



## Adam Bajcarz

*Dip FP, BCom, LLB*

Financial advice makes a difference.

Seeking professional advice to help achieve your financial goals is an important investment in your future. We are committed to working with you to help you define your goals and design a financial plan to meet your needs.



Adam is a specialist investment analyst with over 4 years of financial services and investment experience.

Adam's qualifications include a double degree, Bachelor of Laws with a Bachelor of Commerce - Corporate Finance, as well as a Diploma of Financial Planning.

As an Authorised Representative of Apt Wealth Partners, Adam is able to assist clients in the area of:

- ▣ Investment strategies
- ▣ Superannuation strategies
- ▣ Retirement planning
- ▣ Centrelink entitlements
- ▣ Direct equities
- ▣ Self Managed Superannuation Funds
- ▣ Life insurance (life, TPD, trauma, income protection, business expenses)
- ▣ Estate planning

Adam is committed to building long-term relationships with clients by providing them with appropriate professional advice and personal ongoing service.

Adam receives a salary from AJR Financial Services Pty Ltd (AJR Financial Services), a corporate authorised representative of Apt Wealth Partners.

Adam may be eligible for a discretionary bonus based on personal and business performance as well as achieving defined compliance, training and client service standards.

Adam may receive a bonus based on referred clients but does not receive any percentage of initial or ongoing fees.

To qualify and receive this additional remuneration he must achieve defined compliance, training and client service standards.

This document together with the document titled "Financial Services Guide" issued by Apt Wealth Partners Version: 15 November 2018 form the Financial Services Guide for advice and services provided by Apt Wealth Partners, AJR Financial Services or Adam.

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AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION: 1238677

Adam is an authorised representative of Apt Wealth Partners Pty Ltd  
ABN 49 159 583 847 AFSL No 436121 (Apt Wealth Partners).

VERSION: 15 NOVEMBER 2018

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