

NORZULAIQHA BINTI ZULKIFLI



ABOUT ME

As a highly qualified financial consultant with a passion for assisting individuals in making informed financial decisions, I am committed to providing customized financial planning services.

My extensive 10 years working experience in banking and finance. Combined with a deep understanding of the capital market and investment strategies, enables me to help clients save, invest, and grow their wealth while ensuring their financial security.

Holding 10 years good track record in the banking and finance, I am well equipped to provide expert guidance and support to individuals seeking to achieve their financial goals.

EDUCATION

- University Malaysia Terengganu
Bachelors in Science (Marine Biology)
2010 - 2012
- Kedah Matriculation College
Matriculation
2008
- Sekolah Menengah Pandan Indah
Sijil Pelajaran Malaysia (SPM)
Penilaian Menengah Rendah (PMR)
2007 - 2003
- Sekolah Kebangsaan Pandan Indah
UPSR
1997

CONTACT

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SKILLS

Professional License

- Unit Trust License
- PCE General
- PCE Life
- TBE Life
- TBE General and Ceili License
- Scuba Diving International (SDI)
- Marketing Representatives (MR)

MS Office

- Word
- Excel
- Access
- Power Point
- Publisher
- Adobe Photoshop
- SPSS
- CARE, MARS System
- MIAST
- ACTIVATE

Language

- Malay
- English

EXPERIENCES

- **GREAT EASTERN TAKAFUL BERHAD**
Unit Manager July 2023 - Present
 - A crucial role in driving the success of our unit by leading a team, ensuring operational excellence, and achieving performance targets.
 - We do a recruitment, training and be trainer to develop strong leadership skills and the ability to motivate and develop a team.
- **ASTUTE FUND MANAGEMENT BERHAD**
Senior Manager Consultant 2023 - Present
 - Leading a team of 19 consultants to guide and coach clients to achieve their financial goals and create sustainable portfolios. Affiliated to Astute, representing offerings of 10 UTMCS available on the wealth management platform. More than 300 Unit Trust & Private Retirement Scheme funds available.
 - Work closely with agents and clients to ensure that targets are met, relevant policies and guidelines are upheld, and customer satisfaction is achieved.
 - Recruiting activities including but not limited to screening, interview and career presentation.
 - Analyzing agents performance, drawing up action plans and strategies.

EXPERIENCES

- **TRAINING & COACHING** 2023 - Present
 - 1) ESQ Leadership Center**
 - Attended Coaching Certification Camp (Coach Program ESQ 3.0) From 3-7 August 2024 at Bangi Resort Hotel.
 - Attended ESQ Character Building 1 (Personal Transformation Program) from Batch 129 at IDCC Shah Alam, Selangor.
 - 2) Lawrence Walter Seminars**
 - Be responsible for developing and delivering training programs that enhance the skills, knowledge, and performance of individuals or teams.
 - One of the Certified Master Trainer of Dr Lawrence.
- **GENIUS GROUP @ AUFMBZ CONSORTIUM** 2021 - Present
 - Marketing Representative**
 - Identify new business opportunities and constantly looking for new clients.
 - Manage clientele to ensure monthly targets and objectives are achieved.
 - Provides professional advice in stocks and share trading and carry out trade executions for clients.
 - As MR for Private Mandate Inter-Pacific Assets Management (IPAM) and leading a team of 10 downlines in wealth management platform.
- **PRUDENTIAL PRUBSN MALAYSIA** 2020 - 2021
 - Pruventure Manager**
 - Provide professional advice, solutions and strategies to clients in achieving their short- and long-term financial goals.
 - Meet their clients to fact find on their current financial position.
 - Assist client with their life PROTECTION for their legacy, emergency fund and life time saving.
 - Establish good customer relationships to build long lasting business.
- **MALAYAN BANKING BERHAD** 1 May 2019 - 15 Oct 2020
 - Relationship Manager**
 - 6 domains: Protection Life Insurance, Investment, Deposit Growth, Mortgage & ASB Financing - Sales Referral, credit card and Handling 15 staffs
 - Improve business relationship with clients and driving sales growth
 - Maintain cordial work relationship with staffs / other units to provide solutions to customers' banking needs

EXPERIENCES

● MALAYAN BANKING BERHAD

Personal Financial Advisor

August 2014 - April 2019

- Involved in consulting customer in financial management by mix-match their needs with suitable products.
- Do market outlook and updating customer, building relationship with customer and proposed suitable products based on their needs.
- Involved in preparing, managing and handling customer proposal of every products.
- Demonstrated ability to effectively educate clients on financial products and develop customized strategies to achieve their financial goals and objectives.
- Skilled in sales and marketing, wealth management products focusing on unit trusts
- Proven track record of successfully managing portfolios for clients while consistently meeting or exceeding monthly performance targets.

● LIFECHAMP SDN BHD

Marketing Executive

Jan 2014 - May 2014

- Involved in developing marketing campaigns to promote a **Young Money Master Programme (YMM)** in school and campus around Malaysia by using some marketing tools such as Facebook Ads, flyers, email blast, telemarketing and website
- Involved in planning, advertising, event organisation, product development, distribution, sponsorship, market research and updating customer database.
- Involved in preparing, managing and handling to any event related to training and summit.

● CIMB PRINCIPLE ASSET MANAGEMENT BHD

Unit Trust Agent (Wealth Advisor)

April 2013 - Dec 2013

- Achieving sales and recruitment targets set by the company for unit trust CIMB and insurance AIA
- Developed a productive agency force

● MINISTRY OF YOUTH AND SPORT MALAYSIA

Participant

October 2012 - March 2013

- Malaysia's most prestigious leadership programme directly connecting with various mentors and ministry
- Learn more about public policy and current affairs

POSITION AND ACHIEVEMENT

1. **TOP Producer** and Achiever Maldives Qualifier, AUFMBZ
2. **Achieve TOP 3 cases**, Genius Group
3. **TOP Producer for June**, Road to London Guerilla Campaign
4. **Achieve Top 5 Rookie Agent YTD 2021**
5. **Top 10 monthly Takaful Producer Toppers**
6. **Top 3 June Rookie Agent 2021**
7. **Banca Perfect Club FY2018 in Milan, Italy** (25 April- 30 April 2019)
8. **Banca Perfect Club FY2017 in Prague, Republic Czech** (30 March 2018-04 April 2018)
9. **AMB Million Dollar Club 2018**
10. **Annual Overseas Study Tour 1 (Tier 1) 2017- Orlando Florida USA**
11. **Banca PERFECT Club FY2016 in London, England** (19 March -24 March 2017)
12. **Top Personal Financial Advisor** (Protection Domain Life Regular Premium)
RM1,033,494 AFYP
13. **AFYP Champion with Achievement of 224.5% The Madrid Rush Regular Campaign FY2015**
14. **The ASEAN Youth Forum Program, Siem Reap, Cambodia** (23 August- 27 August 2016)
15. **Nadi Negara Award 2013**
16. Member of **Malaysian Youth Parliament Selangor** 2014/2016
17. Award of "**Tokoh Pengerak Muda Gabungan Pelajar Melayu Semenanjung (GPMS)**"
2014
18. **Deputy President of Sekretariat Mahasiswi Nasional (SWiNAS)** 2014
19. **Member of Perdana Leader Fellowship (PLF)** 2012/2013
20. **Student Representative Council (Deputy President)** 2011/2012
21. **Program Director for Event Award For Excellent Leadership in UMT** 2011
22. **UMT Student Representative Council - Caretaker President**
23. **Vice President and Program Manager of UMT Gemersik** (Broadcasting and Hosting)

ACHIEVEMENTS

2021

- **TOP Producer and Achiever Maldives Qualifier** – As Marketing Representative of Private mandate DDNK Interpacific Assets Management under AufMBZ
- **Achieve Top 3 Cases**, Genius Group
- **Top Producer for June**, Road to London Guerilla Campaign, eTiQa
- **TOP 5 Rookie Agent YTD 2021**, Prudential BSN Takaful (2021)
- **TOP 10 Monthly Takaful Producer Toppers**, Nationwide PAMB Agency – Y1 Y2 Agent category
- **TOP 3 June Rookie Agent, 2021**

2019

Banca PERFECT Club FY2018 in Milan, Italy (25 April- 30 April 2019)

- **Top Personal Financial Advisor** (Protection Domain Life Regular Premium) **RM830,676 AFYP**

CFS High Achievers' Convention 2018 in Kuching (2nd April- 4th April 2017)

- Achieved more than **135% achievement performance**

2018

Banca PERFECT Club FY2016 in Prague, England (19 March -24 March 2017)

- **Top Personal Financial Advisor** (Protection Domain Life Regular Premium) **RM950,989 AFYP**

CFS High Achievers' Convention 2017 in Genting Highland (03 July- 5 July 2018)

- Convention for all sales staff who achieved more than **100% achievement performance**.

Annual Overseas Study Tour 1 (Tier 1) 2017- Orlando Florida USA

- Achieved more than 145% achievement performance

2017

Banca PERFECT Club FY2016 in London, England (19 March -24 March 2017)

- **Top Personal Financial Advisor** (Protection Domain Life Regular Premium) **RM1,033,494 AFYP**

CFS High Achievers' Convention in Equatorial Hotel Penang (2nd April- 4th April 2017)

- Convention for all sales staff who achieved more than **100% achievement performance**.

2016

CFS High Achievers' Convention in Berjaya Waterfront, Johor (9th- 11th May 2016)

- Convention for all sales staff who achieved more than **100% achievement performance**.

ACHIEVEMENTS

2014

Member of Malaysian Youth Parliament Selangor 2014/2016

- Ministry of Youth & Sport was giving opportunity to me as youth to voice out our view due to eligible of youth parliament.

Forum Genexter 2014 (YB Khairy Jamaluddin as a Moderator)

- As a **panel for Genexter Forum 2014 in Putrajaya**
- Discussing about the advance of Generation Y and how we can give acceptance with this generation with previous generation and come out with new ideas and collaboration.
- **15th ASEAN-KOREA FUTURE-ORIENTED YOUTH EXCHANGE PROGRAMME: ASEAN-KOREA YOUTH SQUARE** on 16th- 22nd JAN 2014
- **SEOUL, KOREA : Representative of Malaysian Youth for a week in Korea Perdana Leader Fellowship (PLF)**

2013

- **AUSTRALIA : Study tour and training a week in Perth, Australia**

2011

- **Project Manager of Malam Anugerah Kepimpinan Pelajar (MAKEP) 2011**
- **Program event manager of Pesta Convo 2011**
- **Program Manager of Speaker's Corner Launching UMT 2011**
- **Deejay On-Air (Deejay Campus) in Terengganu Fm 2010-2011**
- **Master Facilitator of Diploma Student Orientation Week 2011**
- **Master Facilitator of Undergraduate Student Orientation Week 2011**
- **Secretariat of Lestari Alam Campaign in UMT**
- **Secretariat of Program Recycle of Lestari Alam Campaign in UMT**
- **Secretariat of Environmental Education Talk, Jom Lestari Alam UMT Campaign**
- **Secretariat of Launching of UMT Ban White Coffin Campaign**
- **Secretariat of Majlis Akademik Pelajar (MAP)**
- **Secretariat of Majlis Solat Hajat Sempena For Final Semester Examination**
- **Secretariat of Karnival Rekreasi SRM-MPP Zon Pantai Timur**
- **Secretariat of Induksi Secretariat Student Representative Council UMT 2010/11.**
- **Secretariat of Pra-Parlimen Mahasiwa Fasa 1**
- **Secretariat of Pra-Parlimen Mahasiswa Fasa 2**
- **Secretariat of Pra-Parlimen Mahasiswa Fasa 3**
- **University Social Responsible (USR) under 2011 in SMK Alor Akar Kuantan, Pahang**
- **Launching the Year Book of UMT "Memoir UMT"**

ACHIEVEMENT

2010

- **Program Manager** of of Gemersik Workshop (Broadcasting and Hosting)
- **Deejay Campus** in Terengganu.fm (3 times)
- **Experience as formal and informal MC** in Universiti Malaysia Terengganu.
- **A master of ceremony (MC)** of Dinner Ceremony Student Representative Council UMT 2010/11.
- **Master of ceremony (MC)** of Women Career Program
- Volunteer Program "Majlis Sukarelawan Universiti Malaysia" (MASKUM) Zon Timur Malaysia
- **Master of ceremony (MC)** of Consumer State Terengganu Program
- **Master of ceremony (MC)** of Cultural Night Program
- **Master of ceremony (MC)** of Dinner for the Student Leadership Award 2010/2011
- **Master of ceremony (MC)** of Closing Ceremony Program & Sport Faculty Aidilfitri FMSM
- **Champion of Speech Self-Expression** Rakan Muda Sempena Hari Belia 2010
- **SCUBA Diving Technical Crew** in 2nd Semester Marine Biology Student Fieldwork at Marine Park and Pulau Pinang waters, Redang Island (June 2010)
- **Participant of Undergraduate Leadership Program** (August 2010)
- **Participant of Futsal Championship between faculty** (July 2010)

ACHIEVEMENT

Kedah Matriculation College, Kedah

- Debate Champion in Matriculation 2008

Sekolah Menengah Kebangsaan Pandan Indah

- Debate Champion in Ampang Zone
- Nilam National Award 2006
- Champion Youth Forum in Daerah Hulu Langat
- Champion of Poem Competition in Hulu Langat
- Excellence Platinum Award in Sek. Men.Keb Pandan Indah
- The Best of Chairman Forum in Daerah Hulu Langat
- Excellence Award of Co-curriculum at Sek. Men. Pandan Indah

SUMMARY CAMPUS LIFE

University of Malaysia Terengganu (UMT) International

- MAURITIUS ISLAND : **Representative of 18th Conference of Commonwealth Education Minister Youth Forum (18CCEM), Mauritius 2012**
- KOREA: **Representative Student Leader UMT of Internationalization 1 Malaysia Trip to Korea 2012**
- JAKARTA : **Award "Khidmat Bakti' Universiti Malaysia Terengganu Trip to Bandung, Jakarta 2012**

National

- **Panel of 'Bicara Kampus' TV Talk Show in RTM1 (Episode 12)**
- Board member of **Parliament Student in UMT organized by Student Representative Council UMT 2010/11.**
- Caretaker **President of UMT Student Representative Council 2012**
- Final Year Student which have **SDI Open Water SCUBA Diver License**
- **Award of Khidmat Bakti UMT** in Bandung
- Internship in Department of Port Klang, Selangor
- **Master of ceremony (MC)** of Turtle International Day 2012 organized by WWF and UMT
- **Master of ceremony (MC)** of Countdown 2012 in Terengganu

REFERENCES

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