Investment Options List

Aura Fund

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Aura Fund (**Fund**)
ARSN 660 255 390

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Responsible Entity	**Manager and Administrator**	**Aura**
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Important information

This investment options list (**Investment Options List**) is issued by Melbourne Securities Corporation Limited (ACN 160 326 545, AFSL 428289) (**MSC** or **the Trustee**). It forms part of, and should be read in conjunction with, the primary Product Disclosure Statement for the Fund (available at https://aura.club/terms-and-conditions/PDS You should also read the Additional Information Document (available at https://aura.club/terms-and-conditions/AID (**AID**) which also forms part of the PDS. In this Investment Options List, the term **PDS** refers to the primary Product Disclosure Statement.

You should consider the information in the PDS (including the AID and this Investment Options List) and obtain financial advice tailored to your personal circumstances when making a decision about the Fund. The information in this Investment Options List is general information only, is not financial product advice and does not take account of your personal financial situation or needs.

Information in this Investment Options List may change from time to time. Where a change is not materially adverse to investors, it may be updated via a notification at https://aura.club/terms-and-conditions/notifications

You can ask Aura to provide a digital copy of any updated information, free of charge, at support@aura.club

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Aura Fund - Investment Options

This document describes the Investment Options that may be available to investors from time to time. Investors will not necessarily always have access to all of the Investment Options. Additional Investment Options may be made available in the future. To see which Investment Options are currently available for investment, please see the App or the Website. The App and the Website are not incorporated by reference into, and otherwise do not form part of, this document or the PDS.

This document does not set out the Partners or Rewards Offers that are currently available. An up-to-date list of Partners, and the terms of their current Rewards Offers, are available at https://app.aura.club

1. Investment Options

A range of Investment Options are currently offered under this Investment Options List.

The Investment Options (other than the AUD Cash Investment Option) will primarily invest in a single exchange traded fund (**ETF**) in accordance with the investment objective. The units of the ETFs will be quoted in Australia. The Investment Options will also hold cash for liquidity purposes.

Actual returns and volatility of the Investment Option may differ from expectations and may deviate from return objectives over short periods of time. As such, performance will be measured over longer investment cycles.

Investment Options	**Investment return objective**	**Investment horizon**
Australian Shares	To track the performance of the S&P/ASX 300 Net Returns Index (with net dividends reinvested) after fees and expenses.	7+ years
US Shares	To track the performance of the S&P 500 Net Returns Index (with net dividends reinvested) after fees and expenses in AUD.	7+ years
Nasdaq Shares	To track the performance of the Nasdaq 100 Net Returns Index (with net dividends reinvested) after fees and expenses in AUD.	7+ years
International Sustainability	To track the performance of the Nasdaq Future Global Sustainability Leaders Index after fees and expenses in AUD.	7+ years
Gold	To track the performance of the LBMA Gold Price PM after fees and expenses in AUD.	7+ years
FANG Plus Shares	To track the performance of the NYSE FANG+ Index after fees and expenses in AUD.	7+ years
AUD Cash	To achieve a return similar to the volume-weighted average interbank overnight interest rate on a per annum basis on unsecured borrowing and lending transactions between cash market participants settled within the Reserve Bank Information and Transfer System and published on market data services and on the Reserve Bank of Australia website.	No minimum investment time frame.

Detailed information about the Investment Options is set out in the below section.

Australian Shares – Product information

Product summary	This Investment Option provides exposure to an ETF where the underlying investment is in Australian securities included in the S&P/ASX 300 Index. The Investment Option is invested in units of a single ETF along with some cash for liquidity purposes.
ETF	Vanguard Australian Shares Index ETF (ASX: VAS)
Investment return objective	To track the performance of the S&P/ASX 300 Net Returns Index (with net dividends reinvested) after fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the long term by gaining exposure to a diversified Australian equities portfolio of large cap stocks.
Investment strategy	Direct holdings of the ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

Australian Shares - Asset allocation (of the gross value of the Investment Options)

ETF	Australian equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

Australian Shares – Estimated costs

Indirect costs	0.10% p.a. of the net trust value of the Fund
Recoverable expenses	0
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 11

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US Shares – Product information	
Product summary	This Investment Option provides exposure to an ETF where the underlying investment is in United States securities included in the S&P 500 Index. The Investment Option is invested in units of a single ETF along with some cash for liquidity purposes.
ETF	iShares Core S&P 500 ETF (ASX: IVV)
Investment return objective	To track the performance of the S&P 500 Net Returns Index (with net dividends reinvested) after fees and expenses in AUD.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the long term by gaining exposure to a diversified United States equities portfolio of large cap stocks.
Investment strategy	Direct holdings of the ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

US Shares - Asset allocation (of the gross value of the Investment Options)		
ETF	International equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

US Shares – Estimated costs	
Indirect costs	0.04% p.a. of the net trust value of the Fund
Recoverable expenses	0
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 11

Nasdaq Shares – Product information

Product summary	This Investment Option provides exposure to an ETF where the underlying investment is in United States securities included in the Nasdaq 100 Index. The Investment Option is invested in units of a single ETF along with some cash for liquidity purposes.
ETF	BetaShares NASDAQ 100 ETF (ASX: NDQ)
Investment return objective	To track the performance of the Nasdaq 100 Net Returns Index (with net dividends reinvested) after fees and expenses in AUD.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the long term by gaining exposure to a diversified United States equities portfolio of large cap stocks.
Investment strategy	Direct holdings of the ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

Nasdaq Shares - Asset allocation (of the gross value of the Investment Options)

ETF	International equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

Nasdaq Shares – Estimated costs

Indirect costs	0.38% p.a. of the net trust value of the Fund
Recoverable expenses	0
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 11

International Sustainability – Product information	
Product summary	This Investment Option provides exposure to an ETF where the underlying investment is in international securities that have been screened to exclude companies with direct or significant exposure to fossil fuels or engaged in activities deemed inconsistent with responsible investment considerations. The Investment Option is invested in units in a single ETF along with some cash for liquidity purposes.
ETF	BetaShares Global Sustainability Leaders ETF (ASX: ETHI)
Investment return objective	To track the performance of the Nasdaq Future Global Sustainability Leaders Index after fees and expenses in AUD.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the long term by gaining exposure to a diversified international equities portfolio screened for ESG factors.
Investment strategy	Direct holdings of the ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

International Sustainability - Asset allocation (of the gross value of the Investment Options)		
ETF	International equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

International Sustainability – Estimated costs	
Indirect costs	0.49% p.a. of the net trust value of the Fund
Recoverable expenses	0
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 11

Gold – Product information

Product summary	This Investment Option provides exposure to an ETF where the underlying investment is in physical gold. The Investment Option is invested in units in a single ETF along with some cash for liquidity purposes.
ETF	ETFS Physical Gold (ASX: GOLD)
Investment return objective	To track the performance of the LBMA Gold Price PM after fees and expenses in AUD.
Investor profile	For investors that seek to track a return that is equivalent to the movements of the gold spot price in Australian dollars.
Investment strategy	Direct holdings of the ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

Gold - Asset allocation (of the gross value of the Investment Options)

ETF	Commodities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

Gold – Estimated costs

Indirect costs	0.40% p.a. of the net trust value of the Fund
Recoverable expenses	0
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 11.

FANG Plus Shares – Product information	
Product summary	This Investment Option provides exposure to an ETF where the underlying investment is in technology and technology-enabled companies. The Investment Option is invested in units of a single ETF along with some cash for liquidity purposes.
ETF	ETFS FANG+ ETF (ASX: FANG)
Investment return objective	To track the performance of the NYSE FANG+ Index after fees and expenses in AUD.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the long term by gaining exposure to an international equities portfolio with a technology and technology-enabled companies theme.
Investment strategy	Direct holdings of the ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

FANG Plus Shares - Asset allocation (of the gross value of the Investment Options)		
ETF	International equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

FANG Plus Shares – Estimated costs	
Indirect costs	0.35% p.a. of the net trust value of the Fund
Recoverable expenses	0
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 11.

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AUD Cash – Product information	
Product summary	The AUD Cash Investment Option will hold AUD cash in an AUD-denominated bank account.
Investment return objective	To achieve a return similar to the volume-weighted average interbank overnight interest rate on a per annum basis on unsecured borrowing and lending transactions between cash market participants settled within the Reserve Bank Information and Transfer System and published on market data services and on the Reserve Bank of Australia website.
Investor profile	For investors with a low risk tolerance seeking to preserve capital or to temporarily hold their investment capital prior to investing it into other Investment Options.
Investment strategy	Preserve capital by depositing cash in an AUD-denominated bank account or similar.
Minimum suggested investment time frame	No minimum investment time frame.
Risk level*	Very low risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

AUD Cash - Asset allocation (of the gross value of the Investment Options)		
Cash	AUD cash	100%

AUD Cash – Estimated costs	
Indirect costs	0
Recoverable expenses	0
Buy/sell spread*	0

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 11.

2. Transaction costs

	Gross transaction costs*	Buy/sell spread recovery*	Net transaction costs*
Australian Shares	0.10%	0.10%	0.00%
US Shares	0.10%	0.10%	0.00%
Nasdaq Shares	0.10%	0.10%	0.00%
International Sustainability	0.10%	0.10%	0.00%
Gold	0.10%	0.10%	0.00%
FANG Plus Shares	0.10%	0.10%	0.00%
AUD Cash	0.00%	0.00%	0.00%

* All figures are expressed as a percentage of the net trust value of the Fund. For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').