



FINANCIAL SERVICES GUIDE - PART B

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Issued on 10 June 2026

Matthew Bester

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: Matthew Bester

Your provisional planner, Matthew Bester, has been working in the financial planning industry for over 4 years of which 4 have been with Modoras Pty Ltd.

Matthew 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)) (as a corporate authorised representative of Modoras Pty Ltd) 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.

Matthew's authorised representative number is 001318971.

Matthew is undertaking his 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 his professional year, Matthew will be supervised by Executive Planner Katerina Sousalis. Katerina will review all financial advice prepared by Matthew Bester and will oversee his client work. Please feel free to contact Katerina directly if you wish to provide any feedback about Matthew or the advice and services he provides to you.

Katerina can be contacted either via:

Email: katerina.sousalis@modoras.com

Phone: (07) 3219 2555

Qualifications, memberships, and experience

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

- Bachelor of Business (Financial Planning)
- Bachelor of Business (Finance)
- Over 4 years of experience in financial services
- Member, Financial Advice Association Australia (FAAA)

Financial product advice offered by Matthew

Matthew 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
- retirement savings accounts
- securities (e.g. shares)
- government debentures, stocks or bonds

Additionally, Matthew is registered to provide Tax (Financial) Advice services. Based on the information collected from you, Matthew 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

Matthew's specialist advice areas include:

- leveraged investments

If Matthew 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, Matthew 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 Matthew associated with?

Matthew is:

- an employee of FinancialLine
- an authorised representative of FinancialLine (corporate authorised representative (CAR))
- an authorised representative of MWM (QLD) (a corporate authorised representative (CAR))
- an authorised representative of MWM (SYD) (a corporate authorised representative (CAR))

Matthew is also associated with the following companies:

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

How is Matthew remunerated?

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

His 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) 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 Matthew

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

How to contact Matthew

Matthew can be contacted in the following ways:

matthew,bester@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)



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