

Legal & Risk Disclosure

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Australian Wealth Advisory

www.australianwealthadvisory.com.au

No Financial Advice

Australian Wealth Advisory is not licensed to provide financial product advice under the Corporations Act 2001 (Cth) and does not hold an Australian Financial Services Licence (AFSL).

The information presented on this website, including in our product documentation, marketing materials, webinars, presentations, and related channels, is general in nature and provided solely for educational and informational purposes.

We do not provide any advice that takes into account your personal objectives, financial situation, or needs. Accordingly, nothing contained on this website or provided by us should be considered financial, legal, tax, or investment advice.

You should consider whether our product is appropriate for your circumstances and seek independent advice from a qualified financial advisor, tax advisor, or legal practitioner before making any decision to proceed.

Build-to-Rent Product – Nature and Regulatory Status

Our BTR (Build-to-Rent) product, currently known as the Eco Hub at OakZERO, involves the direct purchase of physical property. It is a tangible, titled asset assigned individually to each purchaser.

There is no pooling of funds or collective scheme structure. Our offering is not a managed investment scheme (MIS) as defined by the Corporations Act 2001.

This structure has been specifically designed to fall outside the regulatory definition of a financial product. Accordingly, the product is not regulated by ASIC under financial services law.

No Guaranteed Returns – But Backed by Asset-Based Security

While Australian Wealth Advisory does not and cannot guarantee any specific investment return or outcome, our Build-to-Rent Eco Hub product is structured to include protective mechanisms, including:

- A commercial lease agreement providing fixed weekly rental income (subject to lease terms and tenant performance)
- A personal director guarantee
- Security over income-producing assets which exceed the purchase price

- Funds held in solicitor trust until project thresholds are met
- First mortgage security on the titled property lot

These measures are designed to enhance buyer confidence and mitigate delivery risk. However, it remains important to note:

This structure does not constitute a financial guarantee or regulated capital guarantee under Australian law. All investments carry risk, and while these safeguards provide additional assurance, no result is absolutely guaranteed.

Prospective purchasers should still seek independent professional advice before proceeding.

Risk Warning

All investment and property-related decisions involve risk. Risks associated with our product may include but are not limited to:

- Delays in project execution or land acquisition
- Changes in regulatory or tax treatment by authorities
- Tenancy and leasing risk
- Economic and market conditions impacting property value or rental yields
- Potential illiquidity or limited resale market for the product
- Risk of capital loss

Before participating, you should carefully review all contractual documentation and consider your own risk tolerance, financial capacity, and investment horizon.

Taxation

Any mention of tax offsets or benefits is general in nature. Tax treatment depends on individual circumstances and may change over time.

Buyers should seek independent tax advice specific to their situation and consider current guidance issued by the Australian Taxation Office (ATO).

Independent Advice Strongly Recommended

We strongly encourage all prospective clients to obtain independent legal, financial, and tax advice before engaging in any purchase or related decision.

Contact Us

If you have any questions or require clarification, you may contact us at:

 info@australianwealthadvisory.com.au

Footer

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