



FINANCIAL SERVICES GUIDE - PART B

V23032026

Issued on 23 March 2026

Binuri Siyara

Provisional Planner and 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.

Your provisional planner: Binuri Siyara

Your provisional planner, Binuri Siyara, has been working in the financial planning industry for 6 years of which all have been with Modoras Pty Ltd.

Binuri is provisionally 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)) to provide financial planning advice on MWM (QLD)'s behalf
- by Modoras Wealth Management (SYD) Pty Ltd (MWM (SYD)) to provide financial planning advice on MWM (SYD)'s behalf

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

Binuri's authorised representative number is 001320132.

Binuri is undertaking her Professional Year and is required to complete 1,600 hours of structured and supervised activity. This is mandatory professional training where supervised work is required to be recognised as a fully qualified Financial Planner.

During the completion of her professional year, Binuri will be supervised by Modoras Executive Planner Tony Sarai. Tony will review all financial advice prepared by Binuri Siyara and will oversee her client work. Please feel free to contact Tony directly if you wish to provide any feedback about Binuri or the advice and services she provides to you.

Tony can be contacted either via:

Email: tony.sarai@modoras.com

Phone: (07) 3219 2555

Qualifications, memberships, and experience

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

- Bachelor of Commerce
- Graduate Diploma of Financial Planning
- Diploma of Business
- Over 6 years of experience in financial services

Financial product advice offered by Binuri

Binuri is authorised to deal in the following products:

- deposits and payments
- personal insurance and life investments
- superannuation (excluding self-managed superannuation)
- managed investments (e.g. investor-directed portfolio services)
- leveraged investments
- securities (e.g. shares)
- government debentures, stocks or bonds

Additionally, Binuri is registered to provide Tax (Financial) Advice services. Based on the information collected from you, Binuri will consider the tax consequences of the financial advice she 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

Binuri's specialist advice areas include:

- leveraged investments

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

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

Who is Binuri associated with?

Binuri 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))
- an authorised representative of Modoras Wealth Management (SYD) (corporate authorised representative (CAR))

Binuri is also associated with the following companies:

- RJS Wealth Management Pty Ltd
(ABN 24 156 207 126, CAR No. 438158)

How is Binuri remunerated?

Binuri is an employee of FinancialLine and receives a salary. Binuri may also receive a bonus based on a balanced scorecard arrangement. Her performance and that of FinancialLine, Modoras Wealth Management (QLD) and Modoras Wealth Management (SYD) is not based on or linked to dealings with any specific financial product or class of financial products.

FinancialLine, Modoras Wealth Management (QLD) and Modoras Wealth Management (SYD) are 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 Binuri.

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

How to contact Binuri

Binuri can be contacted in the following ways:

binuri.siyara@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)



Modoras[®]

1300 888 803

info@modoras.com

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