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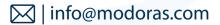
Modoras Wealth Management (QLD) Pty Ltd

ABN 66 623 115 668, is a corporate authorised representative (No. 1268659) of Modoras Pty Ltd ABN 86 068 034 908. Australian Financial Services and Credit License No. 233209.

Andrew Arnold

Authorised representative profile

This document should be read together with Part A of the Modoras Pty Ltd Financial Services and Credit Guide (FSCG). Modoras Pty Ltd has authorised the distribution of this FSG.





Your planner: Andrew Arnold

Your planner, Andrew Arnold, is authorised by Modoras Wealth Management (QLD) Pty Ltd (MWM (QLD)) (as a corporate authorised representative of Modoras Pty Ltd) to provide financial planning advice on MWM (QLD)'s behalf.

Andrew's individual authorised representative number is 12708333.

Qualifications, memberships, and experience

Andrew's qualifications, memberships and experience are as follows:

- Bachelor of Commerce (Finance)
- · Diploma of Financial Planning
- · Advanced Diploma of Financial Planning
- Accredited Listed Product Adviser Program
- Certificate in Self Managed Super Funds
- · Certificate in Estate Planning
- · Certificate in Margin Lending
- Accredited Aged Care Professional
- Over 14 years of experience in financial services, including business banking

Financial product advice offered by Andrew

Andrew is authorised by Modoras to deal in the following products:

- · deposits and payments
- personal insurance and life investments
- superannuation (all)
- managed investments
 (e.g. investor-directed portfolio services)
- · retirement savings accounts
- · securities (e.g. shares)
- margin lending
- government debentures, stocks or bonds

Additionally, Andrew is registered to provide Tax (Financial) Advice services. Based on the information collected from you, Andrew will consider the tax consequences of the financial advice he provides. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.

Specialist advice areas

Andrew's specialist advice areas include:

- · self-managed super funds
- direct equities
- · leveraged investments



If Andrew identifies any other specialist areas of advice or products he believes you need but which he's not authorised to provide or recommend, he'll advise you to consult someone who is authorised.

For example, Andrew is not a credit representative of Modoras Pty Ltd, so cannot provide you with credit assistance. However, if you need credit assistance, he can refer you to one of Modoras' credit representatives.

Who is Andrew associated with?

Andrew is:

- an authorised representative of MWM (QLD) (corporate authorised representative (CAR) of Modoras Pty Ltd)
- associated with FinancialLine UMG Pty Ltd (the Pyramid Unit Trust ABN 24 741 319 784, CAR No. 280169)

How is Andrew remunerated?

Andrew is not an employee of MWM (QLD). Although he may receive a bonus based on a balanced scorecard arrangement.

His performance and that of MWM (QLD), is not based on or linked to dealings with any specific financial product or class of financial products.

MWM (QLD) is entitled to receive 80% of the net total initial and ongoing fees or commissions payable to the licensee Modoras Pty Ltd, for financial planning business written or advice provided by Andrew.

Details of any fees or commissions payable will be disclosed in the statement of advice or record of advice.

How to contact Andrew

Andrew can be contacted in the following ways:

andrew.arnold@modoras.com

Level 3, 50–56 Sanders Street, Upper Mt Gravatt QLD 4122

PO Box 6530, Upper Mt Gravatt QLD 4122

(07) 3219 2555 (inside Queensland)

1300 888 803 (outside Queensland)

