



Michelle Heffernan

CFP®, AdvDipFP, BCom

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.



Michelle has a number of years of experience in the financial services industry.

Michelle's qualifications include a Bachelor of Commerce majoring in Economics and an Advanced Diploma of Financial Planning. Michelle is also a Certified Financial Planner® with the Financial Advice Association of Australia (FAAA).

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

Michelle is committed to building longterm relationships with clients by providing them with appropriate professional advice and personal ongoing service.

Outside of the office, Michelle has two young boys and enjoys keeping active with them.

Michelle is an employee and is paid a salary. She may be entitled to an annual bonus, if she meets, or exceeds, defined client service, compliance and training standards. As a shareholder of Apt, she 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 Michelle.



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