



## Steve Toniazzo

CFP®, DipFS(FP), BBus

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.

Steve has a number of years of experience in the financial services sector, previously working with Trust Company and ANZ.

His qualifications include a Bachelor of Business, a Diploma of Financial Markets and a Diploma of Financial Services (Financial Planning).

Steve is also a Certified Financial Planner® with the Financial Advice Association Australia (FAAA) and a Senior Associate of the Financial Services Institute of Australasia (FINSIA).

As an Authorised Representative of Apt Wealth Partners Pty Ltd (Apt Wealth Partners), Steve 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
- Aged Care



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

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

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

### New Zealand Financial Markets Authority - Financial Markets Conduct (Australian Licensees) Exemption Notice 2020

Apt Wealth Partners is registered as a Financial Services Provider in New Zealand (FSP No. 1006652) noted as relying on the above exemption from licensing in New Zealand.

Where Steve provides advice on New Zealand investments, he is required to provide you with a "Disclosure Statement". When Steve provides advice on New Zealand investments, he may be subject to New Zealand jurisdiction.

Steve also has an obligation to be a member of a New Zealand Dispute Resolution Scheme. The obligations of this exemption from Licensing and the contact details of Financial Services Complaints Limited (FSCL) are set out in the "Disclosure Statement".

Where providing a Statement of Advice, to a New Zealand Client or including New Zealand investments, Steve will also include information about this exemption and provide you with links to information on the exemption and to the Disclosure Statement.