



Mark Bardzinski

AFP®, Dip FA, Dip FMBM, SA Fin, FChFP

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.

Mark Bardzinski has a number of years of broad experience gathered in financial services.

Mark holds a Diploma of Financial Planning from the Securities Institute of Australia and is also a Senior Associate of the Financial Services Institute of Australasia (FINSIA). He is also an Associate Financial Planner® with the Financial Advice Association Australia (FAAA).

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

- Tax-effective investment strategies
- Superannuation strategies
- Retirement planning
- Centrelink entitlements
- Direct equities
- Salary packaging
- Margin Lending
- Self Managed Superannuation Funds
- Life insurance (life, TPD, trauma, income protection, business expenses)
- Estate planning

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

Mark is an employee and is paid a salary. He may be entitled to an annual bonus, of he meets, or exceeds, defined client service, compliance and training standards. As a shareholder and director 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 Mark.

Contact Details:

T 03 8779 5254

E mark@aptwealth.com.au

Level 8, 360 Collins Street

Melbourne VIC 3000

AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION: 318692

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

VERSION: 4.1 ISSUE DATE: 20 MARCH 2024

Authorised for distribution by Apt Wealth Partners Pty Ltd
ABN 49 159 583 847 AFSL AND ACL NO. 436121

Apt.

WEALTH PARTNERS