

Important Information

This is the Investment Menu for the managed investment scheme known as iUniverse ("the Scheme").

It is issued by the Responsible Entity of the Scheme, Equity Trustees Limited (ABN 46 004 031 298 AFSL 240975) ("the Responsible Entity", "we" or "us").

The information in this Investment Menu forms part of the Product Disclosure Statement ("PDS") for the Scheme dated TBC. You can access the PDS by visiting www.galaxyuniverse.com.au or by contacting the Scheme's Administrator, Adviser Universe Pty Ltd ("Adviser Universe") on 1300 683 323.

Eligibility requirements apply to membership of the Scheme, as outlined in the PDS.

You should read this Investment Menu in full together with the rest of the PDS before making a decision to become or remain a member of the Scheme or to select or retain a particular Investment. Capitalised terms not otherwise defined in this document have the meaning given in the PDS.

The information in this Investment Menu is general information only and does not take into account your personal objectives, financial situation, needs or circumstances.

Before making a decision to acquire, continue to hold or dispose of an Account in the Scheme or a particular Investment, you should speak with a financial adviser and consider its appropriateness having regard to your personal objectives, financial situation, needs and circumstances. Before instructing us to acquire an Investment on your behalf, you should also consider any product disclosure statement or other disclosure document that has been prepared in relation to that Investment by the issuer of that Investment. Where such a document exists, it will be available online at www.galaxyuniverse.com.au or from your Financial Adviser, or your Financial Adviser or we must provide you a copy free of charge on request.

We have also issued a target market determination ('TMD') which considers the design of the Scheme including its key attributes, and describes the class of consumers that comprises the target market for the Scheme. We encourage you to consider the TMD before investing. The TMD is available from www.galaxyuniverse.com.au.

Contents

Part 1:	2
Investments for Retail Clients Only	
Part 2:	4
Investments for Retail Clients or Wholesale Clients	
Part 3:	5
Investments for Wholesale Clients Only	
Part 4: Glossary	6

Issuer & Responsible Entity Equity Trustees Limited ABN 46 004 031 298 AFSL 240975 GPO Box 2307 Melbourne VIC 3001 Ph: +613 8623 5000 Web: www.eqt.com.au/insto	Custodian EQT Australia Pty Ltd ABN 88 111 042 132 Level 1, 575 Bourke Street Melbourne VIC 3001	Administrator Adviser Universe Pty Ltd ABN: 66 645 583 044 Corporate Authorised Representative No. 1303486 of Redwood Financial Services Pty Ltd AFSL 543482 Level 1, Unit 5, 2-6 Kingsway, Cronulla NSW 2230
Promoter Adviser Universe Pty Ltd ABN 66 645 583 044 Corporate Authorised Representative No. 1303486 of Redwood Financial Services Pty Ltd AFSL 543482 Level 1, Unit 5, 2-6 Kingsway, Cronulla NSW 2230		

Part 1: Investments for Retail Clients Only

Name of Investment: Omnibus 1

Investor Eligibility

Omnibus 1 is available for selection by a Scheme Member that is a Retail Client (as defined in the PDS) and that is one of the investor types listed below, unless the Responsible Entity determines otherwise in consultation with the Administrator:

- Individual;
- Joint account;
- Trustee of a self-managed superannuation fund;
- Trustee of a family trust that has cash trust assets of less than \$2million; or
- Trustee of a regulated superannuation fund.

Your Account

Within your overall Account in the Scheme you will have both a Working Cash Account and a Savings Account associated with this Investment. In future, we may establish additional sub-accounts, whether associated with this Investment, with other Investments or with the Scheme generally.

Withdrawals

A minimum withdrawal amount applies to the Working Cash Account and withdrawals are also subject to maintaining the Minimum Cash Balance within the Working Cash Account.

Minimum Amounts

Minimum initial deposit: \$1,000

Minimum ad-hoc withdrawal: \$1

Minimum additional deposit: \$1

Minimum balance: See below under 'Minimum Cash Balance'

Investment Option Overview

Through Omnibus 1, investors will have access to an interest-bearing cash deposit product with National Australia Bank, known as a National Australia Bank Professional Funds Account ("NABPFA").

You can access a Working Cash Account (which each Member in this Investment must have and which is subject to a minimum balance requirement) and a Savings Account with interest-earning potential that takes into consideration the RBA's Target Cash Rate.

A different rate of interest applies to each of your Savings Account balance (which is referred to in this Part of the Investment Menu as the "Savings Account Interest Rate") and your Working Cash Account balance (referred to as the "Working Cash Account Interest Rate"). These two rates are determined by the Responsible Entity in consultation with the Administrator. Each rate is determined taking into account the prevailing Target Cash Rate, among other factors.

Each of the Savings Account Interest Rate and the Working Cash Account Interest Rate is subject to periodic review and can change. Any update will generally occur with 90 days' notice.

It is intended that at any given point in time, the Savings Account Interest Rate will be at least the rate that is 0.5% lower than the prevailing Target Cash Rate. However, this cannot be guaranteed as the Savings Account Interest Rate will depend on various unforeseeable factors including the Target Cash Rate.

In addition, the Responsible Entity may, at any time in its absolute discretion, credit to a member's Savings Account balance additional amounts in connection with amounts of interest paid to the Responsible Entity in respect of that balance. Any such amounts paid into your Savings Account will be displayed separately in your transaction history statement in the reporting made available to you.

As at the date of this Investment Menu, the Savings Account Interest Rate is 3.9%p.a and the Working Cash Account Interest Rate is 2.4% p.a. However, prior to deciding whether to buy, hold or exit this Investment, it is strongly recommended that you confirm the most recently declared interest rates, as they may have changed. To access the applicable interest rates, you can visit www.galaxyuniverse.com.au or ask your Financial Adviser, or an existing member of the Scheme can access this information within their online account. A copy of this information is also available from the Administrator on request, free of charge.

Investors in Omnibus 1 will also enjoy access to BPay® payment facilities as an additional optional feature.

Opening an Account

Each member who invests in Omnibus 1 will be provided at inception a Working Cash Account and also a Savings Account. These form part of your overall Account.

The purpose of the Working Cash Account is to receive deposits from and to make withdrawals to external bank accounts.

The purpose of the Savings Account is to enable Scheme members to earn a higher rate of interest on deposit than the Working Cash Account.

The Minimum Initial Deposit to your Working Cash Account is \$1,000 and may be made by way of a cash transfer to your Account.

There is no minimum deposit or balance requirement for the Savings Account.

Implementing your Investment Strategy

The cash in your Working Cash Account will be used to settle any transactions you authorise.

The purpose of the Savings Account is only to earn higher interest than the Working Cash Account.

We will report to you on the cash in both of your Accounts.

Any interest income earned less our Cash Account Fee and Account Keeping Fee will be applied to the relevant Account on a daily basis. A minimum balance requirement for your Working Cash Account has been set to ensure sufficient funds to settle any fees or charges incurred by your Account. Please refer to the "Minimum Cash Balance" section below for additional details.

There is no minimum cash balance requirement for the Savings Account.

The Working Cash Account and Savings Account receive different interest rates. You will receive interest at the applicable rate based on the daily balance of your Working Cash Account and Savings Account. Interest will not be paid on the unsettled portion (if any) of your Account balance, for example where interest income is yet to be received into your Account.

Minimum Cash Balance

Once your Account is established, at all times you must maintain at least \$1,000 in your Working Cash Account ("Minimum Cash Balance"). There is no minimum balance requirement for the Savings Account.

We may change, cancel or introduce a Minimum Cash Balance requirement at any time with 30 days' notice. If we make such a change you will be notified.

You are responsible for maintaining the Minimum Cash Balance in the Working Cash Account. Adviser Universe will keep you and your Financial Adviser informed of the balance of your Working Cash Account via your online login.

Cash Balance: Available for Withdrawals, Expenses or Investment Settlements

Where you wish to make a withdrawal, pay an expense or settle an Investment, you must have sufficient cash holdings in your Working Cash Account. If you do not have sufficient cash available in your Working Cash Account we will not process your request.

Making Additional Deposits

Once your Account has been established, you can make further one-off and regular deposits to your Working Cash Account. Each additional deposit must be for an amount of at least \$1. You will be able to view your deposits to your Account online and all transactions will be shown on your available reports.

Deposits can made in one of the following ways:

DEPOSIT METHODS	HOW TO INVEST
Electronic Funds Transfer (EFT)	<p>You can transfer funds into your Working Cash Account from your bank by using your bank’s online banking services (subject to availability) which may include the following payment methods:</p> <ul style="list-style-type: none">a) direct credit;b) direct debit;c) electronic funds transfer (one-time or periodic).

Making a Withdrawal

You will be able to withdraw cash from your Working Cash Account subject to the terms and conditions of the PDS.

You can make a withdrawal request directly with Adviser Universe or by requesting your Financial Adviser to lodge a withdrawal request with Adviser Universe.

If you wish to make a withdrawal from your Account, the minimum withdrawal amount by request is \$1, subject to maintaining the Minimum Cash Balance in your Working Cash Account.

Funds will then be paid via electronic transfer to your nominated bank account. To make a withdrawal, you must have sufficient cash in your Working Cash Account over and above the Minimum Cash Balance requirement. Generally, a withdrawal request will not be processed if there is not enough available cash in your Working Cash Account in order to cover the amount of the withdrawal while maintaining the required Minimum Cash Balance in your Working Cash Account.

Fees and Other Costs

See section 7 of the PDS.

Part 2: Investments for Retail Clients or Wholesale Clients

Name of Investment: Omnibus 2

Investor Eligibility

Omnibus 2 is available for selection by Scheme Members who are Retail Clients or Wholesale Clients (in each case, as defined in the PDS).

Your Account

As above in Part 1 for Omnibus 1.

Withdrawals

As above in Part 1 for Omnibus 1.

Minimum Amounts

As above in Part 1 for Omnibus 1.

Investment Option Overview

Through Omnibus 2, investors will have access to an interest-bearing cash deposit product with National Australia Bank, known as a National Australia Bank Professional Funds Account ("NABPFA").

You can access a Working Cash Account (which each Member in this Investment must have and which is subject to a minimum balance requirement) and a Savings Account with interest-earning potential that takes into consideration the RBA's Target Cash Rate.

A different rate of interest applies to each of your Savings Account balance (which is referred to in this Part of the Investment Menu as the "Savings Account Interest Rate") and your Working Cash Account balance (referred to as the "Working Cash Account Interest Rate"). These two rates are determined by the Responsible Entity in consultation with the Administrator. Each rate is determined taking into account the prevailing Target Cash Rate, among other factors.

Each of the Savings Account Interest Rate and the Working Cash Account Interest Rate is subject to periodic review and can change. Any update will generally occur with 90 days' notice.

It is intended that at any given point in time, the Savings Account Interest Rate will be at least the rate that is 1.05% lower than the prevailing Target Cash Rate. However, this cannot be guaranteed as the Savings Account Interest Rate will depend on various unforeseeable factors including the Target Cash Rate.

In addition, the Responsible Entity may, at any time in its absolute discretion, credit to a member's Savings Account balance additional amounts in connection with amounts of interest paid to the Responsible Entity in respect of that balance. Any such amounts paid into your Savings Account will be displayed separately in your transaction history statement in the reporting made available to you.

As at the date of this document, the Savings Account Interest Rate is 3.3%p.a and the Working Cash Account Interest Rate is 1.8% p.a. However, prior to deciding whether to buy, hold or exit this Investment, it is strongly recommended that you confirm the most recently declared interest rates, as they may have changed. To access the applicable interest rates you can visit www.galaxyuniverse.com.au or ask your Financial Adviser, or an existing member of the Scheme can access this information within their online account. A copy of this information is also available from the Administrator on request, free of charge.

Investors in Omnibus 2 will additionally enjoy access to a range of an additional optional features including: direct debit facilities; merchant facilities; BPay® and Pay2; services relating to bookkeeping, payroll and lodgements with the Australian Taxation Office; revenue & expense management support; compliance support; professional insurance and domain, email and website solutions.

Opening an Account

As above in Part 1 for Omnibus 1.

Implementing your Investment Strategy

As above in Part 1 for Omnibus 1.

Minimum Cash Balance

As above in Part 1 for Omnibus 1.

Cash Balance: Available for Withdrawals, Expenses or Investment Settlements

As above in Part 1 for Omnibus 1.

Making Additional Deposits

As above in Part 1 for Omnibus 1.

Making a Withdrawal

As above in Part 1 for Omnibus 1.

Fees and Other Costs

See section 7 of the PDS.

Part 3: Investments for Wholesale Clients Only

(No Investments in this category are currently offered through the Scheme)

Part 4: Glossary

TERM	MEANING
Minimum Cash Balance	The amount specified in the section entitled 'Minimum Cash Balance' in Part 1 of this document.
NABPFA	A National Australia Bank Professional Funds Account, an at-call interest-bearing cash account on deposit with National Australia Bank.
Savings Account	The Savings Account established in connection with your investment in Omnibus 1 or Omnibus 2 held through the Scheme. Cash in your Savings Account is invested in the NABPFA and intended for earning interest at a higher rate than in the Working Cash Account.
Savings Account Interest Rate	In relation to an Investment, has the meaning given under the subheading 'Investment Option Overview' in the relevant Part of this Investment Menu that describes that Investment.
Working Cash Account	The Working Cash Account established in connection with your investment in Omnibus 1 or Omnibus 2 held through the Scheme. Cash in your Working Cash Account is invested in the NABPFA and may be used to make Investments and fund withdrawals from the Service.
Working Cash Account Interest Rate	In relation to an Investment, has the meaning given under the subheading 'Investment Option Overview' in the relevant Part of this Investment Menu that describes that Investment.

PHONE 1300 683 323

EMAIL info@galaxyuniverse.com.au

ONLINE galaxyuniverse.com.au

ADDRESS Level 1, Unit 5, 2-6 Kingsway,
Cronulla NSW 2230