just a matter of timing and fit.

AFC

PRIVATE WEALTH PLANNING

Ready to *begin?*

By application only.
Visit afcprivatewealth.com, or
email info@afcprivatewealth.com to enquire.

@AFCPRIVATEWEALTH
INFO@AFCPRIVATEWEALTH.COM

Every application is considered personally. We reserve the right to decline any application we don't feel is the right fit for our practice.