

# Financial Services & Credit Guide - Part B

V17092024

**17 September 2024**

## **Modoras Wealth Management (VIC) Pty Ltd**

As trustee for Modoras Wealth Management (VIC) Unit Trust ABN 27 236 614 176 and is a corporate authorised representative (No. 383940) of Modoras Pty Ltd ABN 86 068 034 908 Australian Financial Services and Credit License No. 233209.

### **Ian Fox**

Authorised representative and credit 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 FSCG.

## Your planner: Ian Fox

Is authorised:

- by Modoras Wealth Management (VIC) Pty Ltd (MWM (VIC)) to provide financial planning advice on MWM (VIC)'s behalf
- by Modoras Pty Ltd to provide credit assistance on the company's behalf

Ian's individual authorisations are as follows:

- Authorised representative number 259654
- Credit representative number 419727

## Qualifications, memberships, and experience

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

- Master of Business (Accounting)
- Bachelor of Business (Accounting)
- Advanced Diploma of Financial Planning
- Graduate Diploma in Taxation Law
- SMSF Specialist Advisor accreditation
- Certified Practising Accountant
- Certificate in Mortgage Broking
- Over 30 years of experience as a financial adviser and accountant

## Financial product advice offered by Ian

Ian is authorised by MWM (VIC) 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, Ian is registered to provide Tax (Financial) Advice services. Based on the information collected from you, Ian 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

Ilan's specialist advice areas include:

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

If Ilan 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.

## Credit assistance

As a credit representative of Modoras Pty Ltd, Ilan is authorised to provide consumer credit assistance on behalf of the company.

He's also authorised to assist with loans regulated under the National Consumer Credit Protection Act, as follows:

- entering into or applying for a credit contract
- staying with an existing lender or lessor
- increasing the limit of an existing credit contract
- switching from an existing lender or lessor contract

Ilan can provide credit assistance through the panel of credit providers used by Modoras Pty Ltd (for the list of providers, please see Modoras FSCG Part A).

If Ilan provides credit assistance to you, he'll do so as a credit representative of Modoras Pty Ltd (Australian credit licence 233209). Credit assistance is not provided through MWM (VIC).

Also, he can refer you to another authorised credit representative of Modoras Pty Ltd or to an external third party for any credit assistance you may require.

## Who is Ilan associated with?

Ilan is:

- An employee and Director of MWM (VIC)
- An authorised representative of MWM (VIC) (a corporate authorised representative (CAR) of Modoras Pty Ltd.)
- a credit representative of Modoras Pty Ltd (the licensee)



Ian is also a director and equity owner of the Modoras (VIC) Group of companies, which includes:

- MWM (VIC), the trustee for Modoras Wealth Management (VIC) Unit Trust (ABN 27 236 614 176)
- Modoras Accounting (VIC) Pty Ltd, the trustee for Modoras Accounting (VIC) Unit Trust (ABN 37 460 720 728)

## How is Ian remunerated?

Ian receives remuneration as a salaried director of MWM (VIC).

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

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

Details of any fees and commissions payable will be disclosed in the:

- statement of advice or record of advice (if you're getting financial planning advice)
- credit quote (if you're getting credit assistance)

## How to contact Ian

Ian can be contacted in the following ways:

[ian.fox@modoras.com](mailto:ian.fox@modoras.com)

39 Cabot Drive, Altona North VIC 3025

PO Box 172, Altona North VIC 3025

(03) 9391 8332 (inside Victoria)

1300 888 803 (outside Victoria)