



FINANCIAL SERVICES GUIDE

PART 1 OF 2

AURA WEALTH PTY LTD

ABN 34 122 486 935

Australian Financial Services Licence No. 380552

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THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE

This is the Financial Services Guide (“FSG”) of Aura Wealth Pty Ltd (“we”, “our” or “Aura Wealth”) ACN 122 486 935 Australian Financial Services Licence number 380552. This Financial Services Guide provides you with important information about Aura Wealth and its authorised representatives or “advisers”. Your adviser (who is an authorised representative of Aura Wealth) will provide you with the financial services set out in this FSG.

This document should be read in conjunction with the Adviser Profile which makes up part of this FSG. The Adviser Profile provides specific information about the financial services and products provided by your adviser.

This FSG is designed to assist you in deciding whether or not to use any of the services we offer. It contains information about who we are, our associations or relationships, the financial services we may offer you, how we and your adviser may be remunerated for the services offered and how we resolve complaints about our services.

Please take the time to read this FSG and if have questions please talk to your adviser or contact us on +61 7 3317 4070.

WHO ARE WE?

ABOUT AURA WEALTH

Aura Wealth is a financial services business dedicated to providing solutions suited to personal circumstances and needs.

Your Adviser provides financial advice and services on behalf of Aura Wealth and accordingly we are responsible for the financial advice and services they provide as our authorised representative.

OUR MISSION STATEMENT

CREATING | BUILDING | PROTECTING the wealth and prosperity of individuals and families throughout Australia and Asia.

FINANCIAL SERVICES AND PRODUCTS

FINANCIAL PRODUCT AUTHORISATION

Aura Wealth is licensed to provide general or personal financial product advice and deal in the following financial products on behalf of retail and wholesale clients:

- Basic deposit products
- Government debentures, stocks or bonds
- Life risk insurance
- Managed investment schemes including investor directed portfolio services
- Securities
- Standard margin lending facilities
- Superannuation including self-managed superannuation funds

ADVICE SERVICES OFFERED

We may advise on the following services:

- Financial Planning
- Investment Planning
- Personal Insurance
- Portfolio Review Services
- Retirement Planning
- Superannuation Services including Self-Managed Superannuation Funds
- Tax Strategies

To find out more about what products and services your adviser is authorised to advise on please refer to their Adviser Profile.

THE ADVICE PROCESS

WHAT WILL YOUR ADVISER DO?

If you decide to obtain personal financial advice, your adviser will need to determine your individual needs, objectives and relevant financial circumstances. You will need to provide accurate information about your personal and financial situation and notify your adviser of any changes to your circumstances. If you elect not to provide your adviser with certain information you will need to consider the appropriateness of any advice provided to you before you act upon the advice. You should carefully read and understand any warnings contained in your advice documentation.

When your adviser provides you with personal advice you will be given a Statement of Advice (SoA) which will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. If your adviser provides further advice to you and your personal circumstances and strategy have not significantly changed, the further advice may be in the form of a Record of Advice (RoA).

Before you invest in a financial product you will receive the Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. This disclosure document is designed to help you make an informed decision about whether to invest by providing information about the product, including the risks, benefits, features and fees payable.

A Fee Disclosure Statement (FDS) will be issued to you annually if you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months.

HOW TO INSTRUCT US

If you agree to your adviser implementing the advice outlined in the SoA or RoA you will need to sign an "Authority to Proceed" to confirm that you understand the advice, including the risks and the benefits as well and the costs. You can provide instructions by email, fax, letter, or telephone but if we can only accept instructions in writing we will let you know.

TRANSACTION SERVICES

We can take your instructions for a transaction to be completed without providing personal advice. However, if you wish to do this, you will need to confirm your instructions in writing and we will issue you with an acknowledgment. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

FEES AND OTHER COSTS

WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

Your adviser may have referral relationships with third parties. If you have been referred to Aura Wealth or a Representative of Aura Wealth, and we pay a fee for that referral, we will tell you in the SoA or RoA the total amount of any fee to be paid.

WHAT FEES WILL YOU INCUR?

The cost of your advice will be determined by the nature and complexity of your circumstances, the scope of the advice provided and services you choose. Aura Wealth collects all advice fees and product revenue and pays these onto its authorised representatives, your adviser, who is remunerated by way of fee for service, commission or a combination of the two. The Adviser Profile will provide further detail on how we and/or your adviser receives payment for the services provided to you.

Ongoing services

As your circumstances change over time, it is important that your adviser regularly reviews both your strategy and your situation to ensure recommendations remain current and appropriate to your changing circumstances.

Ongoing services include varying levels of advice, review, contact and information and we will discuss and agree on your specific ongoing service requirements as part of the provision of your advice.

Should you choose to enter into an ongoing service agreement you will receive an Annual Fee Disclosure Statement (FDS). This will outline the services you received, fees paid and services you were entitled to receive in the preceding 12 months.

Life insurance

Aura Wealth and your adviser may receive commission for life insurance policies. These fees are based on commission rates of up to 77% the initial annual premium paid. Aura Wealth and your adviser also receives ongoing commissions calculated as a percentage of the annual premium paid. Depending on the insurance company, the commission rate is up to 22% of the ongoing annual premium. These amounts are paid by the insurance company and are not an additional cost to you. Details of any commissions received by us will be set out in your SoA or RoA.

Consultation or transaction fees

From time to time you may require other services from us. Your adviser may charge on an hourly rate or a set price for these services.

If you require assistance for share transactions, you will be charged for the actual cost of share trading transactions and may also be charged an additional adviser fee. The charge will be disclosed to you before executing the trades.

RELATIONSHIPS AND RELATED PARTIES

Aura Wealth is a wholly owned subsidiary company of Aura Group Pty Ltd (ACN 152 381 667) (“Aura Group”) the parent company of various Aura entities in Australia.

Aura Group wholly owns the following businesses:

- Aura Capital Pty Ltd, (ACN 143 700 887) (“Aura Capital”) holds an Australian Financial Services Licence 366230 and provides corporate advisory services to wholesale companies or may serve as trustee of wholesale funds.
- Aura Funds Management Pty Ltd (ACN 607 158 814) (“Aura Funds Management”), is an Authorised Representative of Aura Capital Pty Ltd (AR 001233893) and is the trustee of various wholesale managed funds.

Aura Group is a majority shareholder in the following businesses and some of the directors of these businesses may also have an ownership interest in these companies and serve as directors for other companies in the Aura Group:

- Aura Legal Pty Limited (ACN 149 193 528) (“Aura Legal”) was incorporated with the Law Society of New South Wales in 2011 to provide legal services.
- Aura Partners Pty Ltd (ACN 159 425 493) (“Aura Partners”) is an accounting practice that holds a Tax Agent Licence 2727 6008, ASIC agent number 3018.

We may receive a referral fee from the first two companies listed above if you are a wholesale client and invest in or take up their financial services based on our advice. We may receive referral fees from the latter two companies if you utilise their services on our referral. In turn, all of these companies may receive income from products and services provided to you based on our referral or advice.

Your adviser may be involved in other referral arrangements in which case they will be disclosed to you in the SoA or RoA.

DO WE HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH FINANCIAL PRODUCT ISSUERS?

As mentioned above, Aura Wealth is part of the Aura Group of companies and a wholly owned subsidiary of Aura Group. Aura Funds Management and Aura Capital are also wholly owned subsidiaries of Aura Group and authorised to act as the trustee of wholesale managed funds. The directors of Aura Wealth may also be directors and owners of the entities that may issue financial products to wholesale clients, namely Aura Funds Management and Aura Capital. Any commercial relationships your adviser has with financial product issuers are disclosed in the Adviser Profile.

Your adviser may have associations with other related businesses and if these are relevant to the advice being provided to you, they will be disclosed in your SoA or RoA.

PROFESSIONAL INDEMNITY INSURANCE

Aura Wealth maintains Professional Indemnity Insurance appropriate for the size and complexity of our operations. This insurance covers claims made against Aura Wealth and both its current and former authorised representatives who no longer work for Aura Wealth (but did at the time of the relevant conduct).

COMPLAINTS

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

Contact your adviser and tell them about your complaint. If your complaint is not satisfactorily resolved, please contact our Complaints Manager, either in writing, by phone or email:

The Complaints Manager
Aura Wealth Pty Ltd
Level 14, 300 Adelaide Street,
Brisbane QLD 4000
Telephone: +61 7 3317 4070
Email: info@aurawealth.co

We will try to resolve your complaint as quickly and fairly as possible.

Aura Wealth is a member of the Australian Financial Complaints Authority (AFCA). If a complaint has not been resolved to your satisfaction, you may lodge a complaint with AFCA which is available to deal with complaints from consumers in the financial services industry. AFCA's contact details are:

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: GPO Box 3, Melbourne VIC 3001

TAX PRACTITIONERS BOARD (TPB)

Aura Wealth is a registered tax (financial) adviser with the TPB, and this means your adviser may be authorised to provide tax (financial) advice in the context of the personal advice they provide you which may involve interpreting and applying the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances. The Adviser Profile will disclose if your adviser is a Registered Tax Agent, Registered Tax (Financial) Adviser or neither of those. If you have a tax-related complaint and your adviser is registered with the TPB, you may lodge a complaint directly with the TPB. To lodge your complaint with TPB you may visit their website at www.tpb.gov.au and lodge your complaint using their online form. Alternatively, you may contact the TPB directly by phoning them on 1300 362 829.

PRIVACY POLICY

Your adviser is required to maintain records of documentation for any financial advice given to you, including information that personally identifies you. In order to undertake the management and administration of products and services, it may be necessary for your adviser to disclose your personal information to certain third parties. Aura Wealth is committed to protecting your privacy and the confidentiality of your personal information. For further information about Aura Wealth's collection, use and disclosure of personal information please refer to our Privacy Policy available at <http://www.aura.co/privacy-policy/>

We and other members of the Aura Group may use your personal information to communicate investment updates, and information about our products and services from time to time. You have the option to opt out of receiving any communications using the 'unsubscribe' function at the bottom of the email.



FINANCIAL SERVICES GUIDE

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ADVISER PROFILE

360 DEGREE WEALTH SERVICES PTY LTD

ABN 40 129 205 027

Authorised Representative No. 000396574 of
Aura Wealth Pty Ltd ABN 34122486935 AFSL 380552

Suite 28, Level 4, 50-56 Sanders Street
Upper Mount Gravatt QLD 4122
Phone: 07 3340 3600
Email: info@360degreewealth.com.au
Website: 360degreewealth.com.au

Date of Issue: 11 November 2019

This Adviser Profile should be read together with the Aura Wealth Pty Ltd Financial Services Guide.

This Adviser Profile sets out the details of your Adviser, the services and products they may provide and details of the remuneration Aura Wealth Pty Ltd AFSL No. 380552 and your Adviser may receive.

ADVISER PROFILE

Authorised Representative



Quang Tran

Authorised Representative No: 000297228

Associated with Corporate Authorised Representative '360 Degree Wealth Services Pty Ltd' Authorised Representative No. 000396574

Quang is a financial planner and has been appointed by Aura Wealth as an Authorised Representative.

Contact Details

Office: Suite 28, Level 4, 50-56 Sanders Street
Upper Mount Gravatt QLD 4122
Postal: PO Box 6714
Upper Mount Gravatt QLD 4122
Phone: 07 3340 3600
Fax: 07 3340 3699
Mobile: 0402 298 376
Email: quang@360degreewealth.com.au

Professional Qualifications

Diploma of Financial Services (Financial Planning)
Diploma of Financial Services (Finance/Mortgage Broking Management)
Self Managed Superannuation Fund Adviser (Personal Advice)
Commissioner of Declarations

Associations & Directorship

Director of 360 Degree Wealth Services Pty Ltd
Member of Tax Practitioners Board
Member of Association of Financial Advisers (AFA)

Adviser Profile

360 Degree Wealth is a financial consulting firm.

We provide products from various institutions and banks and are not guided in our consulting services by either of these institutions. Our business has been continuously growing and from the very beginning we have been dedicated to giving all our clients customised financial solutions.

With over 25 combined years of experience and knowledge, our financial planners are able to assist you to plan your financial goals.

FINANCIAL SERVICES AND PRODUCTS

FINANCIAL PRODUCT AUTHORISATION

Quang is authorised by Aura Wealth to provide general or personal financial product advice and deal in the following financial products on behalf of retail and wholesale clients:

- Deposit & payment products limited to basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products limited to life risk insurance products
- Managed investment schemes including investor directed portfolio services
- Securities
- Standard margin lending facilities
- Superannuation including Self-Managed Superannuation Funds

ADVICE SERVICES OFFERED

We can advise on the following services:

- Budgeting
- Investment Advisory
- Estate Planning
- Financial Planning
- Personal Insurance
- Tax Planning
- Retirement Planning
- Superannuation including Self Managed Superannuation Funds
- Tax Strategies

TAX IMPLICATIONS OF OUR ADVICE

Some of our recommendations may have tax implications. Your adviser is a registered tax (financial) adviser and, as such, they are able to provide taxation advice only in the context of the financial advice they are providing in the Statement of Advice. Your adviser has not considered any taxation matters outside the scope of this advice and there may be other aspects of your taxation affairs that your adviser is not privy to. You should consider seeking professional tax advice before relying on recommendations that may impact your tax obligations, liabilities or entitlements.

OUR PROCESS

In order to determine the services you require and to prepare our recommendations, we will walk you through a three-step appointment process.

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| 1. Initial Meeting | Determine your financial situation, assess your goals and determine what you would like to achieve. If we determine we are unable to assist you there is no obligation unless you have agreed to a fee for specific services. |
| 2. Presentation of Recommendations | Present our recommendations, discuss the strategy, provide education for any complex concepts, and provide a Statement of Advice (SoA) or Record of Advice (RoA) detailing our recommendation in writing for your consideration. |
| 3. Review | Having had the opportunity to review and consider the recommendation we will discuss with you any questions, alterations or clarification you may require. |

You can request a copy of your SoA or RoA if you have any questions.

HOW WE CHARGE FOR OUR SERVICES

Aura Wealth may receive a fee for service or an upfront and ongoing commission if you decide to proceed with Quang's recommendations. All fees and charges will be explained to you and detailed within your SoA or RoA. The following outlines how the fees and commissions will be calculated.

Advice Fee	<p>If you agree to continue with us and we prepare a SoA or RoA the cost of preparing the advice will depend on the complexity and scope of the advice:</p> <p>For example, complex advice that contains multiple goals, strategies and or/tax structures including but not limited to self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.</p> <p>The minimum fee charged is \$1,000.00 while the maximum fee is \$3,000.00</p>
Implementation Fee	<p>If you agree to accept our recommendations there may be a fee for implementing the advice based on the complexity of the recommendation and time taken to implement.</p> <p>The fee range is between \$500.00 - \$2,000.00.</p>
Ongoing Service Fee	<p>If you agree to sign onto an ongoing advice service for your financial planning strategy, the ongoing fee is based on the complexity of the ongoing advice and the services provided.</p> <p>Up to 1.65% pa for up to \$150,000 Up to 1.40% pa from \$150,001 to \$300,000 Up to 1.10% pa for any amount over \$300,001</p> <p>The minimum ongoing adviser service fee will be calculated as a percentage of your total portfolio to a maximum of 1.65%</p> <p>Alternatively, a flat fee of up to \$20,000 may be charged.</p>
Consultation Fee	<p>For any other service you require that is not specified above, we will charge you at an hourly rate of \$300.00 per hour.</p>
Insurance Commissions	<p>The relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.</p> <p>For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been disclosed to you at the time of obtaining the product(s).</p> <p>This amount is paid by the insurance company and is not an additional cost to you.</p>

HOW YOUR ADVISER IS PAID

360 Degree Wealth Services Pty Ltd. pays Aura Wealth up to \$25,000.00 p.a. per adviser.

Quang Tran is a Director of 360 Degree Wealth Services Pty Ltd and receives up to 50% of all upfront and ongoing fees received by 360 Degree Wealth Services Pty Ltd.

Specific fee arrangements and/or payments that affect you are detailed in your SoA or RoA.

Note: All fees and charges quoted are exclusive of GST