



Financial Services & Credit Guide - Part B

V14012026

14 January 2026

RJS Wealth Management (RJSWML) Pty Ltd

ABN 24 156 207 126 is a corporate authorised representative of Modoras Pty Ltd

Tony Sarai

Authorised representative and credit 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 FSCG.

Your planner: Tony Sarai

Is authorised:

- by RJS Wealth Management (RJSWM) Pty Ltd to provide financial planning advice on RJSWM's behalf
- by Modoras Pty Ltd to provide credit assistance on the company's behalf

Tony's individual authorisations are as follows:

- Authorised representative number is 236866
- Credit representative number is 419704

Qualifications, memberships, and experience

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

- Bachelor of International Business
- Bachelor of Commerce (Banking and Finance)
- Certified Financial Planner (CFP)
- Diploma of Financial Planning
- Certificate IV in Finance and Mortgage Broking
- Margin Lending and Geared Investments
- Graduate of Australian Institute of Company Directors (GAICD)
- Ethics and Professionalism in Financial Advice
- Member of the Financial Advice Association Australia (FAAA)
- Over 25 years of experience in the financial services industry, including two years working with a UK-based global fund manager

Financial product advice offered by Tony

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

- deposits and payments
- personal insurance and life investments
- superannuation (all)
- managed investments
(e.g. investor-directed portfolio services)
- leveraged investments
- retirement savings accounts
- securities (e.g. shares)
- margin lending
- government debentures, stocks or bonds

Specialist advice areas

Tony's specialist advice areas include:

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

If Tony 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.

Credit assistance

As a credit representative of Modoras Pty Ltd, Tony is authorised to provide consumer credit assistance on behalf of the company.

He's also authorised to assist with loans regulated under the National Consumer Credit Protection Act, as follows:

- entering into or applying for a credit contract
- increasing the limit of an existing credit contract
- staying with an existing lender or lessor
- switching from an existing lender or lessor

Tony can provide credit assistance through the panel of credit providers used by Modoras Pty Ltd (for the list of providers, please see Modoras FSCG Part A).

If Tony provides credit assistance to you, he'll do so as a credit representative of Modoras Pty Ltd (Australian credit licence 233209). Credit assistance is not provided through MWM (QLD).

Also, he can refer you to another authorised credit representative of Modoras Pty Ltd or to an external third party for any credit assistance you may require.

Who is Tony associated with?

Tony is:

- an authorised representative of RJSWM (a corporate authorised representative (CAR) of Modoras Pty Ltd)
- a credit representative of Modoras Pty Ltd (the licensee)

Tony is also associated with the following companies:

- Modoras Wealth Management (QLD) Pty Ltd (ABN 66 623 115 668, CAR No. 1268659)
- Modoras Wealth Management (SYD) Pty Ltd (ABN 82 622 475 478, CAR No. 1261043)
- FinancialLine UMG Pty Ltd (ATF The Pyramid Unit Trust ABN 24 741 319 784, CAR No. 280169)
- Enevita Pty Ltd (ABN 40 128 973 464, Australian financial services licence (AFSL) No. 321254)

As an Executive Planner, Tony Sarai supervises Binuri Siyara, a Provisional Financial Planner (PYer) who may assist with your file. All work completed by Binuri is reviewed and overseen by Tony. If you have any questions or feedback regarding Binuri's involvement, you may contact Tony directly.

How is Tony remunerated?

Tony is not an employee of RJSWM. Although he may receive a bonus based on a balanced scorecard arrangement.

His 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 Tony.

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 Tony

Tony can be contacted in the following ways:

tony.sarai@rjswm.com.au

Level 3, 50-56 Sanders Street, Upper Mt Gravatt QLD 4122

PO Box 6530, Upper Mt Gravatt QLD 4122