

A NEW LIFE. A FRESH PATH. A BRIGHTER FUTURE

The end of a long-term relationship brings a variety of emotions, but in this highly turbulent time, your financial well-being cannot be overlooked.

The decisions you make today regarding financial settlement, and how you manage your money following this settlement, can shape your financial well-being and that of your children, today, tomorrow and many years into the future.

ENDINGS CAN ALSO BE NEW BEGINNINGS

The end of a long-term relationship can see the best-laid plans thrown into disarray. We provide practical advice and guidance.



Resetting goals
and plans to
achieve them



Evaluating loans
and payment
options



Reviewing
superannuation
investments



Updating
insurances and
estate plans



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Sydney
Melbourne
Geelong



WE PARTNER WITH YOU

At Apt, we understand that separation and divorce can be one of life's most challenging experiences. But you are not alone.

Our skilled advisers offer the benefit of extensive experience. In fact, Apt Wealth Partners manages the financial well-being of over 3,000 Australian households, who have collectively entrusted over \$1.5 billion to us in funds under management.



Super and
Investments



Home and
Property Loans



Insurances



Estate
Planning



Cash Flow
Planning

APT HELPS YOU CHART A COURSE FOR THE FUTURE

1 WE TAKE TIME TO UNDERSTAND YOUR CURRENT POSITION

Having a clear picture of your financial situation is a vital starting point. This information allows us to help you make the right choices about your property settlement – or how to use the funds, if a settlement has been formalised.

3 CHANGE IS INEVITABLE. WE HELP YOU STAY ON TOP

We will regularly review your financial plan to ensure it continues to be relevant to your life, your goals, new legislation and any changes to the economy or investment markets.

2 OUR EXPERTS HELP YOU SET AND ACHIEVE PERSONAL GOALS

Life may have changed for you, but with our support, you can enjoy a richly rewarding future. We can help you set financial goals, and develop a tailored plan to achieve them, leaving you free to focus on building a new, financially secure life.

4 WE EASE THE BURDEN

If you are unsure who to turn to, we can put you in touch with one of our specialist consultants or like-minded partners to give you the advantage of holistic advice. It can be incredibly reassuring, reducing the stress and uncertainty of this new stage.

The information provided in this publication does not constitute financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. Apt Wealth Partners (AFSL and ACL 436121 ABN 49 159 583 847) and Apt Wealth Home Loans (powered by Smartline ACL 385325) recommends that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.



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