



FINANCIAL SERVICES GUIDE - PART B

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Issued on 23 March 2026

Vashist Dwarka

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: Vashist Dwarka

Your provisional planner, Vashist Dwarka, has been working in the financial planning industry for 5 years of which 3 have been with Modoras Pty Ltd.

Vashist 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.

Vashist's authorised representative number is 001319777.

Vashist 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, Vashist will be supervised by Executive Planner Katerina Sousalis. Katerina will review all financial advice prepared by Vashist Dwarka and will oversee his client work. Please feel free to contact Katerina directly if you wish to provide any feedback about Vashist 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

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

- Bachelor of Science (Finance and Mathematics)
- Master of Financial Mathematics
- Graduate Diploma of Financial Planning
- Over 5 years of experience in financial services

Financial product advice offered by Vashist

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

Vashist's specialist advice areas include:

- leveraged investments

If Vashist 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, Vashist 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 Vashist associated with?

Vashist 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))

How is Vashist remunerated?

Vashist is an employee of FinancialLine and receives a salary. Vashist 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 Vashist

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

How to contact Vashist

Vashist can be contacted in the following ways:

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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