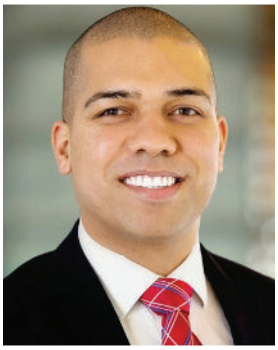
ADVISER PROFILE



Miguel Lamvohee

AFP®, Grad.DipFP

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.

Miguel has worked in the financial services industry for a number of years specialising in wealth protection and personal insurance.

Miguel holds a Graduate Diploma of Financial Planning and 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), Miguel 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
- Superannuation strategies
- Retirement planning
- Centrelink entitlements
- Direct equities
- Salary packaging

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

Miguel 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 Miguel.

Contact Details:

T 03 8779 5254
E miguel@aptwealth.com.au

Level 8, 360 Collins Street
Melbourne VIC 3000

AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION: 1008837

Miguel 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