

# Adviser Profile

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

## About Justin O'Donoghue

Justin O'Donoghue is an Authorised Representative (AR number 434511) and Credit Representative (CR number 434515) of the Licensee.

### Contact details

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### Advice and services I can provide

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

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

### How am I paid?

I am an employee and shareholder 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.

Authorised Representatives and/or staff employed in our business may also hold shares in Ironbark, whose revenue and profit (and therefore dividends to shareholders), may be affected by the provision of products and services that we and other Ironbark companies provide to you (which may include diversified financial services.)