



## Tracey Pace

CFP®, BBus(FP)

### 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.



Tracey has been working in the financial services industry since the late 1990s. She previously worked in boutique financial practices where she gained a wide range of experience.

Tracey has completed a Bachelor of Business (Financial Planning) degree and is also a Certified Financial Planner® professional with the Financial Advice Association Australia (FAAA).

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

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

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

Tracey 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 Tracey.



### Contact Details:

T 03 8779 5254

E [tracey@aptwealth.com.au](mailto:tracey@aptwealth.com.au)

Level 8, 360 Collins Street

Melbourne VIC 3000

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