



# ASX Small & Mid-Cap Conference

24 September 2025

**Raiz Invest : A wealth platform for all Australians**

Level 9, 2 Bulletin Place, Sydney NSW 2000  
*Announcement authorised by the Board of Directors*

*Raiz Invest Limited ABN 74 615 510 177*

# Raiz is a wealth platform for all Australians

Our vision is to allow all Australians to achieve financial well-being regardless of their situation

**333,866**

**Active Customers**

At 26 Aug 2025

**\$1.95 bn**

**FUM**

At 26 Aug 2025

## Award-winning platform:



Winner 2025 Canstar Innovation Excellence Awards for Raiz Plus Portfolios



Finalist in Fintech Australia's Finnies Awards for Excellence in Wealth Management



Winner for round-up functionality



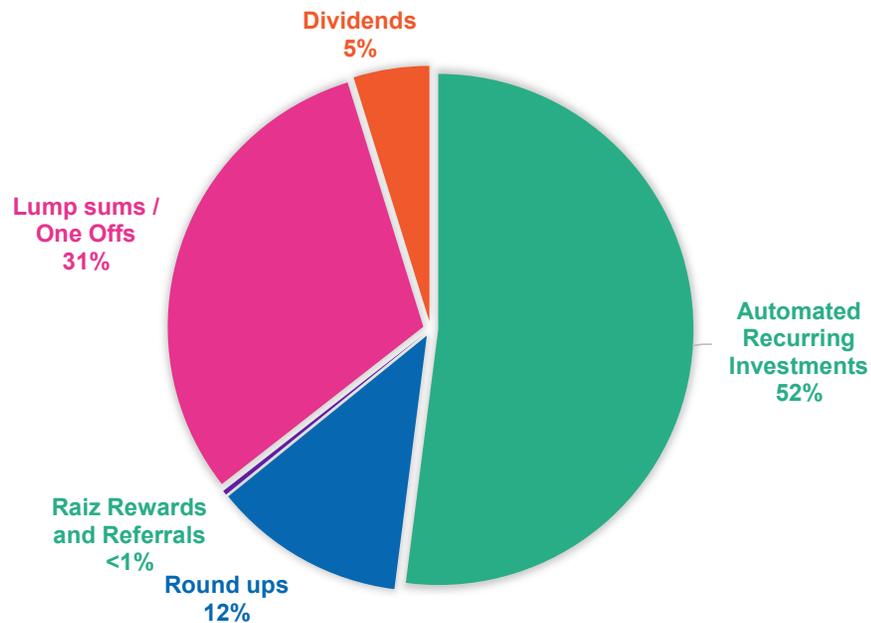
Most recommended micro-investing app in the Finder customer satisfaction awards



Named one of CNBC World's Top Fintech Companies 2025

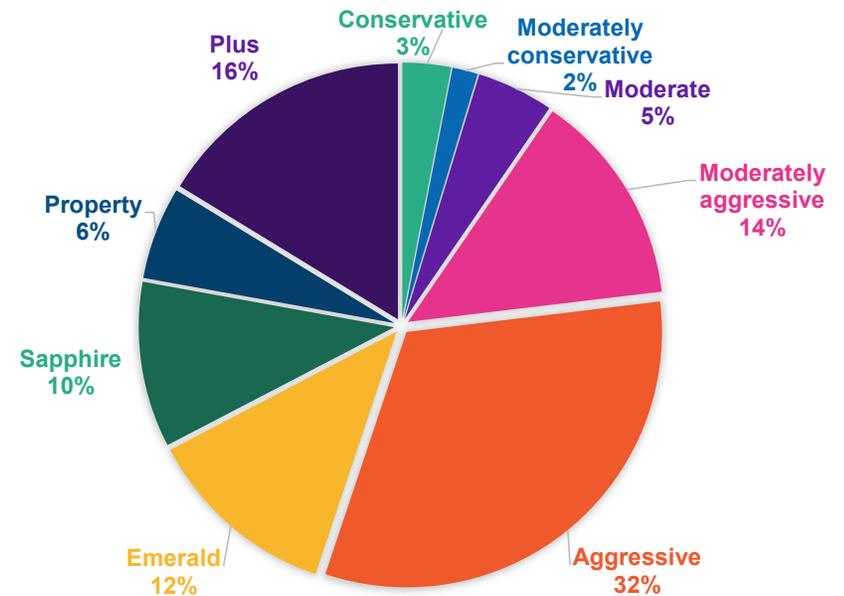
# Raiz makes it easy for everyday Australians to save and invest

## Six ways to save



Over half of net inflows are from automated recurring investments, providing consistent inflows through the market cycle

## Nine portfolios to invest in



Nearly half of funds are invested in either Aggressive or Moderately Aggressive portfolios, reflecting the preferences of our younger demographic

# Exceptional Products: Innovation

Raiz Invest



Raiz Plus



Raiz Rewards



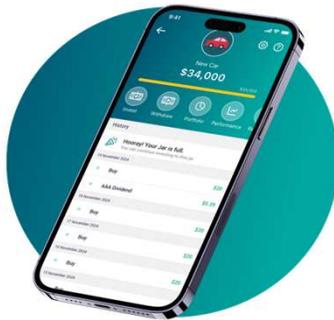
Raiz Invest Super



Raiz Kids



Raiz Jars



Raiz Lite



Raiz Academy



# Strategic Partnerships: State Street Investment Management



**SPY**  
SPDR®  
S&P 500® ETF

Get the power of the S&P 500® in a single trade.

With no brokerage fee on **raiz**

Discover SPY

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- **Global leader:** State Street IM is the 4<sup>th</sup> largest asset manager worldwide
- **Marketing:** Live campaign to commence Sept 25 - Promoting Raiz to State Street IM’s substantial network of institutional and HNW clients in Australia
- **Content:** Provide new financial education materials for Raiz customers through a world class knowledge hub
- **Products:** Develop innovative offerings including new ETFs & Super retirement portfolios
- **Insights:** Create a Raiz Customer Sentiment Index based on Raiz data and State Street IM consumer data insights
- **Collaboration:** Ongoing review of global market trends, customer needs and new ideas

# Superior Customer Experience: Investing in AI strategies

- Sophisticated understanding of each persona's goals, challenges and how they could benefit from Raiz products
- Investing in the future with generative AI tools to personalise messaging and implement targeted marketing campaigns
- Improved customer conversion and retention rates – 6% uplift in same day conversion rate in Q4
- The right message to the right customer at the right time is improving both conversion and strengthening retention

## Example 1: Young Professionals

**MEET: MITCH**



<b>Name</b>	Mitch
<b>Occupation</b>	Marketing analyst
<b>Age</b>	28
<b>Education</b>	Bachelor's Degree
<b>Income</b>	\$85,000
<b>Location</b>	Sydney

## Example 2: Budget-Conscious Families

**MEET: DIANA**



<b>Name</b>	DIANNA
<b>Occupation</b>	Mother & Part-time Teacher
<b>Age</b>	35
<b>Education</b>	Bachelor's degree
<b>Income</b>	\$130,000
<b>Location</b>	Melbourne

# Strategic Partnerships: Agile with a keen focus on marketing ROI

## “Raiz Your Game” Podcast

Over **355,000** interactions with our Podcast content since launch in March 2025.



## Investing in better content to engage social media

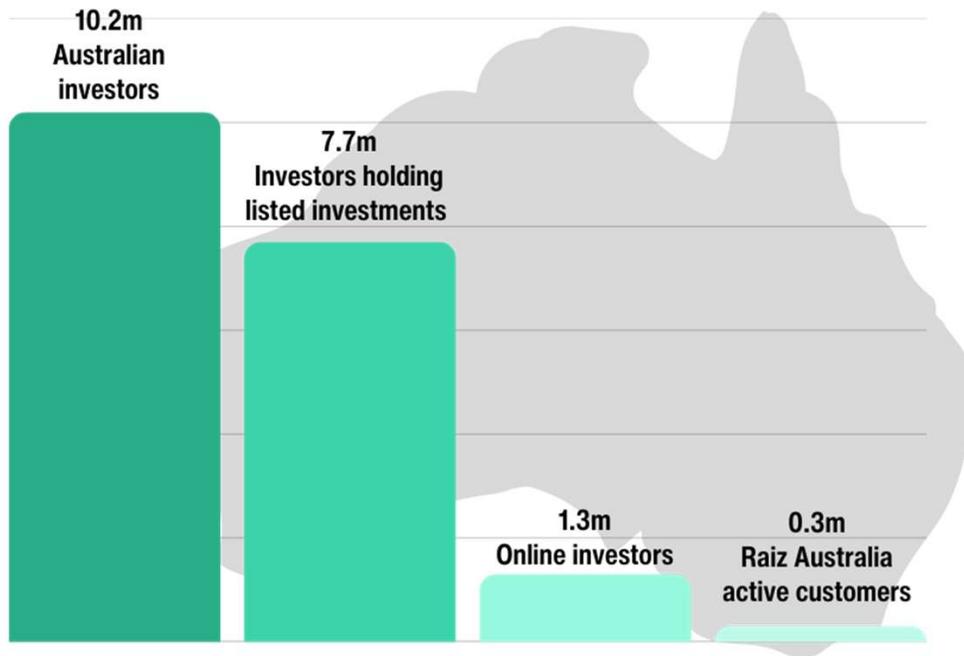


## Strategic Partnerships

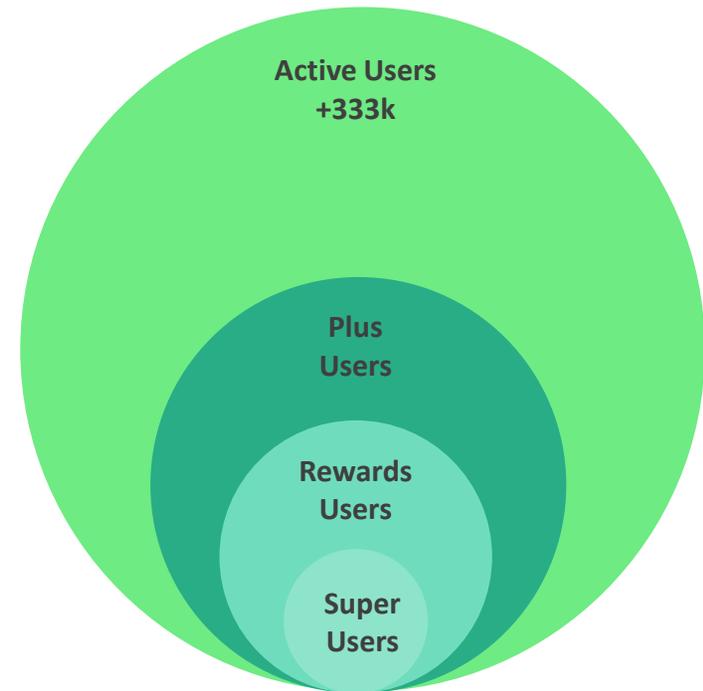


# The opportunity: continue to grow market share

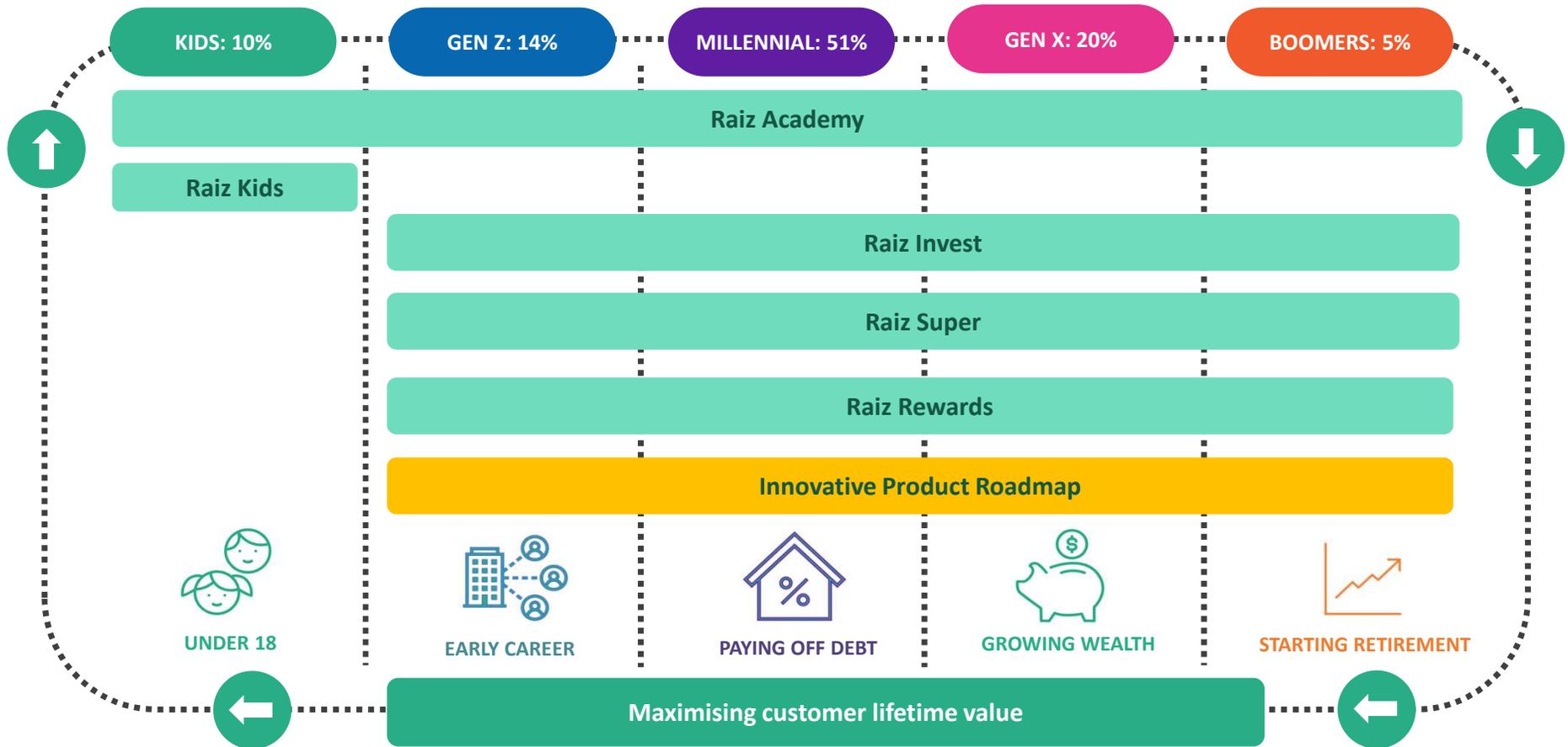
## Winning new customers\*



## Re-engagement and cross-promotion



# Exceptional Products: Maximising customer lifetime value



# FY25 Financial Highlights: Strong revenue growth and record UEBITDA

## Financial Metrics

## Core Business Drivers

Revenue

**\$24.1m**

↑ 15%

Underlying EBITDA<sup>1</sup>

**\$2.8m**

↑ 147%

Active Customers

**329,277**

↑ 7%

ARPU<sup>2</sup>

**\$75.67**

↑ 9%

Operating Cashflow<sup>3</sup>

**\$4.0m**

↓ 9%

Cash

**\$13m**

↑ 54%

FUM

**\$1.8bn**

↑ 30%

Netflows

**\$210m**

↑ 100%

**FY26 Earnings Guidance <sup>4</sup> Positive UEBITDA in the range of \$4.5m - \$5.5m**



1. Raiz's preferred (non-IFRS) measure to assess the operating performance of the business is Underlying Earnings Before Interest, Tax, Depreciation and Amortisation (UEBITDA), being EBITDA adjusted to exclude non-recurring items and share-based payments expense.
2. Average Revenue Per User (ARPU) is calculated as full year revenue divided by the average Active Customers during the period. This differs from the quarterly ARPU, which is based on revenue and average Active Customers within a single quarter. Q4FY25 exit run rate ARPU was \$77.20.
3. Operating Cashflow from continuing operations, excluding R&D tax grant. Free cash flow (net of capex) of \$0.9m (FY24: \$1.1m). Refer to Appendix on page 23.
4. Refer to Appendix on page 23.

## FY26: Strategic priorities

### Superior customer experience

- Seamless omni-channel service
- Proactive engagement
- Trust and transparency
- Frictionless onboarding and support

*Delighting the customer*

### Exceptional products

- Innovative solutions
- Integrated ecosystems
- Accessibility & inclusivity
- Performance & reliability

*Meeting needs with innovation*

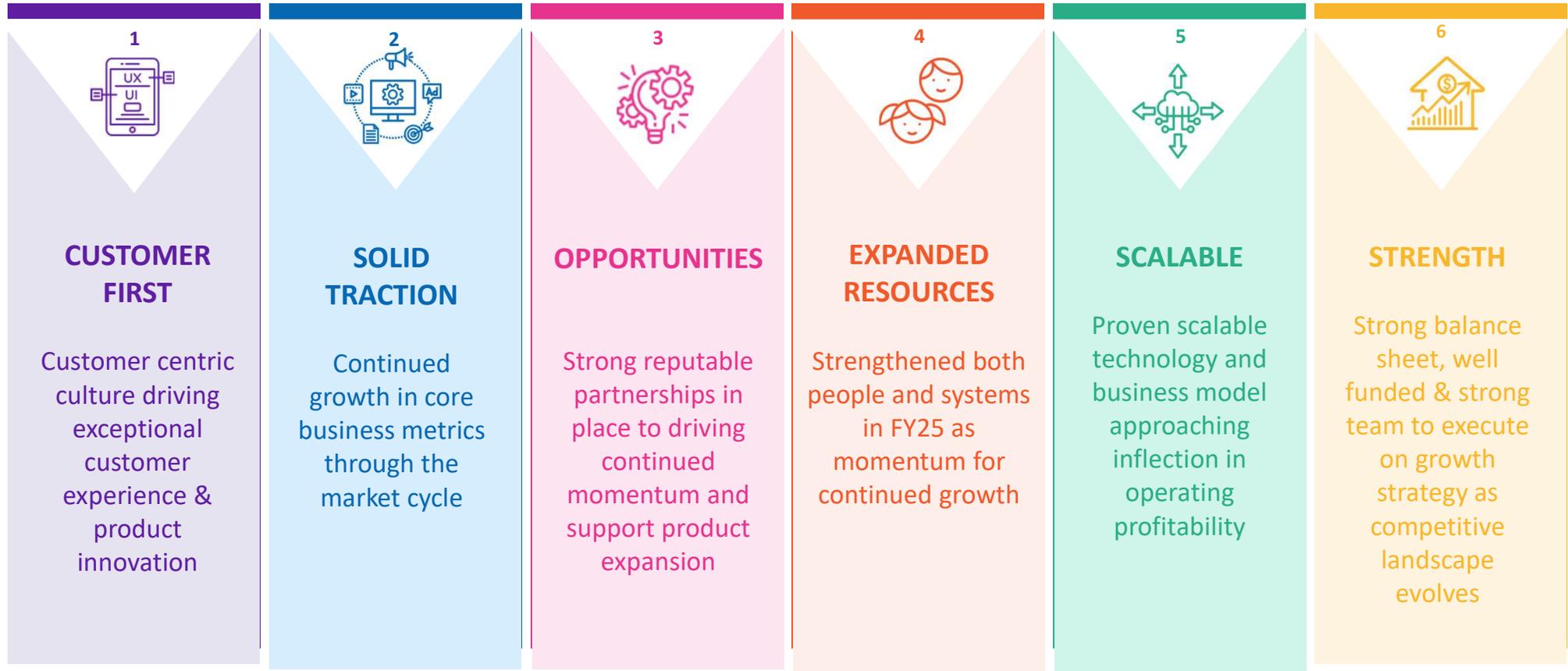
### Strong strategic partnerships

- Strategic partnership with State Street Investment Management (SSIM)
- Expanded ecosystem of distribution channels
- Maintained leading app store rating among peer

*Expanding reach & value*

**FY26 Earnings Guidance <sup>10</sup> : Positive UEBITDA in the range of \$4.5m - \$5.5m**

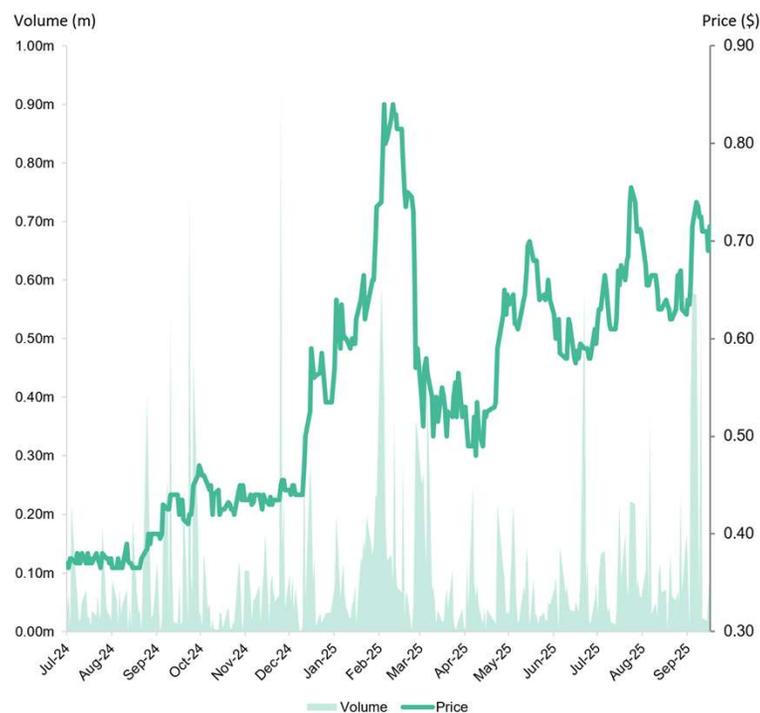
# Compelling investment thesis



# Corporate Overview

## Raiz Share Price & Volume

Raiz Share Price & Volume



## Capital structure (17-Sep-25)

Shares on issue	105.4m
Share price	A\$0.715
12-month range	A\$0.40 - A\$0.86
Market capitalisation	A\$75m
Cash & cash equivalents 30 June 2025	A\$13m

## Top Holdings (17-Sep-25)

	Shares	(%)
1 THORNEY INVESTMENTS	14.7m	14.0
2 SEVEN WEST MEDIA INVESTMENTS PTY LTD	6.2m	5.9
3 ACORNS GROW INCORPORATED	5.2m	4.9
4 STATE STREET INVESTMENT MANAGEMENT	4.8m	4.6
<b>Top 20 Holdings</b>	<b>65.2m</b>	<b>61.9</b>
<b>Other Holdings</b>	<b>40.2m</b>	<b>38.1</b>
<b>Total</b>	<b>105.4m</b>	<b>100.0</b>

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