



## Daniel Kalisperis

*BBus, GDipFP*

### 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.

Daniel has a number of years of experience in working in financial services.

He holds a Bachelor of Business majoring in Economics and Finance and a Graduate Diploma of Financial Planning. He has passed the financial adviser exam.

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

- Tax-effective investment strategies
- Superannuation strategies
- Retirement planning
- Centrelink entitlements
- Direct equities
- Life insurance (life, TPD, trauma, income protection, business expenses)
- Estate planning
- Salary Packaging

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

On a personal level, Daniel enjoys spending time with family and friends, trying new food, being outdoors, cooking and playing with his two dogs.

Daniel 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.

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 Daniel.

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AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION: 1301196

Daniel is an authorised representative of Apt Wealth Partners Pty Ltd  
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