

Financial Services Guide - Part B

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17 September 2024

RJS Wealth Management (RJSWM) Pty Ltd

ABN 24 156 207 126 is a corporate authorised representative (No. 438158) of Modoras Pty Ltd ABN 82 068 034 908 Australian Financial Services and Credit License No. 233209.

Katrina Pulbrook

Authorised representative profile

This document should be read together with Part A of the RJS Wealth Management Pty Ltd Financial Services and Credit Guide (FSCG). Modoras Pty Ltd (the licensee), has authorised the distribution of the FSG.

Your planner: Katrina Pulbrook

Your planner, Katrina Pulbrook, is authorised by RJS Wealth Management (RJSWM) Pty Ltd to provide financial planning advice on RJSWM's behalf

Katrina's authorised representative number is 226107.

Qualifications, memberships, and experience

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

- Diploma of Financial Services
- Certified Financial Planner (CFP)
- Estate planning accreditation
- Member of Financial Planning Association of Australia
- Over 27 years of experience in financial planning services, including private banking

Financial product advice offered by Katrina

Katrina is authorised by RJSWM to deal in the following products:

- deposits and payments
- 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, Katrina is registered to provide Tax (Financial) Advice services. Based on the information collected from you, Katrina 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

Katrina's specialist advice areas include:

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

If Katrina 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, Katrina is not a credit representative of Modoras Pty Ltd, so cannot provide you with credit assistance. However, if you need credit assistance, she can refer you to one of the Modoras's credit representatives.

Who is Katrina associated with?

Katrina is associated with RJSWM as an authorised representative.

How is Katrina remunerated?

Katrina is an employee of RJSWM. Katrina may also receive a bonus based on a balanced scorecard arrangement.

Her performance and that of RJSWM, is not based on or linked to dealings with any specific financial product or class of financial products.

RJSWM 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 Katrina.

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

How to contact Katrina

Katrina can be contacted in the following ways:

katrina.pulbrook@rjswm.com.au

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