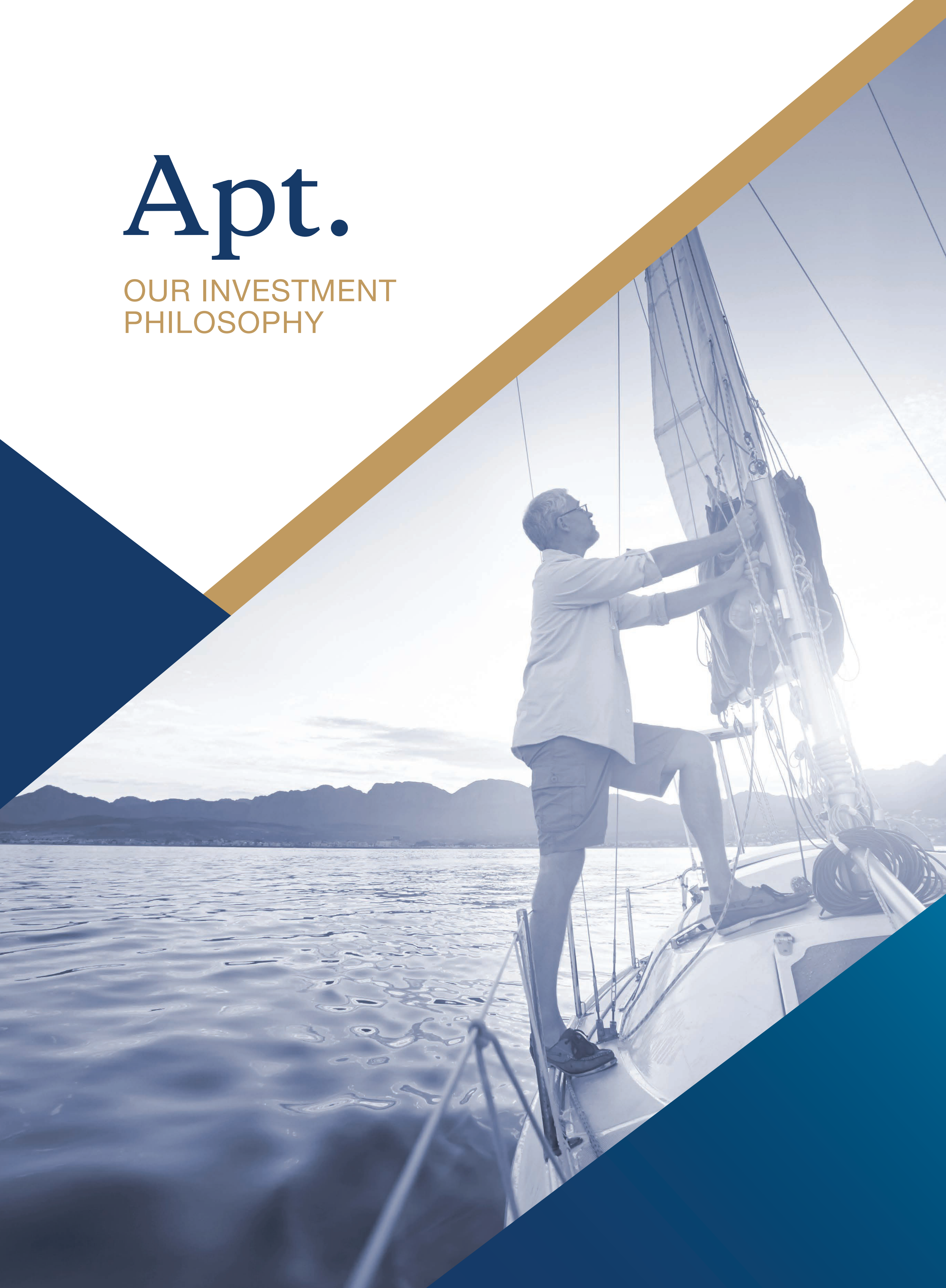
Apt.

OUR INVESTMENT PHILOSOPHY



OUR FOCUS IS ON HELPING YOU LIVE FOR TODAY WHILE PLANNING FOR TOMORROW

At Apt Wealth Partners, it's this focus that drives our financial planning approach. Our investment philosophy is no different, focused on both helping our clients to protect their wealth, and giving them the opportunity to grow long term. Our philosophy is borne out of our long-term experience in delivering results for our clients driven by thorough research.

We understand the trust our clients place in our services. Our philosophy is designed to ensure that you always have clarity about how your money is being invested.

OUR INVESTMENT PHILOSOPHY

We have built our methodology around some core principles:

PROTECT AND GROW:

We know the decision to go with Apt Wealth Partners is one you will have considered thoroughly. That's why we focus on building a strategy for protecting your investments while providing the opportunity for growth.

TRANSPARENCY:

It is important that you are comfortable with our investment decisions. We will ensure you understand exactly what you are invested in. Decisions around your portfolio will always be made in accordance with our agreement with you.

DIVERSIFICATION:

We look at the best mix of investments to achieve the outcomes you want. This means we look at a range of investment options to uncover what suits your specific circumstances and the goals you want to reach.

VALUATION AND TIMING:

We believe it's important to manage the investment implementation process and to invest when opportunities exist, not simply because cash is available. We will implement our investment strategy at a pace that suits you whilst being aware of the different stages of the market cycle.

THE POWER OF INCOME:

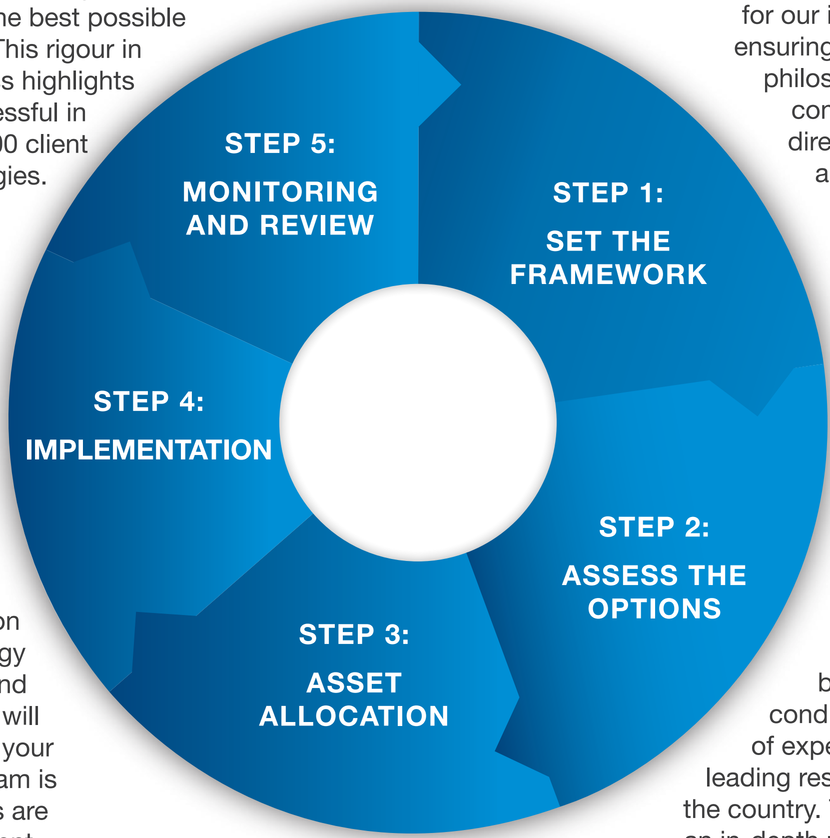
Maximising income is a core part of our philosophy. On average, at least half of investment returns are generated from dividends. Over the longer term, particularly in low-growth periods, this percentage increases. We believe generating income plays an important role in your portfolio.

MINIMISING FEES:

We want to keep fees to a minimum, so we focus on minimising investment and keeping trading costs as low as possible, without compromising quality.

OUR INVESTMENT PROCESS

Using the core elements of our investment philosophy, we have developed an investment process that provides a repeatable approach to managing our client portfolios. Our process is tried, tested and proven, having been developed over thirty years.



Our internal investment committee assesses and sets the framework for our investment program, ensuring that we adhere to our philosophy. The committee comprises our staff and directors who have a vast amount of experience, many with over thirty years in the industry.

Our investment options are based on both internal research, conducted by our own team of expert analysts, as well as leading research providers around the country. This enables us to gain an in-depth understanding of the investment options we provide to you.

Selecting the right option to suit your investment requirements is our main goal. Our asset allocation is based on providing the right asset mix, whilst balancing risk versus long-term return. We regularly evaluate your asset allocation, ensuring that it continues to work for you.

It's critical to us that we start on the right foot. That's why we tailor the pace of the implementation of your investment strategy to your specific needs and objectives. Your adviser will work with you to ensure your entire investment program is clear and all decisions are completely transparent.

Our process is set to deliver over the long term. It's built around reviewing your goals and objectives and making sure we continue to deliver the best possible outcome for you. This rigour in applying our process highlights why we are successful in managing over 3,500 client investment strategies.

CONTACT YOUR LOCAL APT ADVISER:

1800 801 277

Sydney | Melbourne | Geelong
PO BOX Q414, QVB Post Office,
Sydney NSW 1230

AFSL and ACL 436121 ABN 49 159 583 847

aptwealth.com.au
info@aptwealth.com.au

Apt.

PROFESSIONAL PRACTICE
FINANCIAL PLANNING ASSOCIATION of AUSTRALIA