Paul Cull

AFP®, BBus

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.

Paul has worked in the financial services industry for over 20 years' specialising in wealth protection and personal insurance.

Paul holds a Bachelor of Business and is also an Associate Financial Planner® with the Financial Planning Association of Australia (FPA).

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

INSURANCE SERVICES

- Life insurance (life, TPD, trauma, income protection, business expenses)
- Estate planning

ADDITIONAL SERVICES

- Tax effective investment strategies
- Superannuation strategies
- Retirement planning
- Centrelink entitlements
- Direct equities
- Salary packaging

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

Paul is an employee of Life Risk Solutions Pty Ltd and is paid a salary. Paul and Life Risk Solutions Pty Ltd are Authorised Representatives of Apt Wealth Partners Pty Ltd.

He may also qualify for a bonus of up to 30% of upfront revenue on new or increased policies 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, Life Risk Solutions or Paul.

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PAUL'S AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION IS 242246

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

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WEALTH PARTNERS