FINANCIAL SERVICES GUIDE - PART B

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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 FSCG.

ACCOUNTING *for* WEALTH

Your planner: Andrew Arnold

Is authorised:

- by FinancialLine UMG Pty Ltd (FinancialLine) to provide financial planning advice on FinancialLine's behalf.
- by Modoras Wealth Management (QLD) Pty Ltd (MWM (QLD)) (as a corporate authorised representative of Modoras Pty Ltd) to prsovide financial planning advice on MWM (QLD)'s behalf.

Each Modoras advice document clearly identifies which of the above entities are responsible for the advice provided to you.

Andrew's 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 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 he 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 employee of FinancialLine
- an authorised representative of FinancialLine (corporate authorised representative (CAR))
- an authorised representative of Modoras Wealth Management (QLD) (corporate authorised representative (CAR))

How is Andrew remunerated?

Andrew is an employee of FinancialLine and receives a salary. Andrew may also receive a bonus based on a balanced scorecard arrangement.

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

FinancialLine and Modoras Wealth Management (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 (if you're getting financial planning advice)
- credit quote (if you're getting credit assistance)

How to contact Andrew

Andrew can be contacted in the following ways:

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