

## Adviser Profile

# James Mirams

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

### About James Mirams

James Mirams is an Authorised Representative (AR number 1006219) of Paradigm Wealth Advisors Pty Ltd AFSL 232459



### Professional Qualifications and Memberships

- Bachelor of Economics
- Graduate Diploma in Applied Finance and Investments
- Certified Financial Planner (CFP)

### Advice and services I can provide

James is authorised to provide advice on and deal in the following financial strategies:

- Budgeting, savings and wealth creation strategies
- Investment planning
- Superannuation, pre-retirement and retirement planning
- Risk management and insurance analysis
- Centrelink planning
- Estate planning considerations
- Salary packaging advice
- Business succession planning

And the following products:

- Basic & Non-basic Deposit Products, Direct fixed interest and term deposits
- Cash management trusts
- Direct shares
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge funds

- Master trust products
- Geared products and superannuation products
- Standard margin lending
- Retirement income streams
- Self-managed superannuation funds (SMSF)
- Personal and group insurance

## 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.



### Contact details:

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