ADVISER PROFILE

Toby Simpson

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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.

Toby has over 25 years of international financial services experience. Born and bred in the UK, Toby has worked for large multinational financial services companies in the UK, Africa, Middle East and Asia. Having moved with his family to Melbourne in 2016, Toby founded a specialist financial advice business helping expats navigate their complex cross border scenarios. Over the last 6 years he has advised many individuals and families, providing robust strategies that allow them to make sense of the complexities bestowed on them following their choice to make Australia their long term home. Toby focuses on gaining a deep understanding of his client's needs, understanding their values and helping them chart a course that will allow them to live their best lives.

Toby currently holds the Diploma of Financial Planning and is the midst of completing the Graduate Diploma of Financial Planning.

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

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

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

On a personal level, Toby loves to spend time with his children and wife. They all love their sport and if he is not on the side lines cheering them on or coaching cricket, he is playing hockey and soccer.

Toby is an employee and is paid a salary. Toby 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 Toby.

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

Apt Wealth Partners and Toby are registered as a Financial Services Providers in New Zealand (FSP No. 1006652 and 1006653) noted as relying on the above exemption from licensing in New Zealand.

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

Toby 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, Toby will also include information about this exemption and provide you with links to information on the exemption and to the Disclosure Statement.

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AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION: 1261052

Toby 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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