

Item 1. Introduction

Aura Finance (“Aura”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer a wrap-fee program with discretionary investment advisory services to individual investors through an online web-based and mobile platform (the “Platform”). Our Platform is available via our mobile application (“App”) and our website (“Website”). When you open an investment account (“Investment Account”) with us, you will be able to access the Platform through either the App or our Website. As part of your onboarding, you will create an account and complete a Suitability Questionnaire. We will use your suitability and investment information together with our proprietary data model (“Model”), which aggregates various data sets, to present to you investment opportunities (“Investment Opportunities”). We also offer the ability to purchase or sell fractional shares, dollar-based and ESG investing, and tax-loss harvesting.

We will review your Investment Account at least annually to ensure that they are in line with investment objectives and suitability. Annually, we will remind you to update and review your information profile. Additionally, we may conduct limited, non-periodic reviews of your Investment Accounts when flagged by certain material changes to your information. We accept discretionary authority to manage investment accounts on your behalf. We do not provide or offer any financial planning, retirement, or tax advice. The Platform provides Investment Opportunities in the form of equities, ETFs, treasuries, municipal bonds, and fixed income. There is no minimum account size, but the minimum investment is \$5.

Additional Information: For more detailed information about our investment advisory business please refer to Item 4 our Form ADV Part 2A (“Disclosure Brochure”), at <https://adviserinfo.sec.gov/> or at <https://aurafinance.io>.

Ask your financial professional:

- ✓ Given my financial situation, should I choose and investment advisory service? Why or why not?
- ✓ How will you choose investments to recommend to me?
- ✓ What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The Aura fee is part of a wrap-fee program that “wraps” investment advisory services for a single inclusive fee. If you've deposited \$10,000 or more into Aura (net of withdrawals), Client will be billed a flat 1% annual advisory fee on a Client’s account balance. If you have deposited less than \$10,000 into Aura (net of withdrawals), Clients will be billed a fixed \$6 monthly account fee instead of the annual advisory fee. All fees are assessed on a monthly basis at the beginning of each month. The \$10,000 net deposit threshold is calculated at the end of the month using net transfers. The fee structure is calculated based on net deposits across a Client’s Aura. For example, if a Client has deposited \$6,000 into a Roth IRA and \$2,000 into a taxable brokerage account, a Client would be charged \$6/month. It is per client, not per account.

You may pay fees and costs separate from our services, and regardless of whether you make or lose money on your investments. These additional fees and charges may include transaction and execution charges and the fees/expenses charged by any custodian, and other transaction-related costs, electronic fund and wire fees, and any other fees that reasonably may be borne by a brokerage account. **We initially intend to absorb such fees but may not do so in the future, at which time you will be required to pay such fees.** If we will no longer absorb such fees on your behalf, we will provide advanced notice to you and update our Brochure and this relationship summary. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information about our fees please refer to Item 5 of our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> or at <https://aurafinance.io>.

Ask your financial professional:

- ✓ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We make money by having more customers using our Platform so we have an incentive to sign-up additional customers to the service.
- Our employees may personally hold interests in the same securities the Model recommends to our clients so we may have an incentive to trade ahead of our clients.

Additional Information: For more detailed information about our conflicts of interest please refer to Item 11 of our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> or at <https://aurafinance.io>.

Ask your financial professional:

- ✓ How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our employees receive a base salary and may receive a discretionary bonus (cash and non-cash benefits) linked to the revenue and growth of the company.

Aura does not employ financial professionals in the traditional sense. We employ fully qualified professionals in our operational and compliance functions. Compensation is not based on commissions or fees of any kind.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Neither our firm nor our financial professionals have any legal, financial or other disciplinary items or history. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Ask your financial professional:

- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. Additional Information

For additional information about our services, please visit www.streetbeat.ai or reference our Disclosure Brochure available at <https://adviserinfo.sec.gov/>. If you would like additional, up-to-date information or a copy of this disclosure, please call (323) 879-7385 or send an email info@aurafinance.io.

Ask your financial professional:

- ✓ Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?