

## WHEN THE TIME COMES, WE'RE HERE TO HELP

Increasing life expectancy means more Australians and their families will need to consider aged care options. It's not an easy choice, nor is it one made lightly.

At a time when emotions are riding high, the support of an experienced adviser can deliver significant value.

### INDIVIDUAL SOLUTIONS FOR YOUR FAMILY

No two families are alike. That's why our aged care experts provide tailored solutions to help with:



Strategies for  
funding entry  
fees



Minimising fees  
and maximising  
entitlements



Cost effective  
investment  
of assets



Reviewing and  
updating estate  
plans



1800 801 277



[aptwealth.com.au](https://aptwealth.com.au)  
[info@aptwealth.com.au](mailto:info@aptwealth.com.au)



Sydney  
Melbourne  
Geelong



## WE PARTNER WITH YOU

Australia's aged care system is complicated, and decisions often need to be made quickly. Apt Wealth Partners can guide you through the aged care maze to deliver the best outcome.

## MEETING YOUR FAMILY'S NEEDS

Your Apt Adviser will take the time to understand your individual circumstance, then cut through the complexity to give you a clear picture of your options, the costs involved, and strategies to ensure you or your loved one enjoy the highest possible level of care.

This can include:

- Which aged care facility to select
- What to do with the family home
- How you can manage the associated costs of entry and ongoing fees

## WHY CHOOSE APT?

### 1 WE MAKE THE PROCESS SIMPLER

Our team has been helping Australians achieve their financial goals since the 1980s. Rely on us to cut through the clutter, explain complex issues in plain terms and recognise what matters for you and your loved ones.



Retirement  
Planning

### 2 WE SUPPORT FAMILIES WITH IMPARTIAL, OBJECTIVE ADVICE

This can be a sensitive time and our objective is to provide the inputs necessary to help you make the decisions that will ensure the best outcome for you or your loved one.



Government  
Entitlements

### 3 WE PROVIDE PEACE OF MIND

We take the time to understand your family's needs and create a plan to help you, or your loved one, transition into aged care with ease and dignity.



Estate  
Planning



Cash Flow  
Planning

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