



Adam Spilsted

AFP®, Adv Dip FP

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 has a number of years of experience in financial services and strategic wealth protection advice. Adam was previously employed at one of Australia's leading firms as a Risk Specialist.

Adam prides himself on his technical knowledge and focuses on being professional, passionate and personable. Devoted to his clients' best interests, Adam consistently delivers quality financial advice and excellent customer service.

As an Authorised Representative of Apt Wealth Partners Pty Ltd (Apt Wealth Partners), Adam is able to assist clients in the areas of:

INSURANCE SERVICES

- Life insurance (life, TPD, trauma, income protection, business expenses)
- Estate planning

ADDITIONAL SERVICES

- Tax effective investment strategies
- Retirement planning
- Centrelink entitlements
- Direct equities
- Salary Packaging

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

Adam is an employee and is paid a salary. He may be entitled to an annual bonus, if he meets, or exceeds, defined client service, compliance and training standards. As a shareholder of Apt, he may also be entitled to dividends based on the financial performance of the group.

This document together with the document titled "Financial Services and Credit Guide Version: 4.1" issued by Apt Wealth Partners on 20 March 2024 form the Financial Services and Credit Guide for advice and services provided by Apt Wealth Partners, AJR Financial Services or Adam.

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

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