



Australian MicroCap Investment Conference

21 October 2025 - Melbourne

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

335,542

Active Customers

At 30 Sep 2025

\$2.0 bn

FUM

At 30 Sep 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

Exceptional Products: Award-winning innovation in fintech

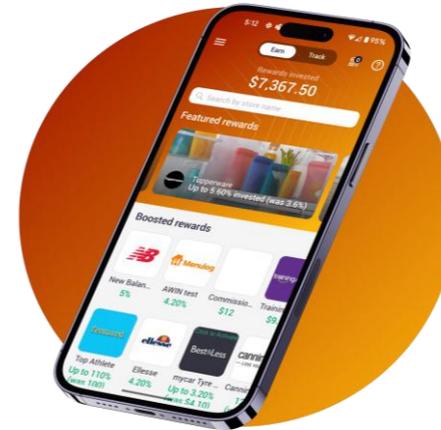
Raiz Invest



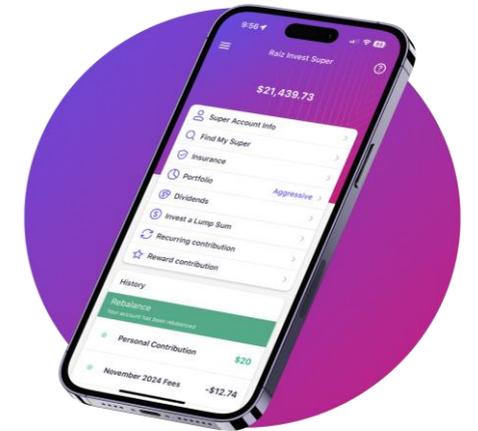
Raiz Plus



Raiz Rewards



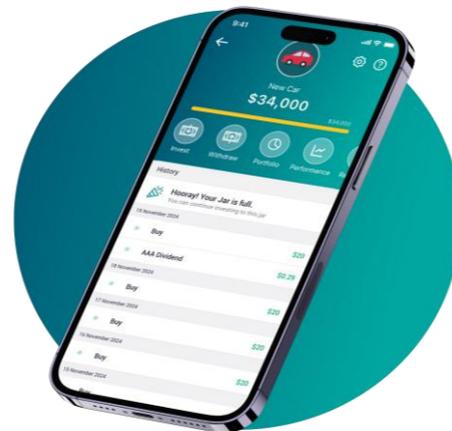
Raiz Invest Super



Raiz Kids



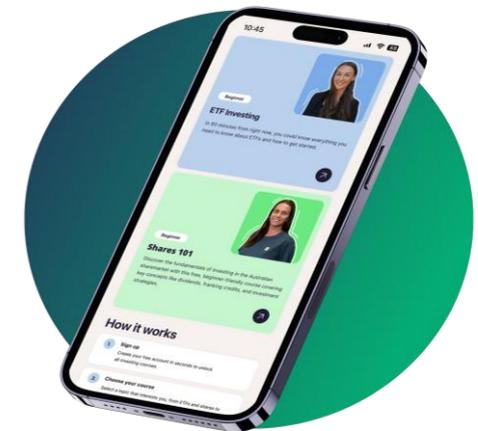
Raiz Jars



Raiz Lite



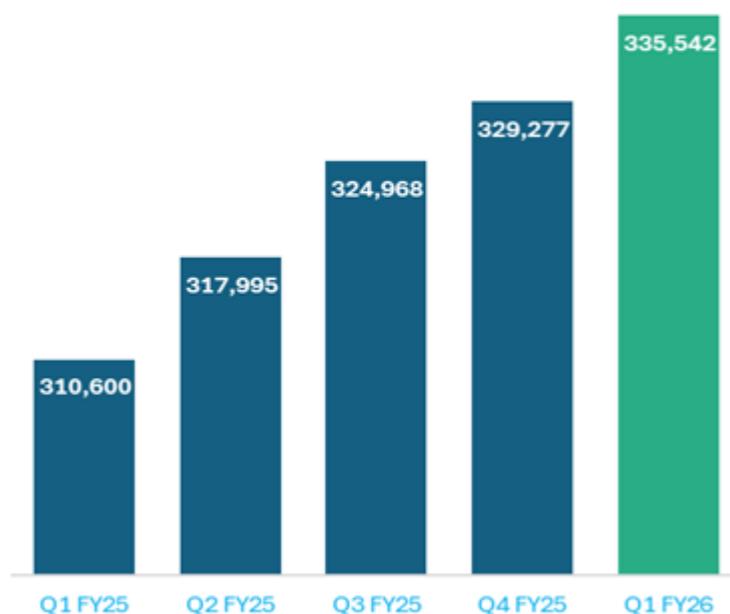
Raiz Academy



Q1 FY26 Results: Record FUM of \$2bn and new product offerings

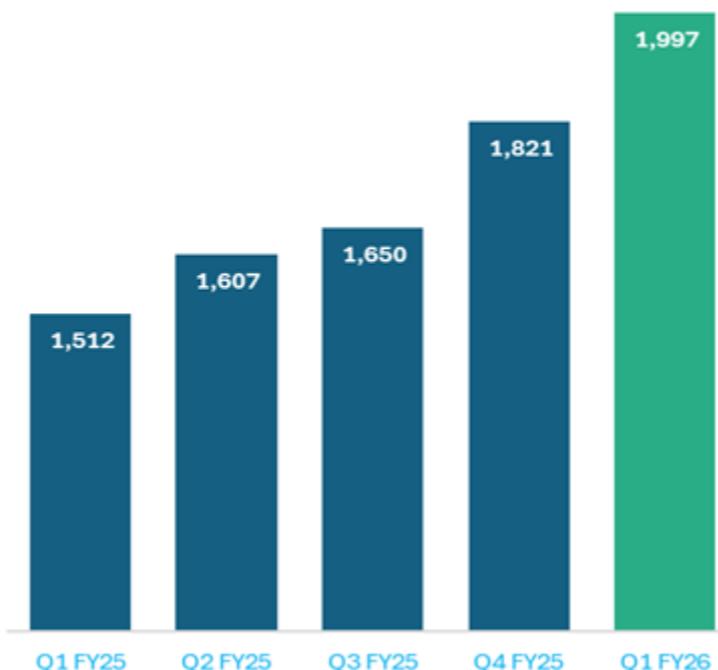
Continued growth in Active Customers

Active Customers (#)



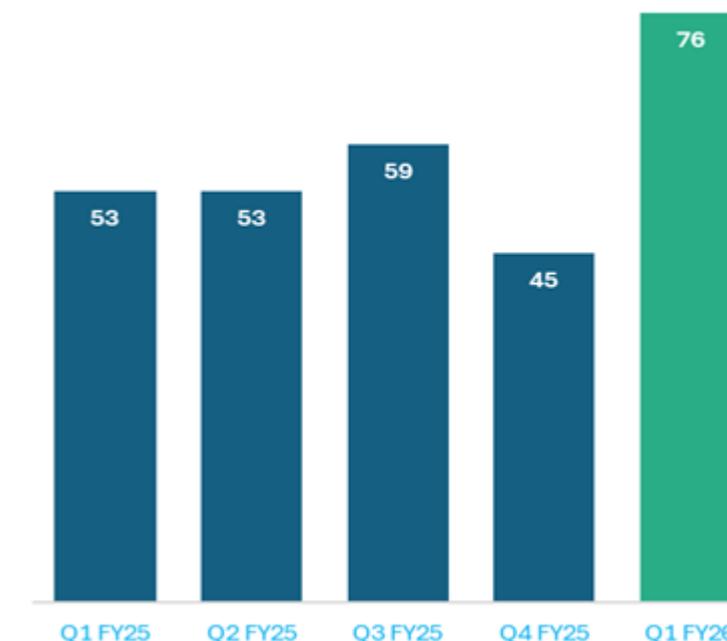
Major milestone hitting \$2bn in FUM

FUM (\$ million)



Increased netflows from higher deposit frequency and value

Netflows (\$ million)



FY26 Earnings Guidance¹ : Positive UEBITDA in the range of \$4.5m - \$5.5m

Positive momentum continues with fee increase and new plan structure

Raiz Lite



New plan for first time investors at \$2.50 per month

Raiz Regular



Fee increase of \$1 per month to \$5.50 per month

Raiz Plus

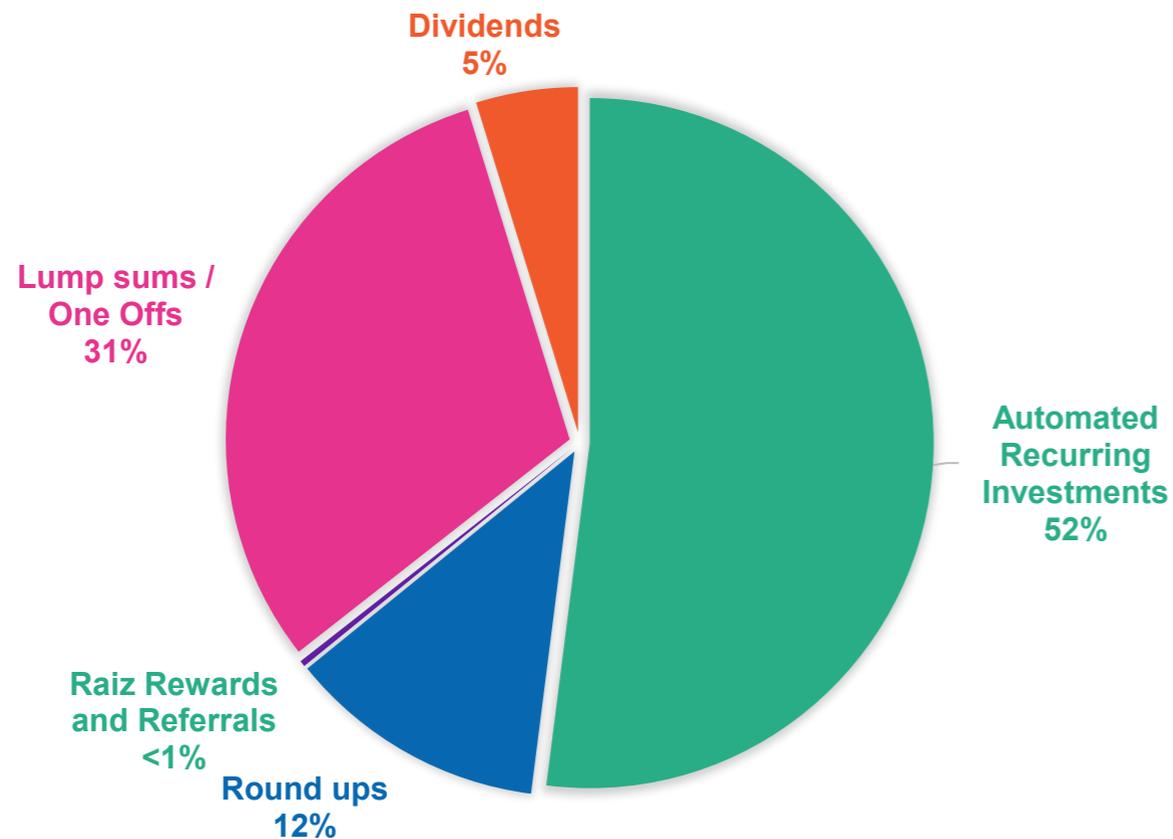


Fee increase of \$1 per month to \$6.50 per month

- **Lower churn** compared to previous fee increases
- Raiz Lite did **not impact** existing customer base
- Raiz Lite **provides an on-ramp** for higher value plans
- More **new customers choosing Plus**

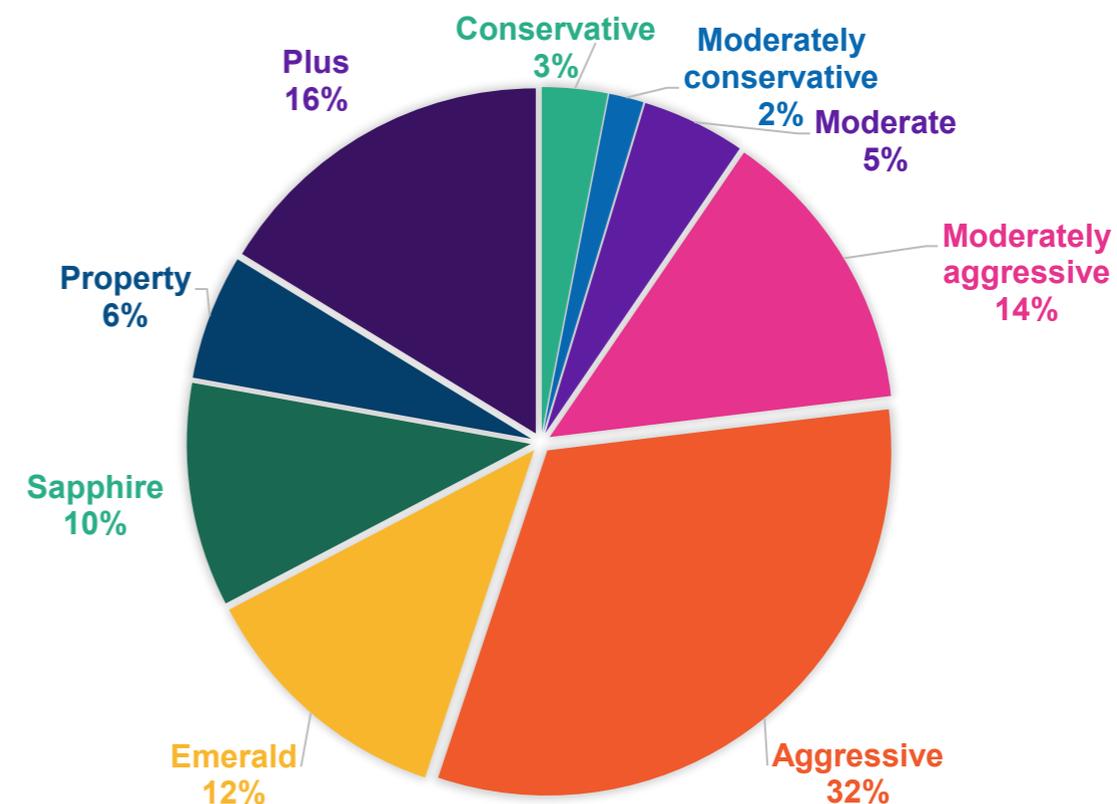
Raiz makes it easy for everyday Australians to save and invest

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

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**

raiz

Discover SPY

State Street Global Advisors, Australia Services Limited (AFSL 274900, ABN 16 108 671 441). State Street Investment Management is a brand name of State Street Global Advisors, Australia, Limited (AFSL 228276, ABN 42 003 814 225). Raiz Invest Australia Limited (26 604 452 811) is the Promoter and Administrator of the Raiz Invest Australia Fund (ARSN 607 533 022) which offer trading options in SPY. The Australian domiciled SPDR® S&P 500® ETF (SPY) was first quoted on the ASX market of the ASX on 13/10/2014 and offers CHESS Depository Interests over interests in the U.S. domiciled SPY ETF. This material is general information only, read the PDS before making an investment decision. The SPY PDS and TMD are available at raiz.com.au. Please note other fees may apply. Read the Raiz PDS & TMD at raizinvest.com.au.

- **Global leader:** State Street IM is the 4th largest asset manager worldwide
- **Marketing:** Live campaign to promote the ASX-listed SPY ETF, which provides investors with exposure to the S&P 500 in the US. This ETF is available in the Raiz Plus offering.
- **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

Example 2: Budget-Conscious Families

MEET: MITCH



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

MEET: DIANA



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

Strategic Partnerships: Agile with a keen focus on marketing ROI

“Raiz Your Game” Podcast

¹ Over **355,000** interactions with our Podcast content since launch in March 2025.



Investing in better content to engage social media

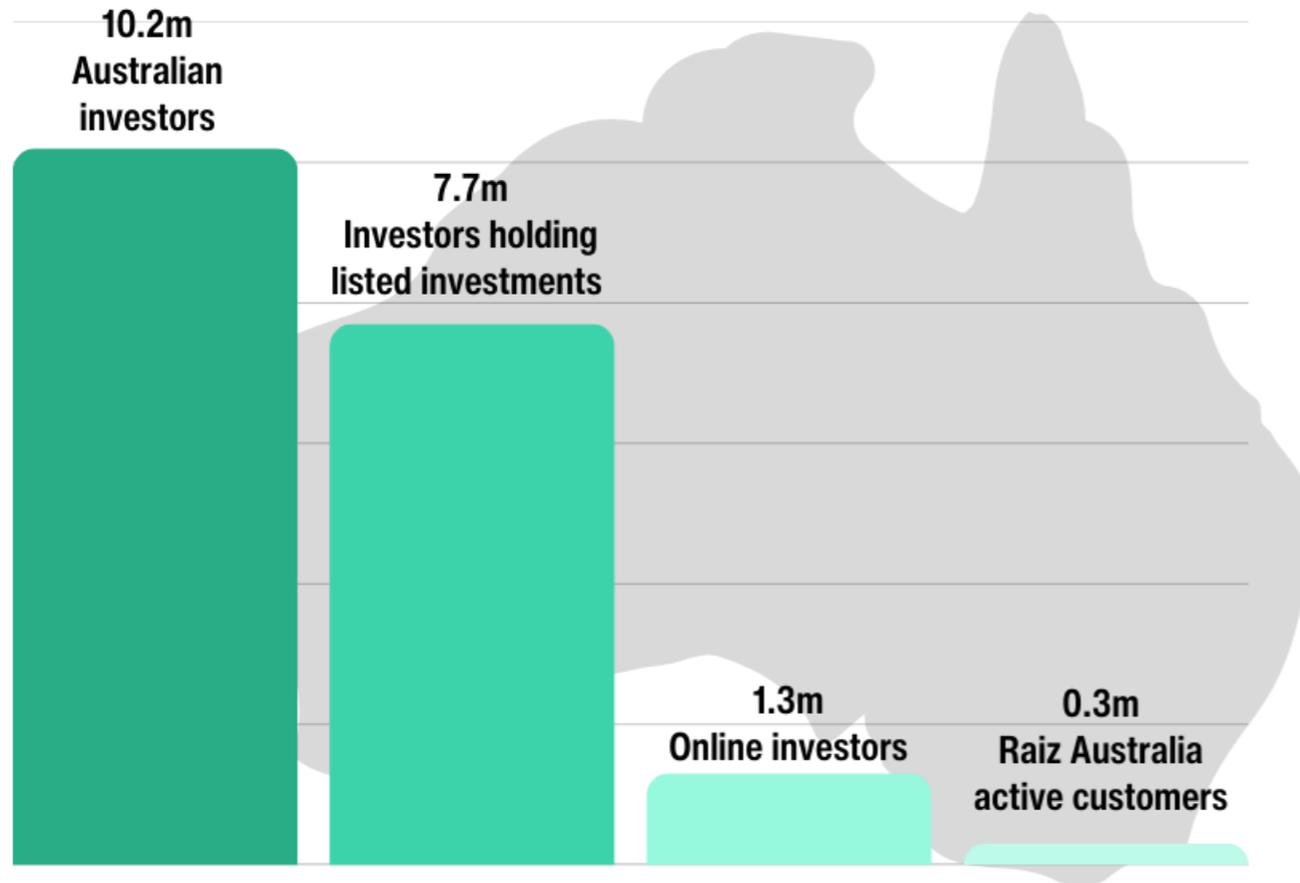


Strategic Partnerships

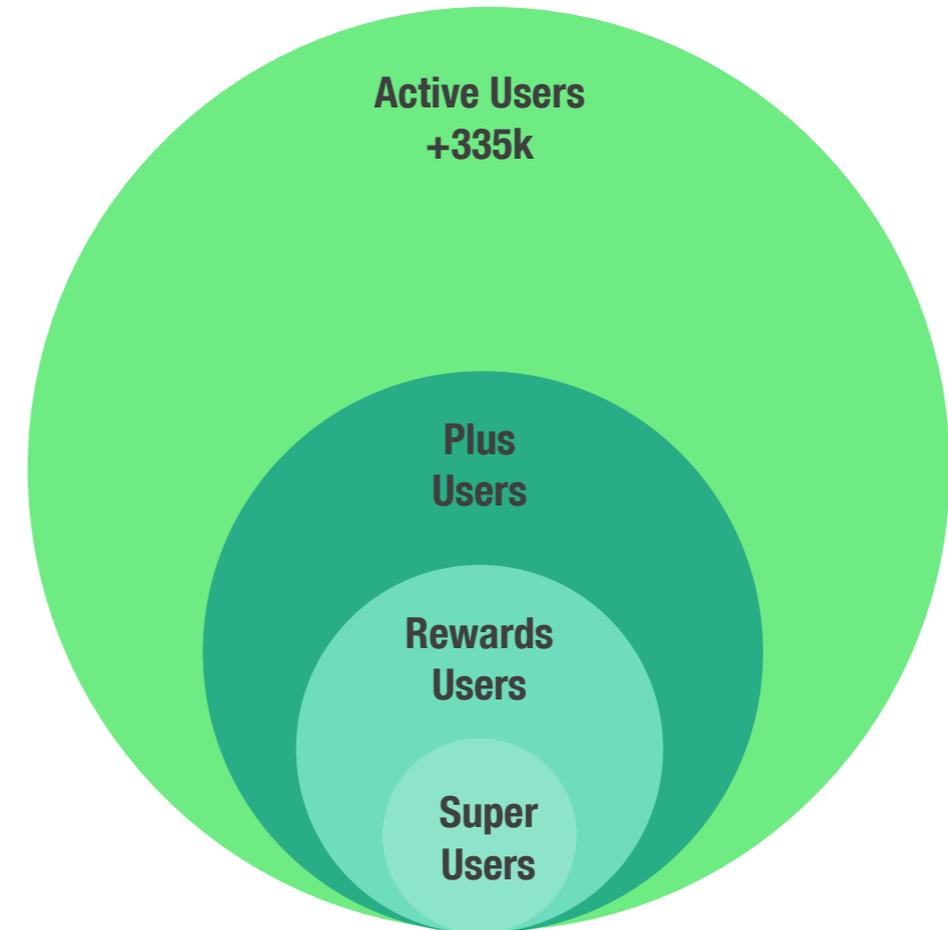


The opportunity: continue to grow market share

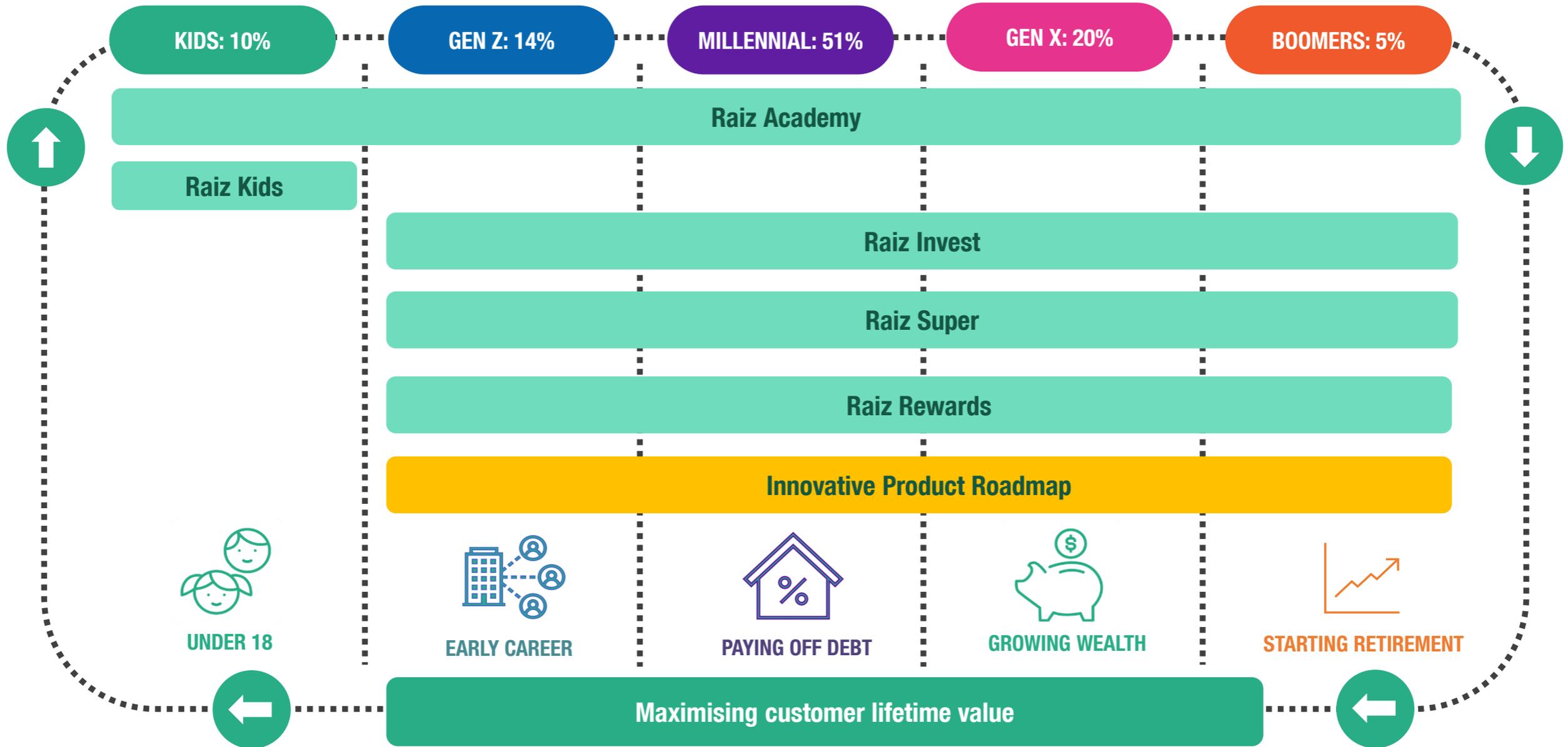
Winning new customers*



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 EBITDA¹

\$2.8m

↑ 147%

Active Customers

329,277

↑ 7%

ARPU²

\$75.67

↑ 9%

Operating Cashflow³

\$4.0m

↓ 9%

Cash

\$13m

↑ 54%

FUM

\$1.8bn

↑ 30%

Netflows

\$210m

↑ 100%

FY26 Earnings Guidance⁴: 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. FY26 UEBITDA earnings guidance is based on continued growth in Active Customers, FUM and Netflows, assuming no material changes in current market conditions.

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

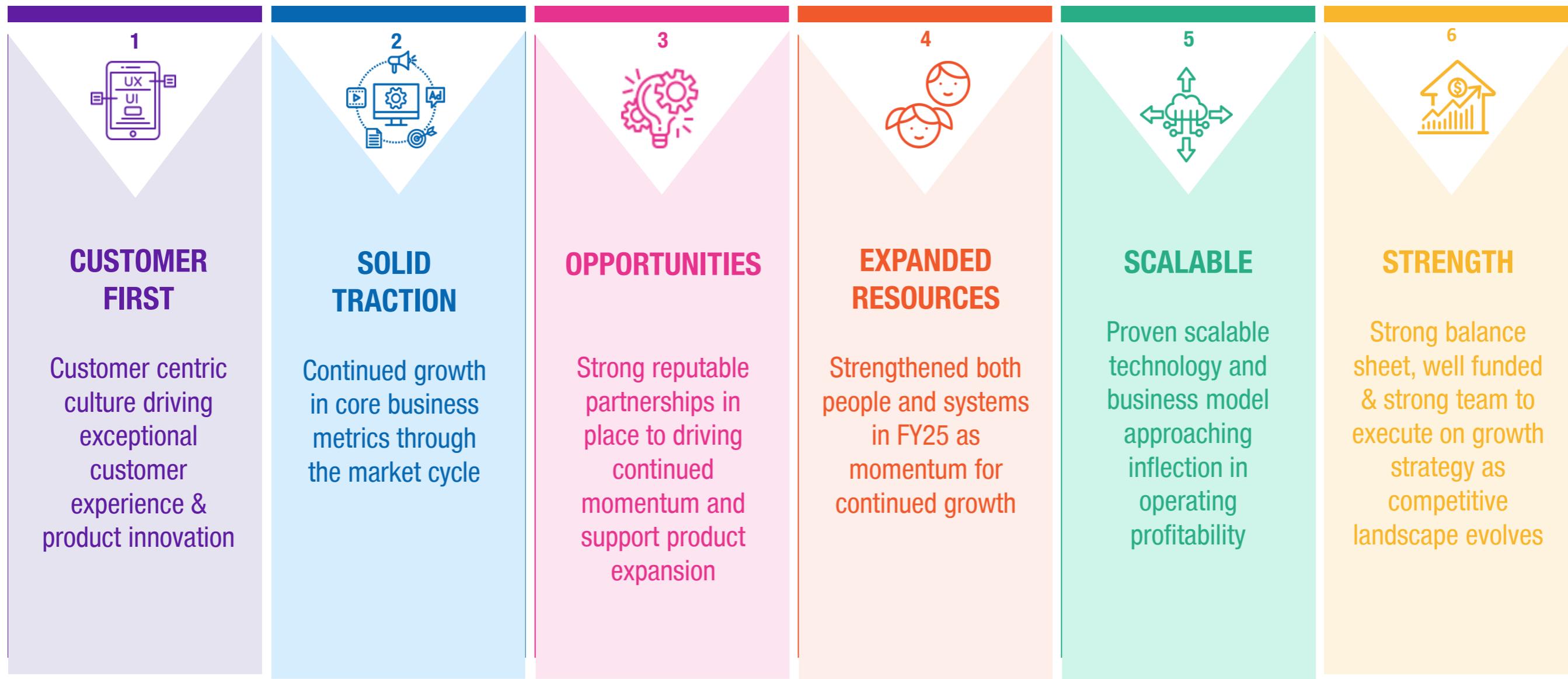
Meeting needs with innovation

Strong strategic partnerships

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

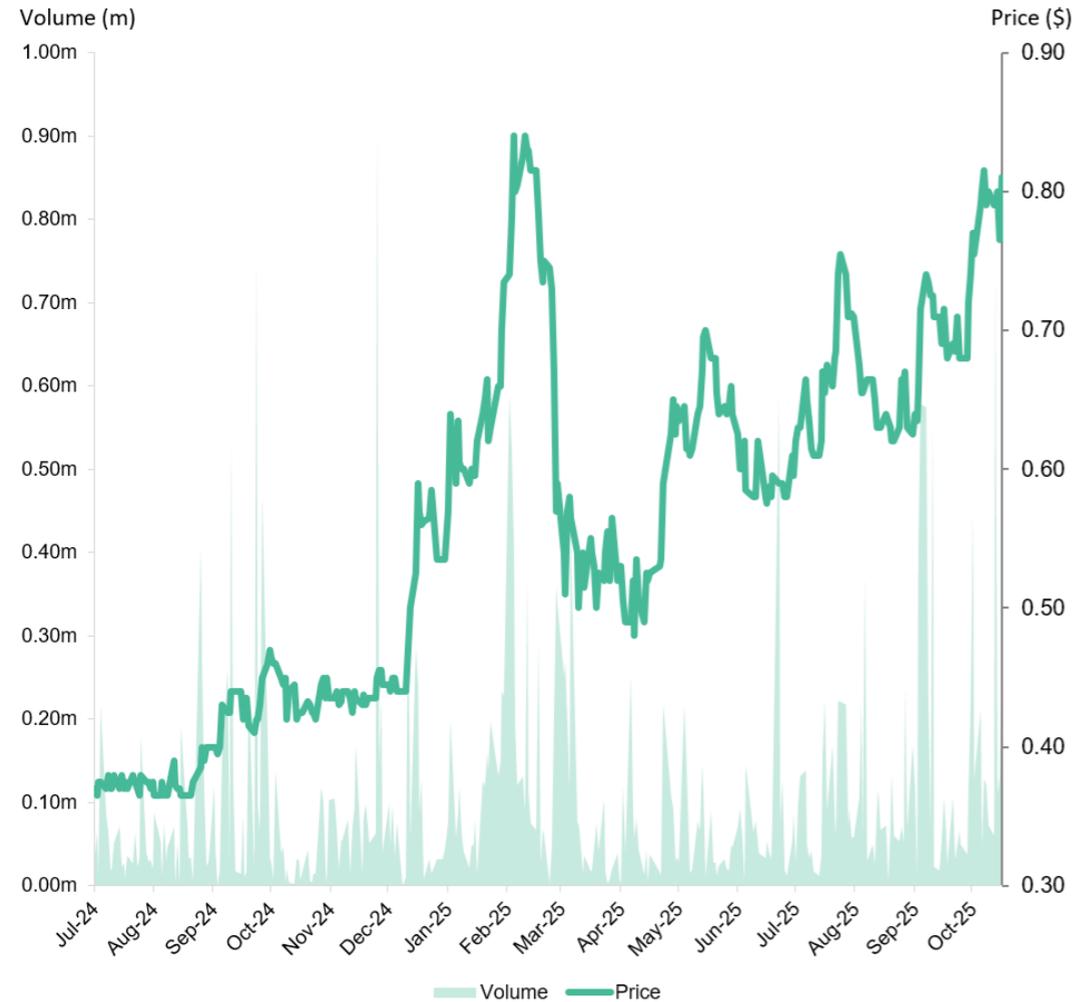
Expanding reach & value

Compelling investment thesis



Corporate Overview

Raiz Share Price & Volume



Capital structure (17-Oct-25)

Shares on issue	105.4m
Share price	A\$0.81
12-month range	A\$0.42 - A\$0.86
Market capitalisation	A\$85m
Cash & cash equivalents 30 June 2025	A\$13m

Top Holdings (17-Oct-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

Top 20 Holdings

Top 20 Holdings	64.4m	61.1
Other Holdings	41.0m	38.9
Total	105.4m	100.0

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