

HALO TECHNOLOGIES AGM 2025 - CEO PRESENTATION

- Hello, my name is George Paxton, I am the CEO of HALO Technologies and also an Executive Director. I would like to add my welcome to you to the 2025 Annual General Meeting of HALO Technologies.
- For this presentation today I am joined by Reuben Goodsell, our CFO. He will take you through the second part of our presentation to give you a rundown of the Finances.
- After I have finished the management presentation, I will hand back to Ivan to continue with the procedural part of the meeting.
- Principal amongst HALO's achievements has been the delivery of strong growth in operating revenue which was up 45.5% to \$18.75 million when compared to the prior year. This was largely driven by increased brokerage revenue which was up 89% to \$15.2 million.
- Operating revenue for the last Quarter, which ended 31 March, was up to \$4.27 million while brokerage and platform revenue was \$3.4 million.
- While funds under management (FUM) was steady at 31 December at around \$435 million. This follows sharp growth up to June of last year of 126.2% to \$435.2 million. This provides a solid base for the next step change in growth.
- The exceptional performance of our themed investment Vues remains a key selling point for HALO. Our top performing Vues are delivering annual returns of between 20% and 50%. These ready-made themed investment portfolios continue to be a compelling feature for HALO Technologies and a rare offering in the market.
- HALO Technologies is a growth company. That means we are still investing in the business to lay the groundwork for growth and future profitability. This is what we have been doing since IPO, and we are now reaching what we believe will be a step change in scale and revenues. Not least because of the managed funds capabilities that we are adding to the platform that we estimate will increase the number of advisers domestically who are able to use it by 20 times. We estimate

that our addressable market will grow from roughly 5% of the domestic adviser market to close to 100% with this change.

- In August last year we announced a capital raise. As previously reported, we have successfully raised over \$6 million of fresh capital into the business.
- Over the past year, the establishment and growth of our wholly owned subsidiary HALO Invest in the United Kingdom, has been a key priority. The proceeds of the capital raise have been primarily earmarked to support HALO Invest in the UK.
- Since the appointment of Douglas Boyce as CEO to lead the business' expansion into the UK market, we have established the business in Glasgow, receiving a grant from the Scottish Government to do so, and recruited the specialist skills that the business needs to grow.
- Since November 2024 and in earnest over the past quarter, the UK Holding company (HALO Tech Holdings UK LTD) has been developing an investment program, conducted by the UK CEO, to identify strategic investment partners who will bring substantial commercial benefit to the UK platform. This program is showing promise with a number of parties engaged. We hope to be able to announce progress on these developments soon.
- In Australia, we have successfully grown our third-party distribution network by signing on new dealer groups who then on-board their clients to HALO Technologies' suite of products. We continue to engage with in productive ongoing discussions to keep growing this distribution base.
- A key part of making this happen is the development new and better feature for our platform. Our internal research and development team constantly reviews HALO Global to create for new features for our clients.
- I am pleased to announce that we are very close to launching a new Managed Funds capability on the HALO Global platform. This has the potential to provide access to a near complete universe of the Managed Funds available in Australia for Financial Planners.
- So, we have made significant investments in our talent, our technology and our establishment in the UK. As we move forward, we will seek to continue to grow

revenues, diversify our distributions channels and improve our margins, at the same time.

- As I mentioned earlier, HALO has achieved very strong growth in funds under management over the past two years, which has consolidated over recent months.
- The growth is largely attributable to our ongoing focus on growing direct and third-party distribution channels and the delivery of technological enhancements and various other User Experience upgrades.
- We expect that the addition of managed funds to the platform will materially grow our FUM in future periods.
- Now I would like to spend some time explaining our value proposition as context for the successful growth initiatives we are currently implementing.
- HALO differentiates itself from other players in the online share investing market in several ways, including by offering research and analysis capability, portfolio management tools, global trade execution capability and 'themed investment' portfolios in one integrated service offering.
- We offer our products under re-selling agreements with financial intermediaries including financial advisers, brokers and other commercial partnerships. HALO has designed a 'HALO Adviser' interface which enables each adviser to manage their client portfolios more efficiently.
- HALO also provides a thematic investment platform to Australian based retail investors. Its thematic investment portfolios tap into the trend of 'values based' investing and offers a transparent system adaptable for use by adviser networks for their own clients.
- Some of our products are also available to advisers to on-sell to their clients.
- The combination of expert research and portfolio creation with user-friendly ready-made portfolios makes this an ideal investment vehicle for both professional advisers and self-directed investors.

- HALO Global is our flagship product. It is a feature rich retail offering laden with advanced features that provides investors with a higher degree of control than they are able to obtain elsewhere.
- HALO Global targets customers in the following broad categories:
 - Sophisticated, High Net Worth and often self-directed investors, frequently using a SMSF are our core user base. They generally possess market experience and are data hungry. They typically want to identify, research and action their own investment decisions.
 - They are typically mature investors that require sophisticated investment frameworks, have accumulated significant wealth and are typically long-term holders of equity investments.
 - Given that audience it should come as no surprise that our user demographics skew older and wealthier than most of our competitors.
 - Our entry into the UK market means that we will now also cater to certain specific investment vehicles which are particular to the UK, through our wholly owned UK subsidiary Halo Invest. We intend to target advisory groups whose clients use Self-Invested Pension Plans (SIPPs) and Individual Savings Accounts (ISAs) in the UK.
- HALO Professional takes HALO Global and adds an additional suite of features specifically designed for the B2B market.
- The development of third-party distribution channels is a key element of HALO's growth strategy. This involves partnering with external financial advisers, brokers and asset allocation consultants, with whom HALO enters distribution, reselling or co-branding arrangements to distribute HALO products to their own clients.
- By recruiting dealer networks, we can leverage their existing client networks. This is a highly effective way to increase market penetration quickly with minimal touch points.

- HALO's views are a key selling point for the business, due to their ease of use and the very high returns that many of them continue to deliver.
- Many of HALO's Vues have delivered exceptional performance over the past year, with the leading Vues of Tech Stars up 49.7%, Artificial Intelligence up 34.7%, Defense & Aerospace up 29.3% and Disruptive Technologies up 29% at the end of last week.
- Vues provide fast and easy access to some of the world's biggest investment trends and most innovative companies. The portfolios are selected by highly experienced equity analysts with an Investment Committee that possesses combined experience of more than 50 years.
- Vues are monitored daily and reviewed periodically with clients updated regularly of portfolio changes and new recommendations. Vues also provide beneficial ownership of underlying stocks and ready-made reporting tools.
- Each portfolio consists of ten individual equities with exposure to a particular theme, whether driven by an innovative trend or market insight. HALO currently offers 29 unique 'ready to-invest' share portfolios and conducts ongoing market reviews with the aim of creating new ones over time.
- HALO has steadily and faithfully progressed its strategy as outlined from IPO and we are now on the cusp of a step change in market reach. The investments of the past two years have now begun to bear fruit.
- A key component of this strategy is the launch of managed funds capabilities. This is critical, not only for our domestic growth aspirations but also for HALO's expansion into the UK market through HALO Invest, and elsewhere.
- HALO's products, such as the Vues, continue to deliver outstanding performance. Brokerage revenues continue to grow strongly and consistently.
- Ongoing funding for the growth needs of the company continues to be managed in an orderly manner.

- As the year progresses, we will continue to focus on developing third-party distribution channels and enhancing the user experience of our platform.
- These are all critical areas as HALO looks to scale up and expand into new markets. We continue to see strong positive signs for the business as we press on into the second half of 2025, having positioned HALO to expand its market reach both domestically and into the UK market.
- I will now take any questions you may have.