



Michael Brandt

CFP[®], AdvDipFS, BCom(Acc), BAppFin

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.

Michael has a number of years of experience in the financial services industry and practising as a financial planner.

Michael's qualifications include an Advanced Diploma of Financial Services, a Bachelor of Commerce majoring in Accounting and a Bachelor of Applied Finance. Michael is also a Certified Financial Planner[®] with the Financial Advice Association Australia (FAAA).

As an Authorised Representative of Apt Wealth Partners Pty Ltd (Apt Wealth Partners), Michael 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

As a Credit Representative of Apt Wealth Partners, Michael is able to assist clients in credit services and credit products.

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

Michael 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 Michael.



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