



## Suzanne Johnston

*CFP<sup>®</sup>, Adv Dip FP, BCom*

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.

Suzanne has over 18 years' experience in the financial services industry. She has worked with some of Australia's leading investment institutions as well as a number of boutique firms.

Suzanne's qualifications include a Bachelor of Commerce (Finance & Economics) and an Advanced Diploma of Financial Planning. Suzanne is also a Certified Financial Planner<sup>®</sup> professional with the Financial Planning Association of Australia.

As an Authorised Representative of Apt Wealth Partners, Suzanne 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

Suzanne 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. She 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 her clients.

To qualify and receive this additional remuneration she 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 Suzanne.

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Suzanne is an authorised representative of Apt Wealth Partners Pty Ltd  
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