



FINANCIAL SERVICES GUIDE ADVISER PROFILE

AURA WEALTH PTY LTD

Australian Financial Services Licence 380552

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This adviser profile should be read together with Part 1 of the Aura Wealth Pty Ltd Financial Services Guide.

The adviser profile sets out the details of the Authorised Representative, the services and products they may provide and details of the remuneration Aura Wealth Pty Ltd AFSL 380552 and the Authorised Representative may receive.

ADVISER PROFILE

Authorised Representative

Abhay Kapoor
Authorised Representative No: 000342777

Associated with Corporate Authorised Representative "ACK Financial Services Pty Ltd as trustee for The Abhay Kapoor Family Trust"
Authorised Representative No. 001244396



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

Contact Details

Office: Unit 5, 57-59 High Street Road, Ashwood VIC 3145
Phone: 03 7018 8447
Mobile: 0410 150 415
Email: ackfs@ackfs.com.au

Professional Qualifications

Diploma of Financial Services (Financial Planning)
Advanced Diploma of Financial Services (Financial Planning)
Master of Business (Accountancy)

Associations & Directorship

Director of ACK Financial Services Pty Ltd

FINANCIAL SERVICES AND PRODUCTS

FINANCIAL PRODUCT AUTHORISATION

Abhay Kapoor is authorised by Aura Wealth to provide financial product advice and deal in financial products to retail and wholesale clients:

- Deposit and 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 as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- Interests in managed investment schemes including investor directed portfolio services
- Superannuation excluding self-managed superannuation funds

ADVICE SERVICES OFFERED

- Financial Planning
- Investment Planning
- Personal Insurance
- Retirement Planning
- Superannuation Services

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.

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 charge or obligation.

2. Presentation of Recommendations

Present our recommendations, discuss the strategy, provide education for any complex concepts, and provide a Statement of Advice 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.

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 Abhay Kapoor's recommendations. All fees and charges will be explained to you and detailed within your Statement of Advice. The following outlines how the fees and commissions will be calculated.

Statement of Advice Fee	<p>If you agree to continue with us and we prepare a statement of advice (SOA) the cost of preparing the SOA will depend on the complexity of the advice:</p> <p>The minimum fee charged is \$NIL while the maximum fee is \$1,550</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>
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. The maximum fee is \$7,500.</p>
Upfront Fee	<p>An upfront fee is a one-off payment made upon entry to a financial product ranging from 0% - 2.2% of amount invested.</p>
Ongoing Fee	<p>If you agree to pay a fee for ongoing advice and review of your financial planning strategy, the ongoing fee is based on the complexity of the ongoing advice and the services provided. The ongoing fee will range from 0% up to a maximum of 5% of total funds invested each year.</p> <p>For example, for investment valued at \$100,000 the maximum ongoing fee would be \$5,000 per annum.</p>
Commissions	<p>The relevant insurer will pay initial commission between 0% and 80% and ongoing commission between 0% and 33% 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>

Aura Wealth pays ACK Financial Services Pty Ltd 90% of all fees and commissions earned as a result of recommendations to you.