



FINANCIAL SERVICES GUIDE

Issued 5 April 2024

Version 12.24

Aureus Wealth Advisers Pty Ltd T/A Aureus Financial

ABN: 26 622 501 455

Corporate Authorised Representative No. 001259968
Suite 2, 379 Port Hacking Road, Caringbah NSW 2229

T: 1300 763 894

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www.aureusfinancial.com.au

This Financial Services Guide ('FSG') was prepared on 5th April 2024 and should be read with the Adviser Profile document. The FSG is not complete without it.

What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services that we are able to offer you.

It provides you with information about the entities that may provide you with financial services:

- Spark Advisors Australia Pty Ltd, the "Licensee"
- the Licensee's Corporate Authorised Representative, Aureus Wealth Advisers Pty Ltd trading as Aureus Financial ("Aureus Financial"); and
- individual Authorised Representatives of the Licensee.

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the Licensee. Our corporate authorised representative number is 001259968.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the Licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Lack of Independence

We are not able to describe ourselves as being independent, impartial or unbiased because:

- We may receive commission on life insurance products we recommend as explained in this FSG under the heading 'What fees and commissions are payable to us'.
- We may receive commissions or other benefits from financial services providers as a result of products we recommend or referrals that we provide which are detailed in this FSG under the heading 'How are we and third parties remunerated'.
- We may receive non-monetary benefits such as training and education seminars from product providers.
- We have an approved product list which limits the range of products we can recommend when providing advice to you that may include financial products and services associated with the Licensee.

Other documents you may receive

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under the Licensee's Australian Financial Services License ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice ('ROA'), instead of a SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

Who will be providing the financial services to you?

The Licensee

The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

Licensee name:	Spark Advisors Australia Pty Ltd ('Spark Advisors')
AFSL number:	380552
Address:	Level 2, 181 Bay Street, Brighton VIC 3186
Website:	www.sparkfg.com.au
Phone:	1300 974 947
Email:	compliance@sparkfg.com.au

We are the providing entity and are providing the financial services to you in our capacity as an Authorised Representative of the Licensee.

The Licensee's Authorised Representatives who may provide services to you are listed below.

Authorised Representative details

Practice Name:	Aureus Wealth Advisers Pty Ltd T/A Aureus Financial
AR Number:	001259968
Address:	Suite 2, 379 Port Hacking Road, Caringbah NSW 2229
Website:	www.aureusfinancial.com.au
Phone:	1300 763 894

The individual authorised representatives are:

Financial Adviser:	Chad Brookes
AR number:	001003322
Email:	chad.brookes@aureusfinancial.com.au
Financial Adviser:	Jim Fairhall-Dickie
AR number:	000289662
Email:	jim-fd@aureusfinancial.com.au
Financial Adviser:	Jackson Millan
AR number:	000344212
Email:	jackson.millan@aureusfinancial.com.au
Financial Adviser:	Nicolas Saravanja
AR number:	001262165
Email:	nic.saravanja@aureusfinancial.com.au
Financial Adviser:	Michael Durkin
AR number:	001296237
Email:	michael.durkin@aureusfinancial.com.au

The authorised representatives named above share the same office as the practice.

You can provide instructions to us by contacting us using the contact details above.

The Licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?

We are authorised to provide personal or general financial advice on:

- Strategic advice
- Cash-flow management
- Estate planning
- Risk & insurance
- Retirement planning
- Future generation planning
- Tax minimisation strategies
- Wealth management

We are authorised to provide financial product advice and deal in the following financial products to both retail and wholesale clients:

- deposit and payment products
- debentures, stocks and bonds
- life products including investment life insurance and life risk insurance
- managed investments (including investor directed portfolio services (IDPS))
- retirement savings accounts (RSA)
- securities; and
- superannuation

Your financial adviser may also be authorised to advise on other specialist areas. These areas, together with their qualifications, are listed in their Adviser Profile.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this FSG or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and commissions are payable to us?

All fees and commissions for providing you with our services are initially paid to the Licensee, Spark Advisors, before being distributed to Aureus Financial after deducting licensing fees. Information about how your Adviser is remunerated will be disclosed in the Adviser Profile.

We will discuss and agree our fee structure and payment options with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

All fees described in this FSG include GST.

Initial Advice Fees

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you and are paid when you have agreed to receive our advice.

Our charges range from \$3,300.00 to \$16,500.00. Our charge for a no advice service will be subject to a minimum fee of \$330 per hour.

We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. These fees will also be provided within your SOA.

Ongoing Advice Fees

We offer ongoing advice services as part of our client value proposition. Our going advice service fees are indexed to CPI and listed below.

Our range of coaching packages include our Wealth Coaching Lite program, which covers premium personal financial foundations alongside expert advice, as well as our Wealth Coaching Plus package, offering more frequent coaching and support and tailored specifically to small-medium business owners. The cost of these programs ranges from \$540 - \$2000 per month based on your individual needs. We also offer other bespoke programs tailored to your unique situation.

Please note: At your annual review, if there are any further advice requirements that need to be documented, your financial adviser will provide a quote for you to approve prior to proceeding.

Your tailored ongoing service package will be discussed and agreed with you based on your individual needs and goals. The cost of these services will be provided and explained to you in detail by your Financial Adviser and detailed in your initial SOA.

Consultation Fee

For any other service you require that are not specified above, our hourly rates vary from \$330.00 to \$550.00 per hour depending on the level of expertise of your financial adviser.

Commissions

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Spark Advisors. These commissions are paid to Spark Advisors by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer. Ongoing commissions are payments paid by product issuers in the years after the first year. These commissions are passed onto the practice.

If you initiate an increase to your cover, Spark Advisors may receive an initial commission and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Spark Advisors may receive up to 30% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Spark Advisors may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* Spark Advisors may receive the pre 1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

For example, for an insurance product applied for and issued on 2 February 2020 with an annual policy cost of \$450, Spark Advisors would receive up to \$270 (60% excl. GST) as an initial commission. Assuming the policy cost stays the same each year, Spark Advisors would receive up to \$90 pa (20% excl. GST) as an ongoing commission.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Spark Advisors and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

There will be a 100% clawback of commission where the life insurance policy is cancelled, not continued or the policy cost is reduced in the first year and 60% clawback of commission in the second year.

How are we and third parties remunerated?

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to authorise and direct us to charge you in this way.

Aureus Financial

Aureus Financial staff (and directors) are remunerated by salary that includes superannuation benefits. The amount of salary varies according to the staff member's position within Aureus Financial. Our staff may also be eligible for bonus and incentive payments that is based on a number of factors, including performance, meeting customer service standards, and proper administration. In addition, staff may also be eligible for prizes such as gift vouchers ranging from \$1-\$50 as reward for exceptional all-round performance across a month, or \$1-\$500 as reward for exceptional all-round performance across a year. You may request further details of these prizes by contacting us.

Aureus Financial's shareholders will also receive a benefit based on Aureus Financial's ongoing company performance.

Spark Advisors

The Licensee's directors and employees (including any employees of a related body corporate) are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including company performance, professionalism and adherence to compliance procedures, and team performance.

The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

Referrers

Aureus Financial do not pay a referral fee when clients are referred to us from other professionals. With your permission you may be referred to an external specialist service provider to receive further advice. We will not receive a referral fee or commission for introducing you to any specialist

What arrangements may influence our advice to you?

Shareholdings

The Licensee is a wholly owned subsidiary of Spark Partnership Group Holdings Pty Ltd ('Spark Partnership Group'), which also owns Spark Asset Management Pty Ltd ('Spark AM'). Spark AM engages with OpenInvest Limited (ACN 614 587 183) as responsible entity of the OpenInvest Portfolio Service ARSN 628 156 052 ('Responsible Entity'), an IDPS-like managed investment scheme registered with ASIC. The Responsible Entity and OpenInvest Holdings Limited collectively engage with Spark AM to configure a digital service 'OpenWealth' so as to give Investors access to Model

Portfolios and Content of Spark AM's design (the 'Solution'). The Licensee operates in collaboration with Spark AM in the distribution and promotion of the Solution, known as 'Spark Invest'.

As the CEO of The Aureus Financial Group, namely, Aureus Wealth Advisers, Aureus Finance (Lending business), Aureus Tax & Accounting (Accounting business), Aureus Property Research (Property Advice business), Aureus Education (Wealth Education Business), which may provide you with other services as part of our ongoing relationship, Jackson Millan, Jim Fairhall-Dickie and Chad Brookes, have a financial interest in the above-mentioned companies by way of Aureus Financial Holdings.

Therefore, if you engage these entities for services, they will benefit personally and may receive up to 100% of the profits and distribution from all above- mentioned business entities.

Benefits

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend workshops or conferences). We maintain a register detailing any benefit we receive which is valued up to \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Approved Product List (APL)

The Licensee has an Approved Product List which may include some funds and Model Portfolios managed by Spark Asset Management, as well as a range of financial products from product providers not associated with the Licensee. The Licensee does not require its Authorised Representatives to recommend only Spark Asset Management products.

AIA Vitality can be taken out by lives insured under eligible AIA Australia insurance policies which appear on the Licensee's APL. We will receive a \$500 AIA Vitality Silver Status Reward payment in respect of the AIA Vitality membership purchased by you as a one-off payment if you reach Silver Status by the 6-month anniversary of your membership. This one-off payment is made by AIA Australia and is no additional expense to you.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee by emailing compliance@sparkfg.com.au or using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

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

Compensation arrangements

The Licensee has arrangements in place to maintain professional indemnity insurance which satisfies the requirements of s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

Privacy

To develop a successful financial strategy, including recommending suitable products which will meet your needs, we need to consider your personal circumstances and financial goals. We will ask you for information about your financial situation and needs prior to our initial meeting, or during our meeting to ensure our advice is appropriate for your circumstances. You have the right not to divulge this information to us if you do not wish to do so. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Your adviser may also decline to provide advice if they feel they have insufficient information to proceed. In some instances, we will decline to provide services or advice if we feel we have insufficient information for the scope of the service or advice requested.

It is also important that you keep us up to date by informing us of any changes in your circumstances, so we are able to determine if our advice continues to be appropriate. You may contact us to update your personal information.

We keep a record of your personal information and advice documents for a period of no less than 7 years. On your request, we can provide you with a copy of this information. Charges may apply to cover external costs incurred as a result of accessing and providing you with this information plus a 10% administration fee.

To provide our services to you, your personal information may be transferred or disclosed overseas as some services providers connected to the administration of your accounts and other services we provide are located outside of Australia. Where information is transferred or disclosed overseas, we will ensure that our contractual arrangements contain provisions requiring that the recipient has appropriate data handling and security systems in place to prevent misuse, loss or unauthorised disclosure in accordance with Australian Privacy laws and standards.

We are committed to implementing a Privacy Policy which will ensure the privacy and security of your personal information. Any personal information collected from you will be handled in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of our personal information. A copy of our Privacy policy can be found in our website (www.sparkfg.com.au). If you require further information, please let us know.

Please note that the information you have provided will be shared amongst certain third parties including:

- Spark Advisors and any related entity of Spark Advisors engaged to carry out or assist with its functions and activities (for example compliance and paraplanning services provided by Spark Financial Group),
- Financial product providers,
- Service providers engaged to provide financial planning related services including but not limited to paraplanning, compliance (Fourth-Line, Advice RegTech), administration, estate planning and financial services software (Iress, Umlaut). This includes service providers located outside of Australia, including Philippines, Vietnam, Malaysia, India and potentially other countries in Southeast Asia. For a current list of providers engaged by the Licensee, please ask your financial adviser.
- Companies involved in communicating the information in the FSG to any of the above parties, may use services such as electronic mail services, cloud storage services such as Google Drive, OneDrive and/or document creation services.

The information above will be shared as outlined unless otherwise directed by you.

Preparation date: 5th April 2024

Version: 12.24

Our Financial Advisers

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About Me

Chad Brookes

Head of Wealth | Portfolio Specialist

Authorised Representative Number: 001003322
Phone: 1300 763 894
Email: chad.brookes@aureusfinancial.com.au

Chad Brookes is sub-authorised to provide the financial services described in the FSG by Aureus Wealth Advisers Pty Ltd T/A Aureus Financial (Authorised Representative No. 001259968) which is a Corporate Authorised Representative of Spark Advisors Australia Pty Ltd trading as Spark Advisors ABN 34 122 486 935 AFSL 380552.

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- Our Licensee has an approved product list which limits the range of products I can recommend when providing advice to you that may include financial products and services associated with the Licensee.

Experience, Qualifications and Professional Memberships

Chad strives to educate, facilitate and manage his client's wealth, in a manner that's easy, stress-free and enriches their day.

Chad's 11 years working in Finance illustrates his commitment and zest for managing, staying ahead of the technical complexities and customising client goals to respond to global matters is his forte.

Having viewed investment strategies through the lens of an investment bank, a retail bank and worked in smaller firms. Chad is equipped to shape well-rounded investment solutions that work across different markets and economic cycles.

Chad enjoys forming long-standing and mutually rewarding partnerships with his clients, which embody friendly and transparent communication. Being genuinely interested in his client's vision enables him to reach your milestones and aspirations together.

Chad holds a Diploma & Advanced Diploma in Financials Services (Financial Planning) and a Graduate Diploma in Applied Finance, in addition to specialist qualifications in Margin Lending and SMSF.

My Associations or Relationships

Chad has an association with Aureus Financial as an employee, director and shareholder. Fees and commissions are paid to Aureus Financial by Spark Advisors for distribution to me by salary (including bonuses) and Directors Fees.

Product and Service Advice Offered

I am authorised to provide financial product advice and deal in the following financial products to both retail and wholesale clients:

- deposit and payment products
- debentures, stocks and bonds
- life products including investment life insurance and life risk insurance
- managed investments (including investor directed portfolio services (IDPS))
- retirement savings accounts (RSA)
- securities including direct equities
- standard margin lending facilities; and
- superannuation including self-managed superannuation funds

I am a qualified tax relevant provider and can provide tax (financial) advice services to retail clients.

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

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Version: 2

Our Financial Advisers

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About Me

Jim Fairhall-Dickie

Head of Wealth

Authorised Representative Number: 00289662
Phone: 1300 763 894
Email: jim-fd@aureusfinancial.com.au

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Experience, Qualifications and Professional Memberships

Jim has delivered Financial Advice to hundreds of clients for over 16 years, which shows his extensive experience. However, experience and a Master's in Financial Planning is not only what you want from your Financial Advisor.

Providing superior service to clients is Jim's main focus, which places your best interests on the frontline of our partnership.

Jim's client's goals are my his, and with much enthusiasm, it's his vision to ensure to help clients achieve them.

Mutual trust is required to deliver tailored financial advice, and Jim nurtures this through open and honest communication—throughout all types of market conditions.

Jim's sincere passion for Financial Advice and diverse industry knowledge enables him to deliver a top-notch financial strategy awarding you the peace of mind you deserve.

My Associations or Relationships

Jim has an association with Aureus Financial as an employee, director and shareholder. Fees and commissions are paid to Aureus Financial by Spark Advisors for distribution to me by salary (including bonuses) and Directors Fees.

Product and Service Advice Offered

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- life products including investment life insurance and life risk insurance
- managed investments (including investor directed portfolio services (IDPS))
- retirement savings accounts (RSA)
- securities including direct equities
- standard margin lending facilities; and
- superannuation including self-managed superannuation funds

I am a qualified tax relevant provider and can provide tax (financial) advice services to retail clients.

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

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About Me

Jackson Millan

Co-Founder & Wealth Coach

Authorised Representative Number: 000344212
Phone: 1300 763 894
Email: jackson.millan@aureusfinancial.com.au

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Experience, Qualifications and Professional Memberships

Jackson Millan - The Wealth Mentor has spent the last 16 years helping service businesses understand the language of money and manufacture financial freedom for themselves and their families.

He has successfully helped over 1,000 clients build in excess of \$2 billion in combined wealth and has scaled multiple 7 figure businesses. He is a master of helping business owners make money work for them and turn their business profit into personal wealth.

Jackson holds a Master of Business Administration (Finance), Advanced Diploma in Financial Planning and a specialist accreditation in Self-Managed Superannuation Funds advice and is an Associate Chartered Financial Practitioner.

My Associations or Relationships

Jackson has an association with Aureus Financial as an employee, director and shareholder. Fees and commissions are paid to Aureus Financial by Spark Advisors for distribution to me by salary (including bonuses) and Directors Fees..

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- life products including investment life insurance and life risk insurance
- managed investments (including investor directed portfolio services (IDPS))
- retirement savings accounts (RSA)
- securities and
- superannuation including self-managed superannuation funds

I am not authorised to provide financial product advice or deal in the following financial products:

- direct equities other than Exchange Traded Funds (ETFs) and Listed Investment Companies (LICs) which are approved under the Licensee Approved Product List
- standard margin lending

I am a qualified tax relevant provider and can provide tax (financial) advice services to retail clients.

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

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Our Financial Advisers

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About Me

Nic Saravanja

Senior Wealth Coach

Authorised Representative Number: 001262165
Phone: 1300 763 894
Email: nic.saravanja@aureusfinancial.com.au

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Experience, Qualifications and Professional Memberships

Nicolas enjoys developing a strong relationship with his clients to gain the best understanding around the goals and objectives they wish to achieve. Nicolas strives to educate his clients in the simplest way possible, so they have a complete understanding of their financial situation and the advice provided allowing them to feel more comfortable and secure.

With over 12 years' experience in the Finance industry, Nicolas endeavours to further his education at every opportunity possible and currently holds a Bachelor of Commerce with a Major in Financial Planning along with the Certified Financial Planner (CFP) designation.

Outside of the office, Nicolas is an avid sports fan being most passionate about soccer. He loves to keep active and continues to play soccer on weekends. Nicolas loves to travel and immerse himself in new cultures and experiences around the world.

My Associations or Relationships

Nic has an association with Aureus Financial as an employee. Fees and commissions are paid to Aureus Financial by Spark Advisors for distribution to me by way of a salary.

Product and Service Advice Offered

I am authorised to provide financial product advice and deal in the following financial products to both retail and wholesale clients:

- deposit and payment products
- debentures, stocks and bonds
- life products including investment life insurance and life risk insurance
- managed investments (including investor directed portfolio services (IDPS))
- retirement savings accounts (RSA)
- securities
- superannuation

I am not authorised to provide financial product advice or deal in the following financial products:

- direct equities other than Exchange Traded Funds (ETFs) and Listed Investment Companies (LICs) which are approved under the Licensee Approved Product List
- standard margin lending
- self-managed superannuation funds

I am a qualified tax relevant provider and can provide tax (financial) advice services to retail clients.

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

Preparation date: 5th April 2024

Version: 4

Our Financial Advisers

This document is the Adviser Profile of the Financial Services Guide (FSG). The FSG is not complete without it.

About Me

Michael Durkin

Financial Adviser

Authorised Representative Number: 001296237
Phone: 1300 763 894
Email: michael.durkin@aureusfinancial.com.au

Michael Durkin is sub-authorised to provide the financial services described in the FSG by Aureus Wealth Advisers Pty Ltd T/A Aureus Financial (Authorised Representative No. 001259968) which is a Corporate Authorised Representative of Spark Advisors Australia Pty Ltd trading as Spark Advisors ABN 34 122 486 935 AFSL 380552.

In this document, the terms, 'I', 'me', 'us', 'we' and 'our' refers to your adviser & Aureus Financial. The term 'Licensee' refers to Spark Advisors.

Lack of Independence

I am not able to describe ourselves as being independent, impartial or unbiased because:

- I may receive commission on life insurance products I recommend as explained in this FSG under the heading 'What fees and commissions are payable to us'.
- I may receive commissions or other benefits from financial services providers as a result of products I recommend or referrals that I provide which are detailed in this FSG under the heading 'How are we and third parties remunerated'.
- I may receive non-monetary benefits such as training and education seminars from product providers.
- Our Licensee has an approved product list which limits the range of products I can recommend when providing advice to you that may include financial products and services associated with the Licensee.

Experience, Qualifications and Professional Memberships

Michael is an experienced financial services professional who comes from a management background and has extensive experience working in financial planning. He works with professionals and business owners, and he is passionate about providing quality, goals based financial advice and helping Australians achieve their lifestyle and wealth goals. He works towards making an impact in people's lives.

Michael holds a Master of Financial Planning and Master of Commerce along with studies in Aged Care.

Outside of work, he enjoys spending time with his family and friends.

My Associations or Relationships

Michael has an association with Aureus Financial as an employee. Fees and commissions are paid to Aureus Financial by Spark Advisors for distribution to me by way of a salary.

Product and Service Advice Offered

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Preparation date: 5th April 2024

Version: 3