

# Apt.

WEALTH PARTNERS

## HAPPY EVER AFTER STARTS HERE

Getting married is an exciting time in your life. You've found your partner for life and it's time to plan the wedding of your dreams. But for many couples, this can be a challenging time, financially. Weddings are expensive, but having debt follow you into the weeks or even years after the big day can mean delaying the next chapter, whether that be taking a trip of a lifetime, saving for a house deposit or even starting a family.

You need to be thinking a few steps ahead, but this can be difficult with the excitement and buzz around the wedding. That's where Apt can help, setting you up with a plan so you can live your 'happily ever after,' whatever that looks like.



### Quick facts



**The average cost of a wedding in Australia:<sup>1</sup> \$36,000**



**How did they pay?<sup>2</sup>**

**18%**

used a credit card

**60%**

got a loan



**What did it really cost?<sup>3</sup>**

**5%**

moved back in with parents

**6%**

didn't marry due to high cost

**10%**

sold car

**20%**

put social life on hold

**25%**

delayed life plans, such as buying a home or starting a family

(1) IBIS World 'IBISWorld Industry Report X002 Weddings in Australia', April 2012

(2) Money Smart Reader Survey, 2013 (3) Money Smart Reader Survey, 2013



Financial stress can be more than just ‘money worries’. It can quickly lead to relationship problems and is the biggest cause of relationship breakdowns in Australia. So when you think about your marriage, it’s important to consider the financial aspects of your life together, beyond the wedding by:



**Talking openly  
about your  
finances**



**Discussing and  
setting shared  
financial goals**



**Understanding  
how to protect  
and grow your  
finances**



**Creating a  
financial plan  
so you can live  
for today, while  
planning for  
tomorrow**



**Guarding against  
the unthinkable  
with the right  
protection**

## How Apt can help:



### **Discuss your goals and plan for the future**

Weddings can be a financial burden, so it’s easy to see how other factors can get pushed aside. We will discuss your joint financial goals and create a financial plan that covers your wedding and beyond. A few simple financial decisions made before you get married, will help your finances and your relationship in the long run.



### **Plan and manage your cash flow**

We analyse and monitor your cash flow to help you pay for your wedding and honeymoon, while continuing to grow your wealth. We help you to take control of your finances and make plans to do the things most important to you, like starting a family, travelling, buying a home, or achieving financial independence.




### **Ensure you’re protected**

It is important to make sure you and your partner are protected as you enter this new phase of life. We can help guide you through updating (or creating) your Wills, Power of Attorney, and insurances so you are both covered if something unexpected happens.

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 436121 ABN 49 159 583 847) recommends that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

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