



Financial Services Guide

This Financial Services Guide (FSG) dated 29 October 2025 is issued with the authority of Lionsgate Financial Group Pty Ltd ABN 92 140 591 484 Australian Financial Services Licence (AFSL) No. 342766.

Adviser Universe Pty Ltd is a Corporate Authorised Representative (#1303486) of Lionsgate Financial Group Pty Ltd.

This Financial Services Guide ('FSG') provides you with information about Adviser Universe Pty Limited ('Adviser Universe', 'we', 'us', or 'our') and is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial product or service.

This FSG is about the financial services that Adviser Universe provides in relation to:

• IDPS-like scheme: - iUniverse ARSN 671 592 304

This FSG is designed to assist you in deciding whether to use any of the financial products or services offered by us.

The matters covered by the FSG include:

- who we are and how we can be contacted;
- the services we are authorised to provide you;
- how we (and any other relevant parties) are remunerated;
- details of any potential conflicts of interest; and
- details of our internal and external dispute resolution procedures and how you can access them

You have the right to ask about our charges, the type of advice we will provide, and what you can do if you have a complaint about our services.

If you are considering investing, you will be provided with:

• a PDS for the IDPS-like scheme;

The PDS contains information about the relevant products and will assist you in making an informed decision about whether to invest. You should read and consider the relevant PDS before making an investment decision.

Which financial services are we licensed to provide?

Adviser Universe is authorised by the Australian Financial Services Licence ('AFSL') 342766 to provide the following financial services:

- provide general financial product advice about:
 - deposit products;
 - government issued debentures, stocks or bonds;
 - investment life insurance products and products issued by a life insurance company which are backed by a statutory fund;
 - interests in managed investment schemes, including investor directed portfolio services;
 - securities; and
 - superannuation
- apply for, acquire, vary or dispose of the following financial products on behalf of another person:
 - deposit products;
 - government issued debentures, stocks or bonds;
 - investment life insurance products and products issued by a life insurance company which are backed by a statutory fund;
 - interests in managed investment schemes, including investor directed portfolio services;
 - securities; and
 - superannuation;

to retail and wholesale clients.

When providing the above financial services we act on our own behalf.

What type of advice do we provide?

Adviser Universe does not provide personal advice about any financial products. Any advice we may give is of a general nature and does not consider your objectives, financial situation or individual needs. This applies whether you visit our websites, call our contact centres or write to us. If you do need advice that takes into account your personal needs and circumstances, you should talk to an independent financial adviser

What else should you do before using our products?

Before applying to join the IDPS-like scheme you should read and consider the relevant PDS and associated disclosure documents which are available on our websites. The PDS and associated disclosure documents contain information about the products and will assist you in making an informed decision. These documents have information about the features, associated costs, significant benefits or risks and other information such as privacy and complaints handling.

Do we engage related party service providers?

Adviser Universe is the promoter, sponsor and administrator.

The Issuer & Responsible Entity of the IDPS-like scheme is Equity Trustees Limited (ABN 46 004 031 298; AFSL 240975) and the custodian is EQT Australia Pty Ltd (ABN 88 111 042 132).

Equity Trustees Limited and EQT Australia Pty Ltd are related parties.

Adviser Universe is not related to the Responsible Entity and Custodian.

Compensation arrangements

Adviser Universe as a Corporate Authorised Representative of Lionsgate Financial Group Pty Ltd has professional indemnity insurance cover (being investment managers insurance which covers professional liability, management liability and crime) in place in respect of the financial services provided to retail clients.

This insurance covers claims in relation to Adviser Universe. These arrangements comply with the requirements of section 912B of the Corporations Act 2001 (Cth) and cover work done for Adviser Universe by its employees and representatives after they cease to work for Adviser Universe.

How will you pay Adviser Universe for the services provided to you?

We will receive remuneration for the provision of financial services to you.

This includes remuneration from the fees you pay for investing in the IDPS-like scheme or other remuneration that we may receive from third parties in connection with your investment. For our IDPS-Like Scheme, we receive a payment from Equity Trustees equal to the amount of the fees we collect, less an amount they retain.

These fees are typically in the range of 0.50% to 4% of a member's account balance per annum.

Detailed information on the Fees payable are set out in the relevant PDS.

Your adviser may also charge you initial and ongoing fees for providing financial product advice and other services to you. These fees are paid to your adviser directly from your account in the IDPS-like scheme and are not paid to us.

Such fees will be set out in a separate FSG and/ or statement of advice you receive from your adviser. Please refer to your adviser for more detail.

Our employees and directors are paid a salary, but do not receive any commissions. They may, however, be eligible for bonus payments from us based on personal performance in meeting or exceeding customer service standards and/ or assessment of team or company performance. We do not pay commissions for referring customers to us. You may request from us particulars of the remuneration (including commission) or other benefits Adviser Universe and other specified persons, such as related bodies corporate and associates, have received or are to receive in relation to the financial services we provide.

Your request must be made within a reasonable time after you are given this FSG and before any financial products or services identified in this FSG are provided to you

How can you give instructions to us?

Generally, you may give us instructions by telephone, email, mail or via our websites. There may be special instruction arrangements for specific products and services which are explained in the PDS or associated disclosure documents.

How do you contact us?

Contact details for Adviser Universe are as below: Address: Level 1, Unit 5, 2-6 Kingsway, Cronulla

NSW 2230

Phone: 1300 683 323

Email: info@adviseruniverse.com.au

What should you do if you have a complaint?

Complaints (except for privacy complaints) can be addressed to:

The Complaints Officer

Adviser Universe

Address: Level 1, Unit 5, 2-6 Kingsway, Cronulla

NSW 2230

Phone: 1300 683 323

Email: info@adviseruniverse.com.au

If you have a complaint, please contact us by calling 1300 683 323 or by emailing your complaint to info@AdviserUniverse.com.au; or writing to us.

An acknowledgement will be issued to you within 24 hours of receipt of your complaint (or as soon as practicable), either by phone, email or post. Our team will investigate and respond on all aspects of the matters raised in your complaint.

We will provide you with a response no later than 45 calendar days (30 calender days for the IDPS-like scheme) after receiving your complaint, unless another timeframe is allowed or required under the relevant legislation.

If you make a complaint and we resolve it within 5 business days from receipt to your satisfaction we are not required to send you a formal complaint response, unless you request one; or your complaint relates to hardship, a declined insurance claim, the value of an insurance claim or for any decision of a trustee (or failure by the trustee to make a decision) relating to a complaint. For death benefit objections, the Responsible Entity must provide a complaint response no later than 90 calendar days after the expiry of the 28 calendar day period for objecting.

They will do our best to resolve your complaint as soon as possible. However, if they are unable to provide you with a response within the required timeframe, we will provide you with progress updates including reasons for the delay

You may also lodge a complaint with the Australian Financial Complaints Authority (AFCA), although AFCA will not normally deal with a complaint until it has been through the trustee's internal complaints handling process. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. Other limits may also apply.

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 3000

Privacy queries or complaints

If you have any queries or complaints about your privacy please contact:

The Privacy Officer Adviser Universe

Address: Level 1, Unit 5, 2-6 Kingsway, Cronulla

NSW 2230

Phone: 1300 683 323

Email: info@adviseruniverse.com.au