PLANNER PROFILE

Peter James

CFP®, Dip (FP), FCPA

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.

Peter James has over 25 years experience in the financial planning profession. Peter is a Certified Practising Accountant and also holds Certified Financial Planner® professional status with the Financial Planning Association.

Peter holds accounting qualifications from RMIT and has extensive experience in commercial accounting, taxation and financial planning.

As an Authorised Representative of Apt Wealth Partners, Peter 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
- Life insurance (life, TPD, trauma, income protection, business expenses)
- Estate planning

Peter 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.

Peter also has an indirect beneficial interest in the ultimate parent entity of Apt Wealth Partners and AJR Financial Services Pty Ltd (AJR Financial Services). He also receives a share of profits generated by those businesses.

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 Peter.

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AUTHORISED REPRESENTATIVE NUMBER ISSUED BY THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION: 263960

Lisa-Anne 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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