APF

for your *complete* financial solution™

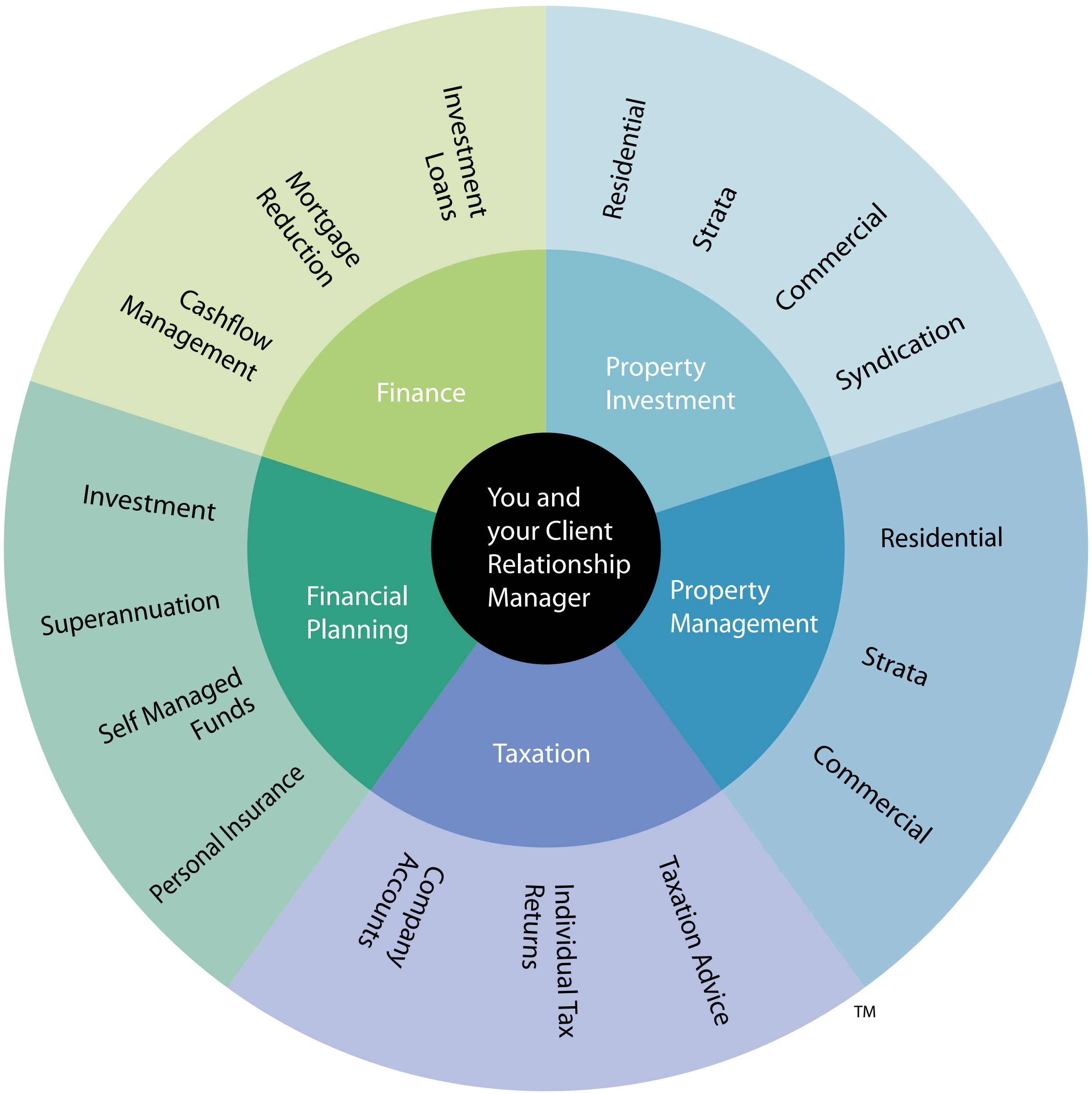
I don't know what the future may hold, but I know who holds the future.

Ralph Abernathy

A Way Out of No Way, Andrew Young, 1994

Everyone has their own goals and aspirations, which is why we need individual financial solutions. But who has the time, or inclination, to seek advice from a range of experts about financial planning, property, finance, superannuation, taxation… and then put together the best plan? Advice can sometimes be conflicting, as well as confusing. How do you know whether someone really has your best interests at heart or can only deal with limited products?

And over time, as your life unfolds and plans change so too will your financial approach. But will you be able to manage this commitment along with the others you already have? Sometimes it's hard enough to do the little things… So this is where we come in.



Integrated service

At APF we are well placed and qualified to tailor financial solutions to your needs. We provide a complete range of services all under the one roof. This means you have access to industry experts (all holding the appropriate legal licenses) for accurate advice in their specialist fields, from finance through to strata management. All our advice is driven by one simple goal – what's the best option for you. For many of our clients this means creating and managing a comprehensive investment plan, or, for others we may start by organising their finances so they can begin to invest.

We listen

Your personal point of contact at APF, your Client Relationship Manager, will start by listening to what you want from life and how you want your money to work for you. They then put together the best team to action your plan. Remember you don't have to utilise all our services to be an APF client.

Once we have created a solution to suit you, it is quite likely you may have questions. Your Client Relationship Manager will be there to ensure they are answered and even arrange meetings with the appropriate expert to iron out details. Their role is to have a complete overview of your interests, not only at the beginning, but over time as things change. They will ensure your plan is reviewed on a regular basis to match your needs and maintain our goal to provide you with an income that will create true financial independence.

Why choose APF

Since 1998 we have been helping clients in Australia and overseas to make the very most of their financial opportunities. For example, by switching from a major bank product mix to the APF Mortgage Reduction Program, one client has repaid $251,000 since October 2001 and significantly grown their gross asset base by $500,000. Our property management team has solved the financial inconvenience of late rental collections for another, allowing them peace of mind in meeting their own repayment commitments. They also suggested this client meet with our tax experts, which revealed they were under-claiming entitlements.

The key to our success and what really sets us apart, is that our major shareholders are also the Directors (and industry experts) of our service areas, meaning each member of the Board has a long term interest in creating successful results for our clients. To complete the picture our Client Relationship Managers have a total overview of your interests and maintain the flow of information to develop our relationship long into the future.

This collaborative process means that the expertise of each service can be called upon to add value to your financial outcome at any time, allowing us to find the best possible solution for you.

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