



John Versace

CFP[®], Adv Dip FP, BBus (Ec & Fin), GDipFinServ

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.



John Versace has over 8 years in the financial services industry. John holds a Bachelor of Business (Economics & Finance) and has also completed the Advanced Diploma of Financial Planning.

John is also a Certified Financial Planner[®] with the Financial Planning Association of Australia.

As an Authorised Representative of Apt Wealth Partners, John is able to assist clients in the area of:

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

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

Your financial planner is an employee of AJR Financial Services and is paid a salary. He may also qualify for a bonus of up to 30% of upfront fees and up to 45% of any increase in ongoing fees generated in respect of advice and services provided to his clients.

To qualify and receive this additional remuneration he must achieve defined compliance, training and client service standards.

This document together with the document titled "Financial Services Guide" issued by Apt Wealth Partners Version: 15 November 2018 form the Financial Services Guide for advice and services provided by Apt Wealth Partners, AJR Financial Services or John.

Contact Details:

T 03 8779 5254

E johnv@aptwealth.com.au

Level 8, 360 Collins Street

Melbourne VIC 3000

AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION: 425361

John is an authorised representative of Apt Wealth Partners Pty Ltd
ABN 49 159 583 847 AFSL No 436121 (Apt Wealth Partners).

VERSION: 15 NOVEMBER 2018

Authorised for distribution by Apt Wealth Partners Pty Ltd

ABN 49 159 583 847 AFSL NO. 436121

Apt.

WEALTH PARTNERS