

Adviser Profile

Date prepared: 30th December 2025 – Joe Lucas - Profile Version 1a.1

This document forms Part B of this Financial Services and Credit Guide and must be read together with Part A – Practice Profile.

About Joe Lucas

Joe Lucas is an Authorised Representative (AR number 1313299) and Credit Representative (CR number 573254) of the Licensee.

Contact details

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| Address | 178 Macquarie Street HOBART TAS 7000 |
| Phone | 1300 346 837 |
| Email | joe_lucas@investblue.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

I am an employee of Ironbark and receive a salary and a potential bonus from Ironbark. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.