

Managing Redundancy



Things you should know **about redundancy**

Redundancy can be unexpected, and for many, it can lead to a period of uncertainty. If you're nearing retirement age, a redundancy payment can accelerate retirement and supplement superannuation, but for others who are the sole or main income earner at a time in life where costs are high, it can be a scary time.

Regardless, a redundancy usually precedes a period of reduced or no income, and so it is important to plan ahead to make the most of your payment and ensure you stay in the best possible financial position as you decide on your next move.

How we **can help**

When receiving a redundancy, it is common to be concerned about how to make your money last while you find new employment, start a new venture or transition to retirement. This raises stress levels, which can lead to making financial mistakes. Apt Wealth's expert financial advisers help you navigate this difficult time and come out the other side with a plan for your finances.

We can help you to:



Stay in control of
your finances



Plan your
cash flow



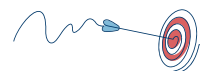
Invest redundancy payments
in a tax-effective way



Explore and access
hardship assistance



Make decisions for
today and your future



Stay on track with
your financial goals

Make your move

Receiving a redundancy changes your financial circumstances and your next move can be crucial to your long-term financial well-being. We are with you every step of the way, helping you navigate the uncertainty, evaluate your options and plan for the future.

How we help you make informed decisions:



DISCOVER

It is important to fully understand your entitlements and how you may be taxed. Together we will determine how your redundancy could impact your overall financial plan and guide you through the process.



DESIGN

We help you evaluate and understand the outcomes of different options. Whether you decide to retrain, open your own business, retire early or work part-time, we'll tailor a financial plan to suit your needs.



EXECUTE

We begin executing your plan. You can get as involved as you like, or just leave it to us. We set up and manage your investment and cash flow plans so you can focus on the next chapter in your life.



REVIEW

Like any good process, it's important to check progress. Our regular reviews ensure we're always on top of inevitable changes. We're there to help you reassess whenever your circumstances change.

Why partner with Apt?

1 WE HELP YOU STAY IN CONTROL

We understand that financial uncertainty is common with redundancies, and Apt can ease the burden. Whether through cash flow planning, tax-effective investments or financial hardship assistance, we help you take and stay in control of your finances.

2 WE GUIDE YOU THROUGH THE PROCESS

As a trusted partner to over 3,000 Australian families, we have a wealth of experience. We take the time to help you understand all the viable options and possible outcomes, giving you the confidence to make informed decisions for the future.

3 WE ACT AS YOUR PERSONAL CFO

We understand the impact of redundancy goes beyond the financial and have helped thousands of Australians through times of uncertainty. We help you navigate your redundancy with confidence and a certainty that you will achieve your financial goals.

Disclaimer

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) recommend that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

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