

Adviser Profile

Justin Frohnert

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

About Justin Frohnert

Justin Frohnert is an Authorised Representative (AR number 311965) of Lifewealth Pty Ltd AFSL no. 279615



Professional Qualifications and Memberships

- Certified Financial Planner
- Bachelor of Arts
- Grad Dip Economics
- Master Degree of Taxation
- Advanced Diploma in Financial Services (Financial Planning)
- CFP Member of the Financial Planning Association
- RG146 Compliant (inc. Margin Lending Accreditation)

Advice and services I can provide

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

- Budgeting, savings and wealth creation strategies
- Investment strategies e.g. savings plans, structures
- Superannuation and rollover strategies
- Tax effective wealth accumulation strategies, such as gearing and standard margin lending facilities
- Investment product advice e.g. Basic deposit products, government debenture

bonds ASX listed securities, managed investment schemes and structured investment products, retirement savings accounts.

- Self-managed superannuation fund advice (non tax)
- Retirement and pre-retirement strategies
- Centrelink strategies
- Personal insurance strategy and product advice
- Retrenchment advice
- Portfolio management and review services
- Personalised administration service for your direct portfolio

Contact details:

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Melbourne VIC 3000

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Phone: 03 8646 4000

Email: justin.frohnert@ironbarkfg.com.au

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And the following products:

- Deposit and payment products
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed Investment Schemes (including investor directed portfolio services)
- Adviser Profile
- Retirement Savings Account products
- Securities
- Superannuation (including Self Managed Super Funds)
- Standard Margin Lending

Justin is also authorised under the Tax Practitioners Board (TAB) to explain the tax implications of the advice he provides as a Financial Adviser.

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.