

Apt.

WEALTH PARTNERS

# Ethical Investment



## Invest with your head and **your heart**

Ethical investing is a growing trend, as more and more Australians want to ensure they are investing in a brighter future for our planet and its people. But it's also important to invest with your head, as well as your heart. That's where we come in.

Our experienced advisers listen to your beliefs and values to develop a truly personalised investment portfolio that supports your individual life goals and helps you grow your finances, while also ensuring you have a positive impact on the world around you.

## Avoiding common pitfalls

Ethical investing can be a great way to have a positive impact on others and your own financial position, it just takes a little more planning to avoid some common pitfalls.



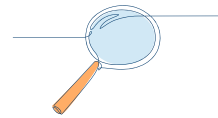
### LETTING VALUES CLOUD JUDGEMENT

While you want to support change for good, you need to make sure you are combining this with sound financial judgement. You won't be able to continue to support the causes that are important to you if you don't support your own financial wellbeing too.



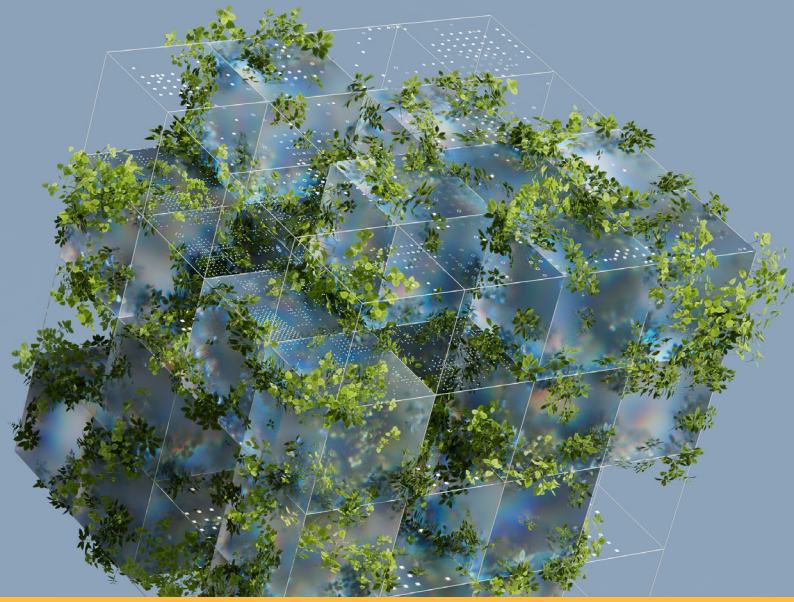
### TAKING A 'ONE-SIZE-FITS-ALL' APPROACH

Ethics are incredibly individual, and what one investor considers an ethical investment simply may not work for another. It's important that you partner with an adviser who takes the time to understand you and build a personalised approach.



### NOT LOOKING DEEP ENOUGH

When it comes to ensuring your investments align with your ethical values, it's critical that you look deeper than the surface to truly understand how your investments are directly or indirectly contributing to positive change.



## Why partner with Apt?

### 1 WE TAKE THE TIME TO UNDERSTAND YOU

We understand that you have your own individual set of values and ethics. When it comes to aligning these with your financial investments, there is no 'one-size-fits-all' approach. Our expert advisers will work closely with you to truly understand what is important before making recommendations.

### 2 WE PROVIDE PEACE OF MIND

Our advisers apply their experience and extensive research to explore the direct and indirect impact of your investments, presenting options that meet your financial needs and your ethical principles. Rest easy knowing that your investments are supporting positive initiatives that are important to you.

### 3 WE DELIVER A PERSONALISED INVESTMENT STRATEGY

You care about making a positive contribution and supporting change for good, but it's also important that your values don't cloud your judgement. We can help you assess the ethical options available and provide you with a personalised strategy that helps you reach your financial goals as well as your ethical ones.

## Our services



Strategy and structure



Super and investments



Tax planning



Estate planning



Wealth protection

### Disclaimer

The information provided in this publication does not constitute financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. Apt Wealth Partners (AFSL and ACL 436121 ABN 49 159 583 847) and Apt Wealth Home Loans (powered by Smartline ACL 385325) recommend that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

**PROFESSIONAL PRACTICE**

**FQQQ** FINANCIAL ADVICE  
ASSOCIATION  
AUSTRALIA