

MAKING A LEGACY MATTER

What will you do? Pay off the mortgage? Enjoy the holiday of a lifetime? Give the kids a quality education? There's a seemingly endless array of options for how you can use an inheritance however, it is critical to use this money wisely.

It was left to you by someone who mattered, so it's worth seeking expert advice to help you make the most of your inheritance for the long term. The decisions you make today could impact your life – and lifestyle – for years to come.

COMMON MISTAKES

When emotions are running high, it can be difficult to manage an inheritance – or even know what to do first.

It's easy to make potentially costly mistakes:



Acting rashly or spending impulsively



Failing to address the tax implications



Letting the money or assets sit idle



Overlooking the need for tailored advice



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HOW WILL YOU MAXIMISE YOUR INHERITANCE?

Most Australians receive an inheritance only once or twice in a lifetime. Make your inheritance count with the backing of professional advice.

LUMP SUM GAINS ARE RARELY ACQUIRED, EASILY SPENT.

Wealth often fails to survive across multiple generations.

Sadly, many who receive an inheritance will not see a sustained improvement in their financial position. Without quality advice, some people even experience a decline in their long-term financial well-being, despite receiving a valuable inheritance.



Strategy and Structure



Super and Investments



Tax and Accounting



Estate Planning



Wealth Protection

HOW APT HELPS YOU MAKE INFORMED DECISIONS:

1 WE SIMPLIFY THE INHERITANCE PROCESS

An inheritance doesn't always take the shape of cash or real estate. You may inherit valuable, yet complex, assets such as shares, a business, a farm or a family trust. We can explain how it all works, and what you need to know so that you can make informed decisions about your inheritance.

2 WE UNDERSTAND TAX AND INHERITANCE LAWS

During what can be an emotional time, it can seem overwhelming to have to navigate strict tax and inheritance laws. That's when the professional support of Apt can be valuable. We can guide you through the rules, explaining the possible outcomes of different scenarios to help you decide a course of action.

3 WE EASE THE BURDEN AT A DIFFICULT TIME

You're not in this alone. We understand an inheritance often leads to unexpected changes in your financial circumstances. At times like this, it is critical to revisit your estate plans. We can put you in touch with one of our specialist consultants or partners to give you the advantage of holistic advice and make sure the wealth you have inherited can benefit the people who matter most to you.

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 436121 ABN 49 159 583 847) recommends that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

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