

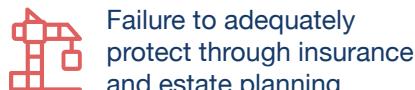
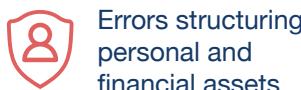
BE PREPARED FOR THE JOURNEY OF A LIFETIME

Moving to a new country can be an extremely exciting and rewarding journey for you and your family, however, it does come with some unique challenges that need careful consideration and specialist advice. Failure to pay sufficient attention to your financial setup can lead to significant errors and inefficiencies that could make your financial objectives more difficult to achieve.

GET FAMILIAR WITH YOUR NEW FINANCIAL LANDSCAPE

The sooner you take the time to know and understand the Australian financial system, the quicker you can set yourself on a path to achieve your financial and lifestyle goals.

If you do not take the appropriate care when setting up your finances when you first arrive, it is easy to make costly mistakes:



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Sydney
Melbourne
Geelong



HOW WE HELP YOU MAKE INFORMED DECISIONS:



DISCOVER

At our first meeting we want to get to know you. To understand your personal situation and aspirations.



DESIGN

We design a financial strategy, with a mix of services, that most closely your goals and objectives.



EXECUTE

We begin executing the plan for you. As your personal CFO, you can get as involved as you like, or just leave it to us.



REVIEW

Like any good process, our regular reviews ensure we're always on top of inevitable changes that come up.

OUR SERVICES:



Superannuation & Investments



Tax Effective Strategies



Home & Property Loans



Proactive Wealth Protection



Estate Planning

WHY PARTNER WITH APT?

1 WE WORK WITH YOU TO SET YOUR GOALS

It's even more important for expats and migrants to clearly define their short, medium and long-term financial goals. We'll discuss your unique requirements, including where you and your family intend to reside, what lifestyle you wish to fund in your new home, and how you should allocate your resources to achieve your personal and financial goals.

2 WE TAKE THE COMPLEXITY OUT

Living and working abroad means navigating unfamiliar tax systems. Any financial or investment decision can have tax implications both in the country where you are living and at home. Our advisers are here to guide you and develop the appropriate tax-effective strategies for your particular situation.

3 WE REDUCE YOUR RISK

Understanding your level of cover for personal risk is important when living abroad. Your employer may provide some cover, however, understanding the potential gaps is critical. We will identify your risks and advise you on the appropriate level of protection.

4 WE PROTECT YOUR ASSETS

Every country and jurisdiction has different asset succession and estate tax laws. Multiple wills may be needed for each jurisdiction where an asset is held. Our specialist consultants can ensure appropriate wills are in place.

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 436121 ABN 49 159 583 847) recommends that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

ASSOCIATION OF
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PROFESSIONALS

PRINCIPAL PRACTICE MEMBER

 PROFESSIONAL PRACTICE
FINANCIAL PLANNING ASSOCIATION OF AUSTRALIA

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