



# FINANCIAL SERVICES GUIDE

## PART 2 OF 2

### ADVISER PROFILE

#### RED BUOY FINANCIAL PLANNING PTY LTD

ABN 26 834 568 829

Authorised Representative No. 001237577 of  
Aura Wealth Pty Ltd ABN 34122486935 AFSL 380552

33 Peel Street, Mackay QLD 4740

Phone: 07 4951 4714

Email: [josh@trachyte.com.au](mailto:josh@trachyte.com.au)

Website: [www.trachyte.com.au](http://www.trachyte.com.au)

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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

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### Authorised Representative

Leslie Josh Eisemann  
Authorised Representative No: 000307960

Associated with Corporate Authorised Representative 'Red Buoy Financial Planning Pty Ltd' Authorised Representative No. 001237577

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

### Contact Details

Office: 33 Peel Street, Mackay QLD 4740  
Postal: PO Box 250, Rural View QLD 4740  
Phone: 07 4951 4714  
Mobile: 0437 960 283  
Email: josh@trachyte.com.au

### Professional Qualifications

Master of Financial Planning  
Self-Managed Superannuation Funds  
Margin Lending and Geared Investments  
Diploma of Financial Planning  
CFP Certification Program  
Commissioner of Declarations

### Associations & Directorship

Director of Trachyte Wealth  
Member of Tax Practitioners Board  
Member of Financial Planning Association of Australia

### Adviser Profile

Josh Eisemann has been providing advice in North Queensland since 1996, building a reputation for quality financial advice and making a difference to clients. He is a Certified Financial Planner®, member of the Financial Planning Association and holds a Master of Financial Planning.

Josh is also a husband, father and small business owner, who feels strongly about having plans in place to protect each person, their family and wealth to ensure the security of their own and their family's future.

In short, Josh is passionate about financial planning and the role he has in helping people achieve their goals.

## FINANCIAL SERVICES AND PRODUCTS

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### FINANCIAL PRODUCT AUTHORISATION

Josh 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:

- Investments
- Insurance
- Superannuation (including Self-Managed Super Funds)
- Retirement Planning
- Small Business
- Estate Planning

### 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

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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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| <b>1. Initial Meeting</b>                 | 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.    |
| <b>2. Presentation of Recommendations</b> | 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. |
| <b>3. Review</b>                          | 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

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Aura Wealth may receive a fee for service or an upfront and ongoing commission if you decide to proceed with Josh'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.

<b>Advice Fee</b>	<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>The advice fee range is \$300.00 to \$7,000.00</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>
<b>Implementation Fee</b>	<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 maximum fee is \$5,000.00.</p>
<b>Ongoing Service Fee</b>	<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. The ongoing adviser fee charged is based on a percentage of funds invested and/or an agreed flat fee.</p> <p>The maximum ongoing service fee is \$30,000.00 p.a.</p>
<b>Consultation Fee</b>	<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>
<b>Insurance Commissions</b>	<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

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Aura Wealth charges Trachyte Wealth a flat annual fee of \$25,000.00, invoiced monthly. Aura Wealth then pays 100% of the total fees and commissions earned to Trachyte Wealth.

Josh Eisemann is paid a salary by Red Buoy Financial Planning.

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

Note: all fees and charges listed are exclusive of GST.