AlmanPartners
True wealth

AFSL: 222107

Smarts + Heart ~ Build a career that changes lives!

A Career in Financial Advice is extremely rewarding! Are you ready?

AP CADETSHIP PROGRAM

Empowering the Next Generation of Financial Advisers

Firstly, what does a Financial Adviser do?

- Help families and individuals get their financial house in order and keep it that way for the rest of their lives.
- Assists individuals and families to make smart financial choices in line with their values and most important goals.
- Provide confidence and peace of mind that no matter what happens in the markets, the economy or the world that clients have the highest probability of achieving their most important goals.

A Career in Financial Planning would suit me if:

- [ ] I am a high achiever with an expected high ATAR.
- [ ] I am willing to put in the hard yards (study & employment commitments).
- [ ] Have strong leadership qualities.
- [ ] I love helping people and inspiring them to make their dreams a reality.
- [ ] I care about people and it's natural to put their interests first.
- [ ] I am curious in nature and build strong relationships.
- [ ] I have a growth mindset and am a team player.
- [ ] I am good with numbers and like solving problems and identifying opportunities.
- [ ] I am an avid learner!

What Qualifications would I need?

- You will need to obtain an Bachelor’s Degree (AQF7) or higher, including but not limited to, Bachelor of Financial Planning or Bachelor of Commerce or Finance with a Financial Planning major.

I’m keen, but what is the AP Cadetship Program?

Welcome to Financial Planning Boot Camp! A hands-on, immersive experience with continual support from your Mentors throughout the entire journey, we will start by setting strong foundations in key areas of administration, technical, professional and leadership skills. You will develop essential skills for building great client relationships while gaining a comprehensive understanding of our firm and systems, ensuring you feel comfortable and confident. You will have support, on the job training and guidance from experienced Financial Advisers and administration staff, while completing your studies and working part-time.

Imagine graduating from school and already having your dream career waiting for you! You could be earning up to $200,000 p.a. by the time you are 30, and be helping people live their ideal life, through your expert financial guidance.

Once you have completed the Cadetship Program and your Degree, you will become a candidate to move through our Trusted Adviser Development Program before making a difference for clients, the community and the Alman Partners team as a fully-fledged Financial Adviser.

#1: Introduction To Financial Planning

GRADE 11

Closes 30 November
Expressions of Interest for a 1-week Intensive Introduction to Financial Planning Course close. Limited to 10 students.
Contact our Mackay office on 07 4957 2572 to register.

Mid-January
1-week Intensive Introduction to Financial Planning Course held in our stunning Mackay office. This will be a highly interactive and educational experience that will be valuable, regardless of whether you embark on a Financial Planning career or not.

Cadetship Application Process

GRADE 12

1 June - 30 September
Applications for Cadetship Program open, and selection process begins.

Mid-October
Final 2 Cadets are selected and notified.
*Pre-Requiste: Application & Acceptance into University in relevant course e.g. Bachelor of Financial Planning; Bachelor of Applied Financial Advice; Bachelor of Commerce (major in Financial Planning), etc.

31 October
Formal Cadetship Letters of Offer are issued.

End of Schooling Year (December)
No time to waste, you'll start your journey straight away.

#2: AP Cadetship Program & Study

Once you have been formally offered the Cadetship, the real fun begins. Our program is run over a 3 year period, providing on the job training and 3 days per week of paid work, whilst completing your studies. For example, a Bachelor of Financial Planning generally consists of 24 units/240 credits.* Below is an example of how the 3 years is run.

	UNIVERSITY REQUIREMENTS	AP REQUIREMENTS
YEAR 1	**2 Units/20 Credits per Trimester.** While you are getting into the swing of managing study, work and life as an adult, your first year only calls for 2 units per trimester.	3 days per week employment. *Training Focus: Administration*
YEAR 2	**3 Units/30 Credits per Trimester.** You have got the hang of managing all of your commitments, so your second year studies can be increased to 3 units per trimester. This is a tough year and your time management and ability to perform under pressure will be tested.	
YEAR 3	**2 Units/20 Credits per Trimester.** Focusing on your finals, graduation, taking on additional technical responsibility and supporting junior cadets in their development, your third year can be reduced to 2 units per trimester.	3 days per week employment. *Training Focus: Technical*

1-2 unit/s per trimester = part-time study. 3-4 units per trimester = full-time study. With Alman Partners structured development & training plan, up to 3 units of Recognised Prior Learning (RPL) have been included in the above time line (practical experience recognition), therefore reducing the total number of units to 21.

I had no idea what to expect when I began my journey with Alman Partners. The warmth I felt was something I'd never experienced before, especially in a professional setting. During school I never felt that sense of belonging, but after meeting the team in Mackay, everything changed.

The people in this business have lifted me from strength to strength. Team members play a huge role in developing others — and I've been lucky to learn from them. Alman Partners is a team that genuinely cares. They look after each other and want to see each other grow.

I love coming to work. I love helping people. And I love knowing that the work I do has real purpose — not just ticking off KPIs, but giving families confidence that they can achieve the goals they've set for themselves.

Alman Partners is a very special business. I may never fully appreciate just how lucky I am to be here… because I'm going to be a lifer.

Sam Henry

Began in 2021 as a Client Service Officer, currently progressing through the Trusted Adviser Development Program as an Associate Level 2.

What would my Employment Package look like?

Ok, let's talk numbers. The below Salary Package is based on a 24 hour work week and is inclusive of a mandatory co-contribution ($20 per week) to superannuation. The Government will contribute 50c to every $1 you contribute to super up to a max. $500, if you earn less than $47,488 in the 2025/26 financial year. Think of it as 50% interest on a savings account!

Base Salary (3 days per week)
Year 1: $26,000 p.a.
Year 2: $31,000 p.a.
Year 3: $35,000 p.a.
+ Employer Superannuation Guarantee Contribution (SGC)
+ the option for overtime in your study breaks if you are keen to earn more.

You will need to meet all study costs or access HELP/HECS Support. But with the Cadetship, you immediately save up to 3 subject costs through Alman Partners negotiated RPL Plan.

Study Bonus Plan

The better your mark, the more you earn! The Study Bonus is in addition to your Base Salary and is paid directly into your superannuation account based on the mark received. Just another way to set you up for your future. Either make a huge head start on building your retirement capital or take advantage of the First Home Savers Scheme (FHSS) and redraw later on to buy your first home!

Percentage of subject costs paid as Salary Sacrifice to super:

- **Pass** (60%)
- **Credit** (70%)
- **Distinction** (85%)
- **High-Distinction** (100%)

Deferred payments, beginning annually from successful completion of Year 2, on a per subject basis.

This employment package has been designed to give you a taste of our comprehensive financial planning services. Starting you on the front foot for your life goals!

Benefits of working with Alman Partners

- Study Subsidies
- Heart-led Culture
- Your Own Financial Adviser
- Flexible Hours & Locations
- 2 Stunning Office Locations in Mackay & Brisbane
- Flexi Days
- Active Social Club & team activities
- Dog Friendly Office

#3: Trusted Adviser Development Program

You have graduated! Congratulations. You have successfully completed the AP Cadetship and are now ready to apply for a position in the Trusted Adviser Development Program as an Associate, in a full-time capacity. During your time in Adviser Boot Camp, you will complete your required Professional Year, sit your Adviser Exam and develop your relationship building skills, with continual support from your Mentors. Establishing strong foundations and essential skills ensuring you are confident and ready to be the best Adviser you can be!

YEAR 4-5	**Associate (approx. 12 months)** includes Professional Year advancing to Provisional Adviser after passing Adviser Exam.	5 days per week employment.
YEAR 5+	**Adviser** You are now a fully-qualified Financial Adviser - congratulations! Get ready for an exciting and rewarding career with many opportunities!	

UNLEASH YOUR FULL POTENTIAL WHILE REACHING NEW HEIGHTS TOGETHER AS A TEAM!

If you're passionate about financial advice, dedicated to excellence, and looking for a place where you can grow both personally and professionally, Alman Partners True Wealth is the perfect place for you.

Apply now and become a part of a team that is shaping the future of financial advice in Australia.

Still not sure if Financial Planning is for you?

Book a chat with our Managing Director, Paul Shepherd, to learn more!

AlmanPartners
True wealth

MACKAY
Phone: 07 4957 2572 | Address: 8 Brisbane Street, Mackay Q 4740

BRISBANE
Phone: 07 3112 7880 | Address: 18/307 Queen Street, Brisbane City Q 4000

www.alman.com.au
office@alman.com.au

AFSL: 222107
ABN: 32 090 789 218