

STRATEGIC AI DIVERSIFIED INVESTMENT PACKAGE

INFORMATION MEMORANDUM



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1. ABOUT THIS INFORMATION MEMORANDUM

This Information Memorandum (IM) is intended solely for wholesale and institutional investors within the meaning of section 761G of the Corporations Act 2001 (Cth). It is not a Product Disclosure Statement (PDS) and is not intended for retail investors. Retail investors should not rely on this IM and should not invest in the Strategic AI Diversified **Investment Package unless a separate PDS is issued.**

This IM provides general information only and does not constitute personal financial advice or take into account your objectives, financial situation or needs. You should consider obtaining independent legal, financial, and tax advice before making any investment decision.

The investment provides exposure to the real-time outcomes of online marketing campaigns across global platforms such as Google, Meta, and Amazon. Investors benefit from measurable campaign performance indicators, while capital is applied directly to advertising strategies designed to optimise Return on Investment (ROI).

The content provided in this IM constitutes general information only and does not take into account your specific investment objectives, financial situation, or individual needs. It is strongly recommended that you obtain independent financial and taxation advice tailored to your personal circumstances to determine whether an investment is appropriate for you.

This offer is strictly limited to individuals who receive this IM in Australia, whether electronically or in physical form. All references to currency in this IM (denoted as "\$") are to Australian dollars.

This IM does not constitute, and must not be construed as, an offer or solicitation to sell securities in the United States or to any "US Person" as defined under Regulations of the United States Securities

Act of 1933, as amended ("US Securities Act").

Information in this IM is subject to change. We will notify you of any changes that have a material adverse impact on you or other significant events that affect the information contained in this IM.

2. ABOUT CAPITAL GUARD AU PTY LTD

Capital Guard AU Pty. Ltd. is an Australian financial services firm committed to delivering secure and tailored investment solutions. Established in 2014, the company holds Australian Financial Services Licence (AFSL) No. 498434, issued by the Australian Securities and Investments Commission (ASIC). Operating from its headquarters at Level 36, 1 Macquarie Place, Sydney, Capital Guard specialises in fixed-income and equity investments, providing general financial product advice and portfolio management services. With a focus on capital preservation and long-term growth, Capital Guard offers a range of investment products designed to meet diverse financial objectives.

The firm's commitment to integrity, protection, excellence, and responsibility ensures that clients receive professional guidance aligned with their investment goals.

Worldwide Banners Pty. Ltd. - Authorised Representatives

At Worldwide Banners Pty Ltd, we help investors unlock smart, forward-looking opportunities through innovative structured financial solutions. As an **Authorised Representative (No. 1314512) of Capital Guard AU Pty. Ltd.**, we operate within a tightly regulated framework to offer products that are designed for today's performance-driven market.

Our signature investment model provides access to structured returns linked to the performance of global digital advertising campaigns—backed by transparency, strong governance, and a clear focus on capital management.

We operate with full transparency and under the oversight of the Australian Securities and Investments Commission (ASIC), complying with all relevant legal and regulatory obligations under the Corporations Act 2001 and the Australian Financial Services (AFS) licensing regime.

3. OVERVIEW OF THE PRODUCT

This structured investment product Strategic AI Diversified Investment Package is designed to provide investors with access to returns based on the measurable outcomes of digital advertising campaigns. Rather than investing in traditional financial markets or fixed-income instruments, this product channels capital directly into digital advertising strategies,

The campaigns are executed on well-established global platforms such as Google Ads, Meta (formerly Facebook), Amazon, and YouTube. These campaigns are selected and managed by WorldwideBanners Pty. Ltd. which applies proprietary, AI-driven optimisation techniques to increase efficiency and return potential.

Investors do not hold equity in the advertised brands or participate in ownership of the campaign assets. Instead, they receive variable investment returns based solely on campaign performance, assessed through standard marketing performance metrics. These include Return on Ad Spend (ROAS), Click-Through Rate (CTR), and Conversion Rate Optimisation (CRO).

Campaigns are run across 9+ top-performing brand campaigns, dynamically selected from a pool of leading companies across five key sectors: Technology, Automotive, Travel, Lifestyle, and Food Services.

AI-driven performance tracking guides capital allocation across these campaigns based on real-time market data. Investors do not own shares in the companies advertised but earn variable returns based on the performance of the associated advertising campaigns.

This product is suitable for wholesale and institutional investors who understand variable returns, are seeking alternatives to traditional investments, and are comfortable with the risks associated with marketing performance exposure.



3.1. ENHANCED CAPITAL RISK MITIGATION STATEMENT

The investment package is designed with a capital preservation framework intended to reduce the risk of capital loss. While outcomes remain subject to market dynamics and operational uncertainties, the package employs several mechanisms aimed at mitigating downside risk:

- **Diversification Shield**
 - Your investment is spread across different industries, campaigns, and timeframes to lower the risk of any single campaign performing poorly.
- **AI Safeguard Protocols** (see Section 5.1)
 - The AI systems monitor campaigns in real-time, adjusting spending and placements to avoid underperformance.
- **Tiered Brand Credibility**
 - The Investment Package focuses on campaigns from brands with strong reputations, reducing the risk of unreliable or low-performing partners.
- **Stop-Loss Allocation Logic**
 - If a campaign starts to underperform beyond a certain point, the system automatically reduces or stops funding to limit losses.
- AI-driven systems ensure real-time monitoring, predictive analytics, and capital reallocation to avoid underperformance.

Capital preservation strategies are employed; however, there is no guarantee, and capital may be lost.

3.2. PERFORMANCE CAPITAL DEPLOYMENT MODEL (PCDM)

To manage risk and optimise return potential, the package implements a smart allocation framework known as the **Performance Capital Deployment Model (PCDM)**.

The PCDM operates by:

- **Diversifying Capital Exposure**
 - Investment capital is strategically deployed across a curated portfolio of more than nine globally recognised brands, selected from five core sectors: **Technology, Automotive, Travel, Lifestyle, and Food Services**. This sectoral diversification aims to reduce concentration risk and increase campaign resilience.
- **Leveraging Real-Time AI Analysis**
 - Advanced AI systems continuously analyse campaign data, including historical returns, user engagement metrics, seasonal behaviour, and cost-efficiency ratios. This allows for timely insights into which campaigns are delivering optimal performance.

- **Dynamic Capital Rebalancing**

- The investment allocation strategy is managed by our dedicated portfolio team, which evaluates both dynamic market conditions and proprietary insights generated by our trained AI system. Rebalancing decisions are made based on a combination of algorithmic recommendations and human expertise, allowing for the strategic redistribution of capital across sectors and brand campaigns with the objective of maximising potential returns.

In essence:

The PCDM ensures that your capital is actively monitored and directed toward the strongest-performing advertising opportunities in real time. This intelligent, data-driven approach is designed to help protect your investment from underperformance and support consistent, risk-moderated return potential.

While the product exhibits high inherent risk characteristics due to return variability and performance dependency on digital marketing environments, the deployment of structured capital protection mechanisms—such as real-time AI campaign management and stop-loss protocols—serve to significantly moderate these risks. As a result, the residual risk profile of the investment is considered Medium to High”

4. HOW WE INVEST YOUR MONEY

The **Strategic AI Diversified Investment Package** is a moderate to High structured investment product that allocates capital across diversified digital advertising campaigns managed by Worldwide Banners Pty. Ltd., operating as an Authorised Representative (No. 1314512) of Capital Guard AU Pty. Ltd. (AFSL No. 498434).

The **Investment Package** aims to deliver positive returns through strategic exposure to advertising-based performance; however, no guarantees are provided regarding capital preservation or future returns.

These campaigns use advanced targeting tools and AI-based optimisation to enhance ad performance and efficiency. All campaigns are executed across leading global advertising platforms.

Investor returns are generated based on performance metrics including:

- **Return on Ad Spend (ROAS)** – Return on Ad Spend (ROAS) is a key performance metric that measures how much revenue is generated for every dollar spent on advertising.
 - For example, if a campaign spends \$1 on advertising and earns \$5 in revenue, the ROAS is 5.0.
 - A higher ROAS generally indicates a more efficient and effective campaign. The Fund’s AI systems monitor and optimise campaigns to maximise ROAS and overall return potential for investors.
- **Click-Through Rate (CTR)** – measures how many people click on an ad after seeing it.
 - For example, if 1,000 people see an ad and 50 click on it, the CTR is 5%.
 - A higher CTR means the ad is attracting more interest from its audience. The Fund tracks CTR to assess campaign effectiveness and help improve ad engagement over time.

- **Conversion Rate Optimisation (CRO)** – Rate of customer conversions measures the percentage of users who take a desired action after clicking on an ad — such as making a purchase, signing up, or completing a form.
 - For example, if 100 people click on an ad and 4 make a purchase, the conversion rate is 4%.
 - Higher CRO indicates that the ad and landing page are effective at turning interest into measurable results. The Fund monitors CRO to help optimize campaign performance and improve investor outcomes.

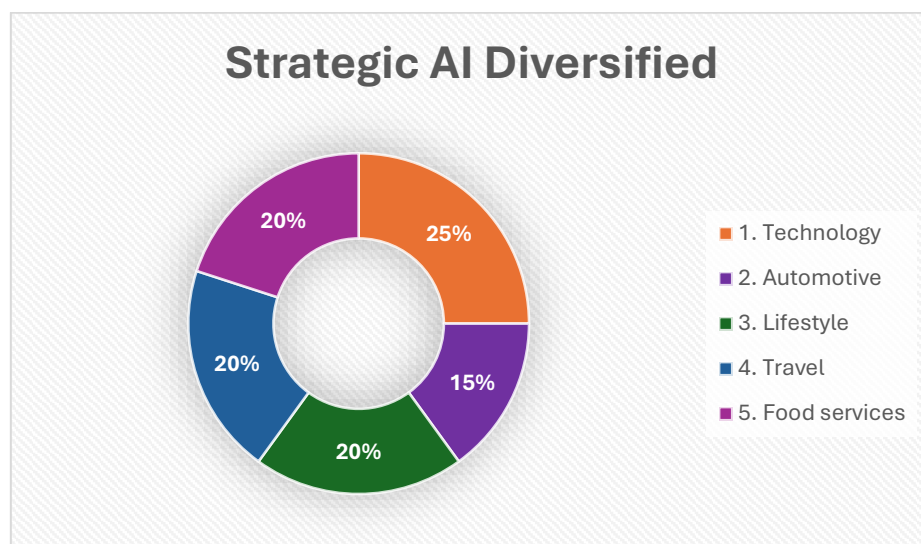
Campaigns are selected across multiple industries and geographic regions, providing diversified exposure to digital advertising outcomes. Capital is dynamically allocated across 9+ top-performing brand campaigns, selected from a pool of leading companies within five core sectors: Technology, Automotive, Travel, Lifestyle, and Food Services. AI-driven performance tracking guides capital allocation based on real-time campaign effectiveness. Investors do not own shares in the advertised companies but earn variable returns tied to the performance of the associated campaigns.

Funds are used exclusively for the operational execution of campaigns. There is no equity interest in the companies advertised and no control over their outcomes.

A high-performance, moderate to high-risk Investment Package allocating capital across multiple top-performing brand campaigns within five core sectors, with dynamic rebalancing based on performance:

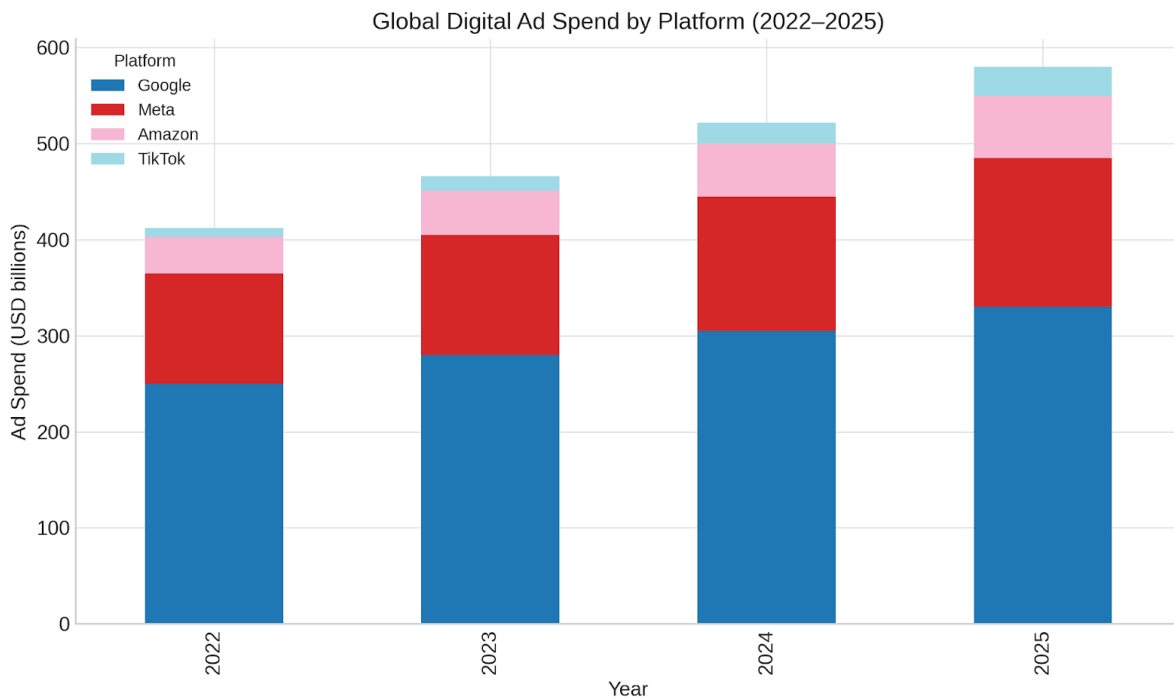
- **Technology, Automotive, Lifestyle, Travel, Food Services**

As at the time of this IM, indicative capital allocation across sectors is expected to be as follows:



For illustrative purposes the pie chart segmentation visualises the market segmentation of the product based on current allocated general market performance. Supportive sources and education are provided below for investor educational purposes.

These allocations may vary over time as campaigns are optimised based on market performance, client interest, and advertising platform dynamics. The Campaign Manager may rebalance capital across sectors to maximise campaign effectiveness and maintain portfolio diversity.



This chart above independently demonstrates sustainable industry growth via industry ad spend increases and projections over the next period of investment. It reinforces sector growth and opportunistic viability and surety of the marketing model.

Source: <https://www.insiderintelligence.com>
https://cloud.insight.insiderintelligence.com/20250331-LiveRamp-Report_RegPageProgPro
<https://www.investors.com/news/advertising-industry-to-hit-1-trillion-dominated-by-the-new-big-5/>
<https://www.thetimes.com/business-money/technology/article/digital-advances-deliver-clearer-picture-of-ad-spending-results-enterprise-network-rwrqpmz39>

Disclosure: The data presented is based on third-party public disclosures. Past performance is not indicative of future results. Third-party data is illustrative only and does not relate to this product's historical performance.

Please note that Worldwide Banners Pty Ltd provides general advice only and does not consider your individual objectives, financial situation, or needs. We recommend that you review the IM carefully and consult with a licensed financial adviser to assess the suitability of this investment for your circumstances.

5. KEY FEATURES

Feature	Description
Product Type	Structured investment with performance-linked returns based on digital advertising campaign outcomes.
Investment Strategy	Proprietary Performance Capital Deployment Model (PCDM), allocating capital dynamically across 9+ top-performing brand campaigns within five core sectors: Technology, Automotive, Travel, Lifestyle, and Food Services.
Target ROI	7.75% – 14.75%+ p.a. (indicative only); targeted average: 11.25% p.a.
Return Type	Variable; fully linked to campaign-specific performance,
Capital Risk	Moderate to High. There is no capital guarantee. Strategic measures are employed to reduce downside risk, including diversification, AI safeguards, campaign buffering, and stop-loss allocation logic.
Capital Preservation Strategy	While not guaranteed, the Package employs an integrated capital risk mitigation framework using AI-driven reallocation, tiered brand credibility, and campaign diversification.
AI Oversight	Real-time monitoring, predictive analytics, and performance alerts; AI-based decision support with human approval oversight.
Minimum Investment	AUD 250,000
Investment Term	36 to 60 months (fixed term)
Liquidity	Designed to be held to maturity. Early withdrawals are limited and subject to fees and potential return forfeiture.
Eligibility	Wholesale and institutional investors only.
Brand Exposure	Campaigns are executed across 9+ top-performing brand campaigns, dynamically selected from a pool of global leaders in five core sectors. Allocations are rebalanced frequently to optimise outcomes based on performance data.
Campaign Status	Campaigns are dynamically scaled or deprioritised within the investment package based on real-time performance.
Diversification Model	Capital is diversified across multiple sectors and campaigns to reduce correlation risk and improve resilience during market fluctuations.

Capital Guard AU Pty. Ltd. is the issuer and is solely responsible for the product. Worldwidebanners Pty. Ltd. acts as a distributor and AR.

Returns are not fixed or guaranteed. Actual performance is subject to market conditions, operational risks, platform algorithm changes, and campaign success. Investors do not hold equity in the advertised brands, and this product does not confer any rights to dividends, voting, or governance participation in those companies.

Early redemption may incur fees and penalties and may result in receiving less than your original investment. **See Fees Schedule section 8 for early redemption fees.**

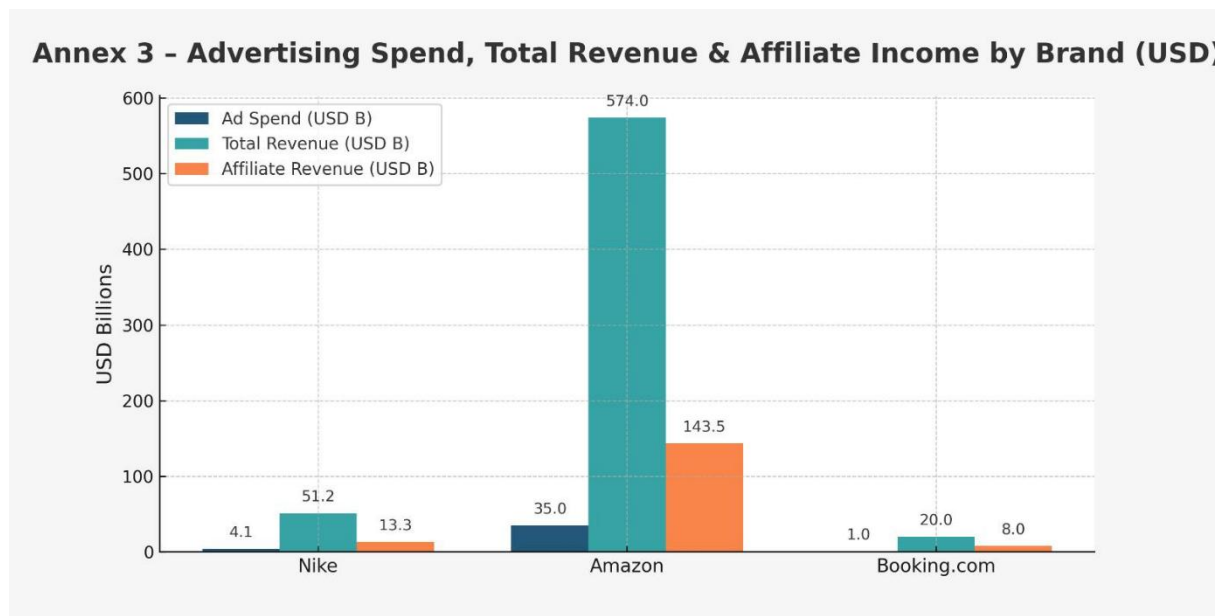
These products are not suitable for investors who require guaranteed returns or capital protection. Investors should carefully read the Information Memorandum and understand the risks involved before investing.

5.1. TARGET ROI – ESTIMATED ANNUAL RETURN

The **Target ROI** refers to the indicative range of potential annual returns investors may receive under this structured investment. Returns are variable and depend entirely on the real-time performance of digital advertising campaigns managed by WorldwideBanners Pty. Ltd, executed through platforms such as Google, Meta, and Amazon

The Target ROI range is 7.75%-14.75% with a Targeted Average of 11.25%.

These figures are not guaranteed and are provided for illustrative purposes only.



Total revenue attributable to affiliate marketing, calculated using published affiliate share ratios. Figures represent billions of USD and are based on publicly available information.

The data presented is based on third-party public disclosures. Past performance is not indicative of future results.

As this investment is linked to live advertising campaign outcomes, the Target ROI has been derived using external data from industry-standard benchmarks. These include performance metrics such as:

- **ROAS (Return on Ad Spend)**
- **CTR (Click-Through Rate)**
- **CRO (Conversion Rate Optimisation)**

The ROI model is built on market-based assumptions informed by historical advertising data across major sectors such as travel, e-commerce, and consumer brands. While these benchmarks reflect common advertising performance ranges, they do **not represent results of this specific investment product**.

This is a **target only** — not a forecast or guarantee. Actual returns may be higher or lower, and investors may experience partial or total loss of capital. Returns are linked to the performance of third-party advertising platforms and are subject to operational, market, and campaign-specific risks.

These products do not guarantee capital preservation or returns. The performance of your investment may be negatively affected by the success or failure of the underlying advertising campaigns, macroeconomic factors, and the reliability of the systems and algorithms managing campaign decisions. Please refer to Section 7 “Risks” of this IM.

SOURCES:

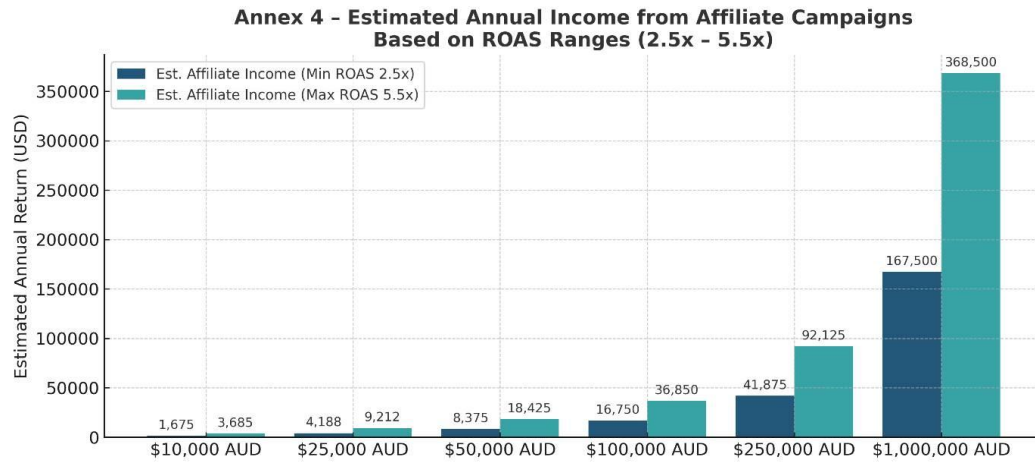
Nike IR 2023, Amazon Q4 2023, Booking.com Partner Center.

Nike, Inc. (2023). *Nike, Inc. FY2023 Annual Report and Investor Relations*. Retrieved July 9, 2025, from <https://investors.nike.com>

Amazon.com, Inc. (2024). *Q4 2023 Earnings Release and Shareholder Letter*. Retrieved July 9, 2025, from <https://www.amazon.com/ir>

Booking.com. (n.d.). *Partner Center – Affiliate and Marketing Tools*. Retrieved July 9, 2025, from <https://partner.booking.com>

5.2. ILLUSTRATIVE INCOME SCENARIOS BASED ON ROAS RANGES



Note: Based on projected ROAS between 2.5x and 5.5x, assuming 10% affiliate share of campaign revenue. Estimates converted to USD at AUD/USD rate of 0.67. Past performance does not guarantee future returns.

SOURCES:

<https://www.cj.com>, <https://www.awin.com>, <https://rakutenadvertising.com>, <https://www.insiderintelligence.com>, AUD. USD
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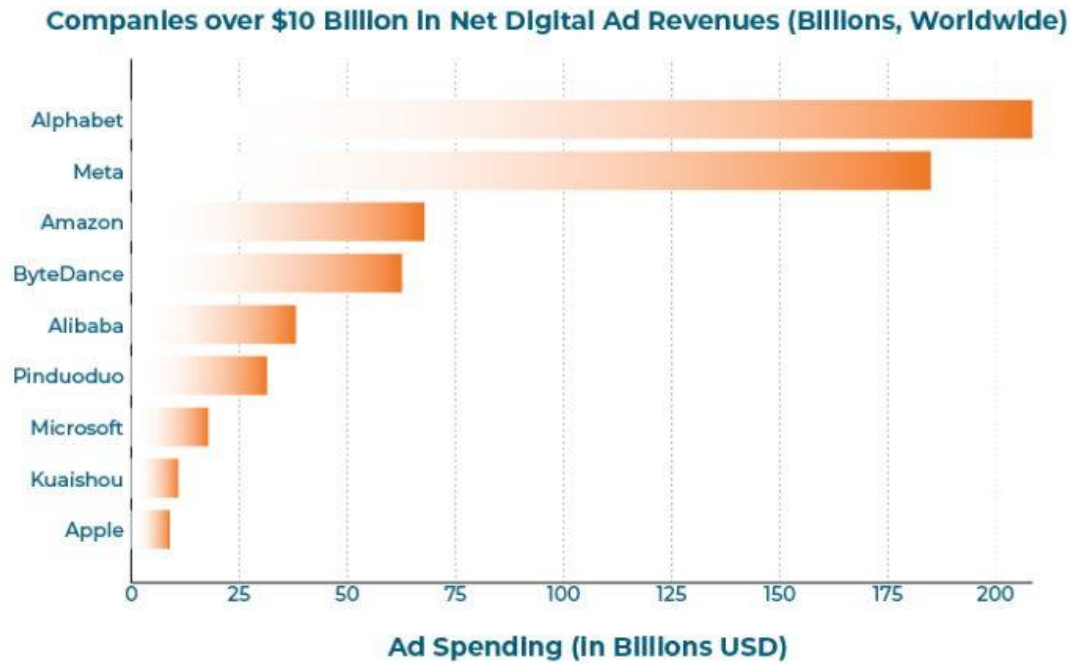
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XE. (n.d.). *Currency exchange rates and conversion tools*. Retrieved July 9, 2025, from <https://www.xe.com>

Reserve Bank of Australia. (n.d.). *Exchange rate data – AUD/USD annual averages*.

Retrieved July 9, 2025, from <https://www.rba.gov.au>

Disclaimer: Important: These figures are indicative only and based on assumptions derived from third-party advertising performance data. They are not forecasts or guarantees. Actual returns may vary depending on campaign results, platform dynamics, and other risk factors. Capital is at risk and performance may be lower or negative in adverse conditions.



This chart demonstrates visually the investment of top tier companies for 2024 and said revenues from the digital marketing strategies reinforcing that digital marketing has emerged over recent years to be a primary driver for major organisational success.

Disclaimer: Important: These figures are based on assumptions derived from third-party advertising performance data. They are not forecasts or guarantees. Actual returns may vary depending on campaign results, platform dynamics, and other risk factors. Capital is at risk and performance may be lower or negative in adverse conditions.

Please note that Worldwide Banners Pty Ltd provides general advice only and does not consider your individual objectives, financial situation, or needs. We recommend that you review the IM carefully and consult with a licensed financial adviser to assess the suitability of this investment for your circumstances.

6. AI CHARACTERISTICS

6.1. AI-DRIVEN SAFEGUARDS

- Real-Time Campaign Monitoring: Proprietary AI continuously tracks ad performance (ROAS, CTR, CRO), issuing automated alerts when thresholds are breached. AI systems are monitored and ultimately all final decision making is via human intervention.
- Stop-Loss Allocation Logic: Capital is dynamically reallocated away from underperforming campaigns before losses accumulate.
- Predictive Analytics: Machine learning models forecast sectoral ROI patterns, campaign fatigue, and media saturation, allowing pre-emptive action.

6.2. DIVERSIFIED PERFORMANCE CAPITAL DEPLOYMENT MODEL (PCDM)

To help manage risk and deliver consistent returns, the package uses a smart system called the Performance Capital Deployment Model (PCDM).

This model works by:

- Spreading your investment across a diverse mix of more than 9 leading global brands from five key sectors:
 - Technology, Automotive, Travel, Lifestyle, and Food Services.
- Using AI technology to regularly analyse campaign data — including past returns, how customers engage with ads, seasonal trends, and how efficiently each dollar is spent.
- Dynamically rebalancing where your capital is allocated, so more funds go to the campaigns that are performing best at any given time.

In simple terms:

Your money is managed and shifted toward the strongest advertising campaigns — based on real-time data — to help protect your investment and boost return potential.

Disclaimer: AI tools support campaign decision-making but do not eliminate performance risk. Where AI technology is used to manage capital allocations, there is a risk that decisions may be based on historical or incomplete data, may be impacted by unforeseen market conditions, or may perform sub-optimally under stress scenarios. While AI is designed to enhance efficiency and responsiveness, it does not eliminate investment risk. Due to this underlying factor all AI systems are monitored and ultimately all decisions are placed via human interventions.

All AI-based allocation decisions are subject to human review and are supervised by senior operational staff of Worldwidebanners Pty. Ltd., acting within the scope of their authority as Authorised Representative (AR No. 1314512) of Capital Guard AU Pty. Ltd.

6. TARGET MARKET

The **Investment Package** is available to **wholesale, and institutional clients, subject to eligibility requirements. Returns are performance-linked**, meaning they are derived from the success and outcomes of the underlying marketing campaign strategies.

This product is designed for the following categories of clients:

Wholesale Clients

- Meet thresholds in s761G(7) of the Corporations Act (e.g., \$2.5M in assets or \$250K income).
- **Experienced in non-standard or structured investment** instruments.
- Do not require formal personal advice or appropriateness testing.

Professional Investors

- Are institutions, licenses, or managed Investment Packages regulated under AFSL, APRA, or ASIC supervision.
- Have the expertise and operational capacity to assess risk-return frameworks independently.
- **Typically apply for units via institutional allocation.**

*Disclaimer: Investors should be aware that the value of their investment may fluctuate and could result in a partial or total loss of capital. Investors are strongly encouraged to review this IM and seek independent financial advice to assess whether the **Investment Package** is suitable for their investment profile and risk tolerance.*

7. RISKS

All investments carry risks, and this structured investment involves a high level of complexity and exposure to external variables. Investors must assess whether the following risk factors are acceptable given their personal financial circumstances:

- **Performance Risk:** Returns are contingent on the success of digital advertising campaigns run by third parties. Market conditions, competition, seasonality, consumer trends, and changes in digital platforms (e.g. Google Ads algorithms) can all significantly affect performance outcomes.
- **Capital Loss Risk:** This product does not offer any capital guarantee. A total loss of invested capital is possible if campaign performance metrics are not achieved. Past success of similar campaigns is not indicative of future performance.
- **Liquidity Risk:** This product is illiquid. It is not listed on any exchange, cannot be redeemed early, and may not have any resale market. You must be prepared to commit capital for the full term of the investment.
- **Counterparty and Issuer Risk:** The performance of your investment may be impacted by the creditworthiness, solvency, or operational failures of the issuer, service providers, or campaign platforms. A default or financial failure may result in loss of capital and/or returns.
- **Operational Risk:** Errors in campaign tracking, misreporting of metrics, or reliance on unaudited data may result in inaccurate performance assessment. Fraud or manipulation by advertising agencies or third-party data processors may also materially impact returns.
- **Regulatory Risk:** Changes in applicable law — including advertising regulations, consumer protection laws, or ASIC guidance on structured products — may affect the viability or structure of this product.
- **Data Dependency Risk:** Return calculations depend on data feeds from digital platforms (e.g. Google Analytics, Facebook Business Manager). Any disruption, restriction, or tampering of this data could delay or alter payment outcomes.
- **Market Sentiment Risk:** Demand for digital advertising fluctuates with economic conditions. If brands reduce marketing budgets, campaign scale and success metrics may drop, reducing the potential return.
- **Tax Risk:** Tax treatment is not uniform and may differ based on your individual situation. In some cases, income may be taxed at higher marginal rates rather than capital gains rates.
- **Technology Platform Dependency Risk:** The product depends on third-party digital platforms. Any outages, policy changes, or API limitations may affect data access, performance reporting, and overall strategy.
- **Model Risk:** Investment outcomes are based on campaign modelling and return projections. If models are flawed or assumptions incorrect, the actual performance may significantly deviate from expectations.

- **Concentration Risk:** Where the product is exposed to a limited number of campaigns or advertising channels, underperformance in a specific area may disproportionately impact total returns.
- **Early Termination Risk:** In specific scenarios (e.g., issuer default, force majeure, fraud, regulatory intervention), the product may be terminated early, and you may not receive your full capital or expected return.
- **Currency Risk:** If the underlying ad campaigns or costs are linked to foreign currencies (e.g., USD), exchange rate fluctuations may influence the value of returns.
- **Behavioural Risk:** Investors may misunderstand the complexity or overestimate potential returns based on marketing material or cognitive biases.
- **Reinvestment Risk:** Upon maturity, comparable investment opportunities with similar characteristics and return potential may not be available.

7.1. SPECIFIC RISKS RELATED TO ADVERTISING CAMPAIGN-LINKED INVESTMENTS

Investments whose returns are tied to the performance of digital advertising campaigns involve specific operational and market risks. Investors should carefully consider the following before investing:

- **Advertising Performance Risk:** The return on investment is directly dependent on the effectiveness and measurable results of the marketing campaigns. These outcomes can vary significantly based on the quality of the creatives, timing, channels used, and other external factors.
- **Budget Allocation Risk:** Misallocation of advertising budgets or ineffective spending strategies may result in diminished or negative performance. Poor campaign management may reduce the return potential of the investment.
- **Fraudulent Traffic Risk:** Advertising campaigns are vulnerable to fraudulent activity, such as bot traffic or click fraud, which can artificially inflate performance metrics and erode actual value generated.
- **Brand/Market Shift Risk:** Rapid changes in market sentiment, competitor behaviour, consumer trends, or advertising regulations can negatively affect the success of marketing efforts, leading to reduced returns.

7.2. SPECIFIC RISKS RELATED TO AI-MANAGED INVESTMENT PORTFOLIOS

Where investment strategies are managed using artificial intelligence (AI) or algorithmic decision-making, additional risks arise from the complexity and inherent assumptions of these technologies:

- **Data Quality Risk:** AI-driven investment decisions rely on the accuracy and timeliness of input data. Incomplete, outdated, or incorrect data may lead to poor or inconsistent performance outcomes.
- **Black-Box Risk:** The proprietary nature of some AI models may make their internal logic difficult to interpret. Investors may not have full visibility into how investment decisions are made or the rationale behind certain actions.
- **Automation Error Risk:** System glitches, software bugs, or configuration errors in the AI platform could result in incorrect or unintended trades, misalignments with investment goals, or systemic losses.
- **Overfitting Risk:** AI models may be overly optimized for historical data, performing well in back-tested scenarios but failing to adapt effectively to real-world market fluctuations or unforeseen events.

You should read this section carefully and assess with your adviser whether the product is suitable for your objectives, risk appetite, and financial circumstances. This product does not constitute personal advice. Investment parameters are pre-defined and not tailored to your personal circumstances.

8. FEES AND COSTS

This section outlines the fees and costs that may be payable when investing in the **Strategic AI Diversified Investment Package**. These include amounts for administering and operating the **Investment Package**, overseeing marketing campaign allocations, investor support, and other associated activities. Fees are deducted from the **Investment Package** and may reduce the overall return on your investment.

Establishment Fee

- An establishment fee of **1.00% of your initial investment amount** is charged at the time of application. This fee is retained by **Capital Guard AU Pty. Ltd.**, the issuer of the Investment Package, to cover administrative setup, onboarding processes, and legal and compliance costs incurred during the investor's entry into the Investment Package.

Management Fee

- An ongoing **Management Fee of 0.50% per annum**, calculated on the net asset value (NAV) of your investment, is charged for managing the **Investment Package**. This fee is accrued monthly and paid in arrears and reflects the cost of ongoing administration, investor servicing, and management of the portfolio of advertising-based assets.

The management fee is payable to Capital Guard AU Pty. Ltd. and covers a range of standard operating expenses, including:

- Oversight and management of digital advertising allocations, Monitoring and adjusting campaign placements based on performance analytics,
- Operational due diligence and regulatory maintenance,
- Risk control and compliance obligations under the AML/CTF and Corporations Act frameworks.

Distribution Fee

- A distribution fee may be paid by Capital Guard AU Pty. Ltd. to third-party authorised representatives (including **Worldwide Banners Pty Ltd**) who promote or distribute the **Investment Package**. This fee is paid from the issuer's own resources and **does not impact investor returns** or affect the capital or income payable to you.

Early Redemption Fee

- This product is designed to be held to maturity.
- However, early redemption may be permitted at the sole discretion of Capital Guard AU Pty. Ltd., the product issuer. Where early withdrawal is approved, the amount returned to the investor will be based on the market value of the investment at the time of redemption, which may be less than the initial investment.
- Investors should note that the value of the investment may have decreased due to campaign performance or market conditions, and no accrued profits will be paid out upon early exit.
- In addition, a 3% early redemption fee will apply, calculated on the redeemed amount. A minimum fee of 300 AUD will apply in all cases. These fees reflect the administrative and economic costs associated with early withdrawal, including the impact on pooled campaign allocations and Investment Package-level liquidity.
- Early redemptions may result in a total return that is significantly lower than the original investment, and investors are strongly advised to consider this risk prior to requesting early exit. All early redemption requests are assessed on a case-by-case basis and are subject to approval by Capital Guard AU Pty. Ltd.

9. INDIRECT COSTS

The **Investment Package** may incur indirect costs from time to time, which are embedded in the unit price and not charged directly to the investor. These may include regulatory filing costs, external audit and tax reporting, technology platforms, and data services used in tracking and managing advertising performance. Based on current forecasts, the **estimated indirect cost is 0.00% p.a.**, though this may vary in future years. Any increase in disclosed indirect costs will be communicated through updated IM documentation.

10. HOW TO APPLY

To invest in the **Strategic AI Diversified Investment Package**, investors must complete the official application form issued by Capital Guard AU Pty. Ltd., the product issuer.

Application forms may be obtained from either Capital Guard AU Pty. Ltd. or from Worldwide Banners Pty. Ltd., which is authorised to distribute and receive applications as an Authorised Representative (No. 1314512) of Capital Guard AU Pty. Ltd.

Once completed and signed, application forms may be submitted directly to Capital Guard, or to Worldwide Banners, who will promptly forward them to Capital Guard AU Pty. Ltd. for processing. Applications must be accompanied by all required documentation, including investor identification and eligibility confirmations.

All applications are subject to review, and Capital Guard AU Pty. Ltd. reserves the right to accept or reject any application, in whole or in part, at its sole discretion without providing reasons.

Applicants are encouraged to seek independent financial advice prior to investing.

12. TAXATION

Returns may be assessed as income or capital gains depending on the structure. Tax obligations vary depending on:

- Client classification (individual, company, trust)
- Jurisdiction of income flow
- Use of campaign-related expenses

Consult your tax adviser for tailored advice. Capital Guard AU Pty. Ltd. does not provide tax advice.

13. COMPLAINTS AND DISPUTE RESOLUTION

WorldwideBanners Pty. Ltd. is committed to handling complaints promptly, fairly, and in accordance with its internal dispute resolution (IDR) procedures. If you have a complaint in relation to your investment, you may contact us using the details below:

CAPITAL GUARD AU PTY. LTD.

Compliance Department

Email: Compliance@capitalguard.com.au

Phone: +61 2 8551 2719 (Mon-Fri, 8AM-5PM)

Phone: 1300712528 (Hotline 24/7)

We will acknowledge receipt of your complaint within **1 business day** and will aim to resolve your concerns as soon as practicable, but in any case, within **30 calendar days** of receiving the complaint.

If you are not satisfied with the outcome of your complaint, you may be eligible to escalate your concerns to the **Australian Financial Complaints Authority (AFCA)**, an external dispute resolution scheme authorised to handle complaints relating to financial services.

AFCA CONTACT DETAILS

Website: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

14. CONTACT DETAILS

Returns may be assessed as income or capital gains depending on the structure. Tax obligations vary depending on:

Issuer

CAPITAL GUARD AU PTY. LTD.

ABN: 48 168 216 742, **ACN:** 168 216 742. **AFSL No.** 498434

Email: support@capitalguard.com.au

Phone: +61 2 8551 2719

Website: <https://capitalguard.com.au/>

Authorised Representative & Distributor:

WORLDWIDEBANNERS PTY. LTD.

ABN: 97 682 642 735, **ACN:** 682 642 735. **Authorised Representative No.** 1314512

Email: info@worldwidebanners.com.au

Phone: +61 2 9059 7000

Website: <https://www.worldwidebanners.com.au/>

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Past performance is not indicative of future results. This is a Medium to high-risk investment product designed only for eligible wholesale or institutional investors with appropriate risk tolerance and investment experience.



THANK YOU FOR TAKING THE TIME TO REVIEW THIS OPPORTUNITY

AT WORLDWIDE BANNERS, WE BELIEVE LASTING PARTNERSHIPS ARE BUILT ON TRUST,
CLARITY, AND A SHARED VISION.

WE ARE COMMITTED TO SUPPORTING YOU WITH INTEGRITY AND TRANSPARENCY EVERY
STEP OF THE WAY.

“What seemed impossible yesterday is now within your reach.”