FREEDOM FINANCE AUSTRALIA

ENDEAVOR ASSET MANAGEMENT

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Financial Services Guide

A guide to the financial services we provide and how we work with you.

Date of preparation: 1 July 2026
Version: 4
Issued by:
Endeavor Asset Management Pty Ltd
ABN 77 143 340 050 | AFSL 358 029
Level 7, 5 Queens Road, Melbourne VIC 3004

Important – Not Independent

Under section 923A of the Corporations Act 2001, we are required to tell you that we cannot describe ourselves as "independent", "impartial" or "unbiased". We want to be upfront about why.

We are not independent because:

- We may receive commissions from life insurance providers in connection with insurance products we recommend, which may influence the advice we provide.
- We have a corporate association with Boutique Wealth Australia Pty Ltd and Cryptique Pty Ltd (related entities), which could reasonably be expected to influence the advice we provide.
- A director, a related entity, a director of a related entity, or an associate may receive investment fees, volume-based payments, gifts or other benefits from Endeavor Asset Management Pty Ltd, Cryptique Pty Ltd and Boutique Wealth Australia Pty Ltd, which may influence the advice we provide.
- We may be paid an investment fee where you use the Managed Discretionary Account (MDA) service that we offer or issue.

These relationships do not prevent us from acting in your best interests. We have policies, procedures and approval processes in place to manage conflicts of interest and to make sure the advice we give is appropriate for you. The relationships and how they may affect our advice are explained in more detail later in this guide.

About this Financial Services Guide

This Financial Services Guide (FSG) is an important document. It is designed to help you decide whether to use the financial services we offer. We are required to give it to you before we provide you with any financial service.

This FSG explains:

- who we are and how to contact us;
- the services and products we are authorised to provide;
- how we, our licensee, and any third parties are paid;
- any associations or relationships that could influence the advice we give you;
- how we protect your privacy; and
- what to do if you have a concern or complaint.

Please read this document carefully and keep it for future reference.

Documents that form part of this FSG

This FSG should be read together with the following documents, which together make up the full FSG you receive:

Document	Purpose
Financial Services Guide (this document)	Sets out information about us, our licensee, our services, fees, relationships, and complaints handling.
Adviser Profile	Sets out information about your individual financial adviser, including their authorisations and how to contact them. The Adviser Profile is included at the back of this document.
FSG Part B – Managed Discretionary Account (MDA)	If you invest using the Endeavor Asset Management MDA service, this additional document explains how the MDA works and the fees that apply. It will be provided separately.

Who we are

Three parties may be involved in providing financial services to you under this FSG: the licensee, the corporate authorised representative, and your individual adviser.

The licensee

Endeavor Asset Management Pty Ltd (EAM) holds the Australian Financial Services Licence (AFSL) under which financial services are provided. EAM is responsible for the financial services described in this FSG and for the content and distribution of this document.

Licensee name	Endeavor Asset Management Pty Ltd (EAM)
ABN	77 143 340 050
AFSL number	358029
Address	Level 7, 5 Queens Road, Melbourne VIC 3004
Phone	1800 662 891
Email	operations@endeavoram.com.au
Website	endeavoram.com.au

The corporate authorised representative

FFA FP Pty Ltd, trading as Freedom Finance Australia (FFAU), is a Corporate Authorised Representative of EAM and is authorised to provide financial services on behalf of EAM. FFAU is the entity that engages your adviser.

Name	FFA FP Pty Ltd (Freedom Finance Australia)
Authorised Representative number	1309068
Address	Level 7, 5 Queens Road, Melbourne VIC 3004
Phone	1800 662 891
Website	ffau.com.au

Your financial adviser

Your individual adviser is sub-authorised by FFAU to provide the financial services described in this FSG. Their full details — including their authorisations, qualifications and contact information — are set out in the Adviser Profile at the back of this document.

How we refer to ourselves

In this FSG, **"we", "us", "our" and "our adviser"** refer collectively to your individual adviser, FFA FP Pty Ltd, and Freedom Finance Australia. **"The licensee"** refers to Endeavor Asset Management Pty Ltd.

When we provide financial services to you, the licensee and the authorised representatives listed above act on your behalf.

Our services

Personal advice

We may provide you with personal financial advice that takes into account your needs, objectives and financial situation. When we provide personal advice for the first time, we will give you a written Statement of Advice (SOA) that explains:

- the advice we are giving you and why;
- the basis on which the advice is given;
- information about us and any relevant relationships or interests; and
- the fees and any other payments associated with our advice.

If we provide further personal advice after our initial advice, and your circumstances have not significantly changed, we may record this in a shorter document called a Record of Advice (ROA) instead of an SOA. You can request a copy of any ROA at any time within 7 years of the advice being provided, using our contact details at the start of this FSG.

General advice

Occasionally we may provide general advice. General advice is information or a recommendation that does not take into account your personal objectives, financial situation or needs. If we provide you with general advice, we will tell you so at the time and warn you that the advice may not be appropriate for your circumstances. Before acting on general advice, you should consider whether it is right for you and read any relevant Product Disclosure Statement (PDS).

Product Disclosure Statements

When we recommend a financial product to you, you will be given a Product Disclosure Statement (PDS) prepared by the product issuer (where one is required). The PDS sets out the key features, benefits, risks, fees and charges of the product so that you can make an informed decision.

Wholesale and retail clients

We are authorised to provide services to both retail and wholesale clients. The protections that apply to you under the Corporations Act will depend on whether you are classified as a retail or wholesale client. If you are unsure of your classification, please ask us.

Products and services we are authorised to provide

Under the licensee's AFSL, we are authorised to provide financial product advice on, and to deal in, the following classes of financial products:

Product class	Includes
Deposit and payment products	Basic deposit products and deposit products other than basic deposit products.
Government debentures, stocks and bonds	Debentures, stocks or bonds issued or proposed to be issued by a government.
Life insurance products	Investment life insurance products and life risk insurance products, including products backed by the statutory funds of a Registered Life Insurance Company.
Managed investment schemes	Including investor directed portfolio services (IDPS) and Managed Discretionary Account (MDA) services.
Retirement Savings Accounts	RSA products within the meaning of the Retirement Savings Accounts Act 1997.
Securities	Australian and international listed securities.
Standard margin lending facilities	Limited to standard margin lending arrangements.
Superannuation	All superannuation, including self-managed superannuation funds (SMSFs).

We are also authorised to operate custodial or depository services other than investor directed portfolio services.

If you would like advice on a matter that is outside the products and services listed above, please ask us — we may be able to refer you to an appropriate specialist. We will only provide services to you with your prior, informed consent.

How we are paid

Before we provide any financial service, we will discuss and agree our fees with you. All fees and amounts in this FSG are inclusive of GST unless otherwise stated.

Where the money goes

All fees are paid to and received by the licensee. The licensee receives 100% of the fees in trust for the corporate owner of the revenue. The corporate owner of the revenue pays the corporate authorised representative (Freedom Finance Australia) to provide financial services to clients, including by employing individual authorised representatives. The corporate authorised representative pays the licensee a fee for being authorised.

Fees we may charge you

Advice fees

We may charge a fee for the preparation, presentation and implementation of advice. The fee will depend on your individual circumstances, the complexity of your situation, and the time involved in preparing your advice. It will be either a fixed amount or a percentage of the funds we are advising on. We will agree the fee with you before we provide the advice.

Ongoing advice fees

If you ask us to provide ongoing services — such as regular portfolio reviews and ongoing advice — we may charge an ongoing advice fee. This fee will be set out in writing in an Ongoing Fee Arrangement, which we will renew with you each year in accordance with the law. The fee may be a fixed amount, a percentage of funds under advice, or based on the time involved.

Important: We do not charge asset-based fees on any portion of your funds that has been borrowed (for example, money invested using a margin loan or other borrowed funds).

Commissions on life insurance products

If we arrange a life insurance product for you, the product issuer may pay EAM an initial commission and ongoing commissions. These commissions are paid by the insurer out of the premium you pay — they are not an additional cost to you. EAM may pass some or all of the commission to FFAU.

The maximum commissions we may receive are capped under the Life Insurance Framework. The caps depend on when the policy is issued, as set out below.

Date the new policy is issued	Initial commission (% of annual policy cost, ex-GST)	Ongoing commission p.a. (% of annual policy cost, ex-GST)
Before 1 January 2018 (or before 1 April 2018 where the application was received before 1 January 2018)	0 – 140%	0 – 38.5%
1 January 2018 – 31 December 2018	0 – 80%	0 – 20%
1 January 2019 – 31 December 2019	0 – 70%	0 – 20%
From 1 January 2020	0 – 60%	0 – 20%
Where the initial commission equals the ongoing commission (level commission)	Up to 35%	Up to 35%

Worked example. We recommend a life insurance product with an annual premium of $450 issued on 2 February 2018. EAM may receive an initial commission of up to $360 (80% ex-GST), and may pass up to $360 to FFAU. Assuming the premium stays the same, EAM may receive up to $90 each year (20% ex-GST) as an ongoing commission and may pass up to $90 p.a. to FFAU. If you later increase your cover from 2 April 2020 (with an additional premium of $100), the initial commission on the increase would be up to $60 (60% ex-GST) and the ongoing commission up to $20 p.a. (20% ex-GST), payable from the first anniversary of the increase.

Pre-2018 commission rates may still apply where your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover after that date, or where the policy is replaced after 1 January 2018 to correct an administrative error.

Where we provide personal advice and recommend an insurance product, the actual commissions EAM and we will receive will be set out in your SOA or ROA.

Other benefits we may receive

From time to time, we may receive non-monetary benefits from product providers or other third parties for example, hospitality, business support, or sponsorship to attend professional development events. We keep a register of any such benefits, including benefits relating to information technology, software or training provided by a product issuer. A copy of the register is available on request (a small administration fee may apply).

How our people are paid

The financial advisers and employees (including employees of related bodies corporate) may be paid a salary and may also receive a quarterly or annual bonus. Bonuses depend on a range of factors, including company performance, professionalism, adherence to compliance procedures, and team performance. Principal Advisers, Directors and Shareholders of the licensee, shareholders of FFAU or related entities may receive a benefit based on the ongoing performance of the relevant company. This may include Director's payments, drawings and distributions.

Where the amount of any payment can be calculated at the time personal advice is given, it will be set out in your SOA or ROA. Where it cannot, we will explain how it is calculated. You can request more detail about how the people involved in providing services to you are paid within a reasonable time after receiving this FSG and before any financial service is provided.

Your authorisation

By using or continuing to use our services, you agree that:

- the fees and charges described in this FSG (other than third-party fees and charges) are a benefit given to us by you, in exchange for the services we provide;
- we do not charge asset-based fees on borrowed money used to invest; and
- you understand, consent to, authorise and direct us to charge you in this way.

Relationships that may influence our advice

Endeavor Asset Management is part of the Freedom Finance Australia group of companies (the FFAU Group). The directors and shareholders of EAM hold shares (directly or indirectly, in whole or in part) in the entities listed below, each of which has relationships and arrangements with EAM.

Related entity	Service provided
Boutique Wealth Australia Pty Ltd	Operates under its own AFSL (No. 494 253) and is an issuer of investment products.
Cryptique Pty Ltd	Operates as a Corporate Authorised Representative of Non Correlated Advisors Pty Ltd (AFSL No: 430126) and is an issuer of investment products.
Freedom Finance MB Pty Ltd and Freedom Finance (MB) NSW Pty Ltd	Mortgage broking services.
Freedom Finance Accounting Pty Ltd and FFAU Consulting Pty Ltd	Accounting, taxation and SMSF administration services.
FIB Pty Ltd	General insurance broking services.
Freedom Business Services (Pvt) Ltd	Our related entity based in Sri Lanka. Provide administration, professional services and back-office process support to our Australian team.
The Cleva Co Pty Ltd	Digital financial advice technology provider.

Where it is appropriate to your circumstances, your adviser may recommend that you use the investment, accounting, taxation, finance, general insurance or property services of one of these related entities. The directors and shareholders of EAM do not receive any direct remuneration for these referrals. However, where you take up the services of a related entity, the shareholders may share in distributions from that business. You are free to engage your own preferred professionals at any time.

Our Approved Product List

The licensee maintains an Approved Product List (APL). The APL includes some products issued or advised by Boutique Wealth Australia, as well as a wide range of products from issuers that are not associated with the licensee. The licensee does not require its authorised representatives to recommend Boutique Wealth Australia products.

We are generally only permitted to recommend financial products that appear on the APL. We may recommend products that are not on the APL where it is appropriate to your objectives, financial situation and needs and where the licensee has approved the recommendation.

Boutique Wealth Australia Pty Ltd (BWA)

Your adviser may recommend that you invest in a financial product advised by Boutique Wealth Australia Pty Ltd (BWA). These include products and services with the following branding: BWA or Boutique Wealth Australia.

BWA acts as Investment Adviser to the responsible entity (product issuer) of certain investment products and earns an investment management fee of 0.60% per annum (plus GST) based on your invested balance. This fee is included in the product's management expense ratio (MER) or indirect cost ratio (ICR) and is not an additional fee paid by you. The fee is paid to the responsible entity from your investment balance, and 100% is then passed on to BWA.

Worked example. If you invested $100,000 in a Boutique Wealth Australia branded product, BWA would earn $660 per annum in investment management fees (excluding GST), payable from your investment via the responsible entity.

Investments offered via BWA are reviewed and benchmarked by the EAM Investment Committee against comparable products in the market to ensure they remain competitive.

Cryptique Pty Ltd (Cryptique)

Your adviser may recommend that you invest in a financial product advised by Cryptique Pty Ltd (Cryptique).

Cryptique acts as Investment Adviser to the responsible entity (product issuer) of certain investment products and earns an investment management fee of 2% per annum (plus GST) based on your invested balance and may be paid a performance fee of 25% above a high water mark. This fee is included in the product's management expense ratio (MER) or indirect cost ratio (ICR) and is not an additional fee paid by you. The fee is paid to the responsible entity from your investment balance, and 100% is then passed on to Cryptique.

Worked example. If you invested $100,000 in a Cryptique branded product, Cryptique would earn $2000 per annum in investment management fees (excluding GST) plus a performance fee, payable from your investment via the responsible entity.

Your privacy

To provide financial services to you, we need to collect personal information about you (and, where relevant, about other people such as beneficiaries or dependants). This may include identification details, contact details, financial information, tax file numbers, employment information, and information about your goals, family circumstances and health (for insurance recommendations).

We collect, hold, use and disclose personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We may share your information with product providers, regulators, our service providers, our related entities and other parties where this is necessary to provide our services or required by law.

Our Privacy Policy explains in more detail how we handle personal information, how you can access or correct your information, and how you can make a privacy complaint. A copy is available at endeavoram.com.au or on request from us at no charge.

Where your information is held and accessed

Some of our employees work from our office in Sri Lanka and may access your personal information as part of their day-to-day duties — for example, to support administrative processing, client servicing, account maintenance and IT operations. These employees are employed directly by a related entity, Freedom Business Services (Pvt) Ltd, within our group of companies; they are not engaged through a third-party outsourced service provider. They work within the same information security, privacy and technology controls that apply to our Australian-based employees, and they are bound by the same confidentiality and privacy obligations.

By providing your personal information to us and continuing to use our services, you consent to your personal information being disclosed to, and accessed and handled by, our overseas employees in Sri Lanka for these purposes. If you do not wish for your information to be handled in this way, please contact us — although we may not be able to continue providing some or all of our services to you if we cannot share your information with our overseas team.

If you have a complaint

We take complaints seriously and we will work with you to resolve them quickly, fairly and in line with required timeframes.

Step 1 – Contact us

Please contact our Complaints Manager and tell us about your complaint. You can use any of the contact details below:

Phone	1800 662 891
Email	operations@endeavoram.com.au
Post	Complaints Manager, Endeavor Asset Management Pty Ltd, Level 7, 5 Queens Road, Melbourne VIC 3004

Step 2 – External dispute resolution

If your complaint is not resolved to your satisfaction within 30 days, or you are not satisfied with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a free, independent dispute resolution service to consumers.

Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678 (free call)
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If your complaint relates to the handling of your personal information, you can also contact the Office of the Australian Information Commissioner at oaic.gov.au or 1300 363 992.

Compensation arrangements

The licensee maintains professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act 2001. This insurance covers claims made against us and our representatives, including claims relating to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

Giving us instructions

You can provide instructions to us in person, by phone, by email or in writing. Some product providers may require instructions in a particular form (for example, a signed application form). We will let you know if a specific format is needed.

Protect your money

Important security information

We will never send you an unsolicited email, text message, social media message or any other communication asking you to transfer money, reset your password, or provide login details.

If you receive an unexpected communication that appears to be from us, treat it with extreme caution. Do not call any number provided in the communication. Instead, contact us directly on **1800 662 891** to confirm whether it is genuine.

When we recommend that you transfer or invest money, we will always provide a written advice document explaining why we are recommending it and the correct account details for the transfer.

We will never ask you to transfer money to a bank account that is not in your name or directly related to you. We will never ask you to transfer money to an account in our name, in any of our representatives' names, or in any other individual's name. Our representatives do not hold any client accounts "in their name" and we do not hold money on behalf of clients.

If in doubt, please call 1800 662 891 to verify.

Adviser Profile

This Adviser Profile forms part of the Endeavor Financial Services Guide dated 1 July 2026 and should be read together with that FSG. Where you are investing using the Endeavor Asset Management MDA, this profile should also be read together with FSG Part B – MDA dated 1 July 2026.

Your financial adviser

Name	Peter Andritsos
Authorised Representative number	1003635
Sub-authorised by	FFA FP Pty Ltd (Freedom Finance Australia)
Authorising licensee	Endeavor Asset Management Pty Ltd – AFSL 358 029
Office address	Level 7, 5 Queens Road, Melbourne VIC 3004
Phone	1800 662 891
Mobile	0414 443 736
Email	peter.a@ffau.com.au

Peter is registered on the ASIC Financial Advisers Register. You can view their qualifications, experience, training and registration history at moneysmart.gov.au/financial-advice/financial-advisers-register.

Areas Peter is authorised to advise on

Peter is authorised to provide financial product advice on, and to deal in, the following financial products:

Provide financial product advice

Deposit and Payment Products
- Deposit and Payment Products - Non-basic Deposit Products

Government Debentures, Stocks or Bonds

Life Products
- Investment Life Insurance Products
- Life Risk Insurance Products

Managed Investment Schemes
- Managed Investment Schemes, including IDPS

Retirement Savings Account Products

Securities

Superannuation
- Superannuation - All

Restrictions and conditions

Peter's authorisation is subject to the following restrictions and conditions:

- Government Debentures, Stocks or Bonds - Class of Product Only;

Tax (financial) advice services

Peter cannot provide tax (financial) advice services. You should consult a registered tax agent for advice on the tax consequences of financial products or strategies.

If you would like a referral for any service that is outside the areas listed above, please ask. If a specific fee is payable for a referral, it will be disclosed in the relevant advice document (such as your SOA).