Monvia Limited

Investor Presentation

July 2026

Monvia

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Past performance

This Presentation includes information regarding the past performance of the Company. Investors should be aware that past performance should not be relied upon as being indicative of future performance.

Prospectus

Monvia lodged a replacement prospectus dated 24 June 2026 and supplementary prospectus dated 8 July 2026 with ASIC for its initial public offer of fully paid ordinary shares (together, Prospectus). The Prospectus has been released to ASX and is available on the Company's website at https://www.monvia.io/investors.

Risks

An investment in Monvia, as with any investment, involves a degree of risk, including risks specific to Monvia's business activities, the industry in which it operates, and those more general risks associated with investing in securities generally. Consequently, Movia's shares carry no guarantee in respect of profitability, dividends or return of capital. Investor should consider the risks carefully before making any investment decision. Key risks are set out in Monvia's Prospectus.

Currency

All figures in this Presentation are A$ unless stated otherwise and all market shares are estimates only. A number of figures, amounts, percentages, estimates, calculations of value and fractions are subject to the effect of rounding. Accordingly, the actual calculations of these figures may differ from figures set out in this Presentation.

Proprietary Information and copyright

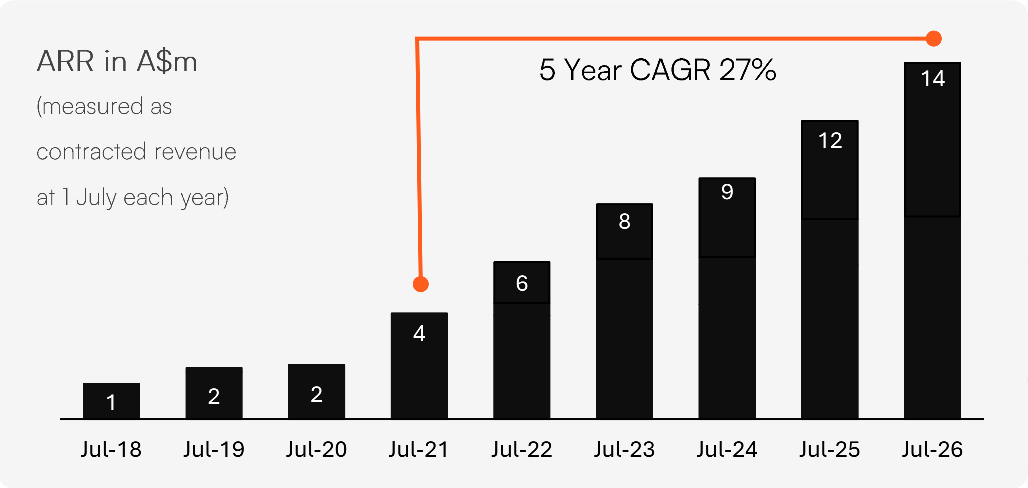
Business Overview

Monvia Snapshot

Successful Initial Public Offering & Listing on the ASX

Overview

- Enterprise SaaS platform, with minimal AI disruption risk (mission critical software, regulatory and actuarial complexity)
- FY26 Revenue of $27.4m (including growing Annual Recurring Revenue (ARR) of $14m at 1 Jul 26)
- Pro-Forma FY26 EBITDA of ~$6.6m in FY26 (FY26 EV/EBITDA of ~15.0x), earnings growth expected / contracted in FY27
- Successfully completed a $17.5m Initial Public Offering & listing on the ASX



1. Share price at IPO Offer Price.

Capital Structure	
Total Shares on Issue	94,133,636
Share Price[1]	$1.10
Market Capitalisation	**$103.5m**
Net Cash	$5.0m
Enterprise Value	**$98.5m**
FY26 Revenue	$27.4m
Pro-Forma FY26 EBITDA	$6.6m
Enterprise Value/Pro Forma FY26 EBITDA	**~15.0x**

Board & Management

Russell Baskerville
Non-Executive Director & Chairman

Simon Bright
Managing Director & CEO

Stuart Strickland
Executive Director and CCO

Ajesh Raithatha
Chief Financial Officer

Non-Exec Director's
Stephen Tucker, Shan Kanji, Mark Waller, Rob McCready

Highlights

A unique Enterprise SaaS platform focused on Life Insurance

Proven Board & Management
Led by Ex Empired (ASX:EPD) Leadership Team, which achieved A$250m cash exit in 2021

High Margin Business
Strong free cash flow generative business with high margin profile

Blue Chip Clients
Enterprise Insurance and Government clients with high change costs and barriers to entry

Unique Enterprise Software IP
Native Cloud, SaaS pricing model, highly configurable, globally scalable

Extensive Growth Opportunities
Local and international growth driven by legacy systems, book/industry consolidation and policy complexity

Key Financial Highlights

REVENUE

A$27.4m

FY26 Forecast

EBITDA

A$6.6m

FY26 Forecast

EBITDA MARGIN

24%

FY26 Forecast

NRR

121%

Strong expansion (Ave 5 yr)

GRR

95%

High retention (Ave 5 yr)

ARR GROWTH

27%

5yr CAGR(f) to 30 June 26

Revenue, EBITDA and EBITDA margin are presented on a proforma basis

Business Overview

Solving mission critical problems for insurance companies

Business

Proven track record

- Founded in 1997 with focus on insurance sector technology
- Worked with key clients to develop unique cloud-based software for life insurance and re-insurance
- In 2021, launched SaaS based pricing model and expanded commercial clients
- HO in Sydney, employing over 100 people in Australia and 8 people in the Philippines
- Business now ready for significant expansion locally and internationally
- Insurance software market forecast to grow at a 13.78% CAGR to reach $382B by 2035

Product

Enterprise grade software platform for insurers

- Monvia is mission critical software that manages core business processes for insurance and re-insurance clients
- Packaged for market needs and configurable to unique client needs:

- New Business
- Policy Administration
- Claims Management
- Customer Management
- Business Intelligence and Data
- Payment & Billings
- Commissions
- Re-Insurance

Business Strengths

A highly predictable business underpinned by loyal clients

Software Platform

Proven enterprise capability

Core solutions that migrate and replace legacy technology

Proven, highly productive cloud solutions

Rapid tailoring through configuration

Highly adaptable software

Rules based applications

Loyal Clients

Committed and supportive

Blue chip clients with global potential for expansion

Long term relationships with clients (5-18 years)

Ongoing ARR streams with accelerating growth

Solution improves customers competitiveness

Experienced Team

High retention, strong tenure

Experienced development and professional services teams

Deep insurance sector domain knowledge

Insurance product knowledge supports business rule implementation and configuration

Solutions, loyalty and expertise built over a period of close to 30 years

Key People

A successful track record with ASX listed software and digital and services businesses

Board of Directors

Russell Baskerville — Non-Executive Director & Chairman
Russell brings 20+ years leadership in digital business, transactions and governance; founded ASX-listed Empired; Avid investor and Chair of multiple ASX listed boards

Shan Kanji - Non-Executive Director
Shan has 20+ years' leadership across industrial, technology sectors; Chairman of Atturra and Infotrust, Principal of Kanji & Co.

Robert McCready - Non-Executive Director
Robert has extensive IT experience across private and government sectors; former Empired and ASG COO, with 10+ years leading complex systems integration.

Stephen Tucker - Non-Executive Director
Stephen has 35+ years wealth management experience; former MLC CEO and NAB executive, now chairs Koda Capital and other Boards

Mark Waller - Non-Executive Director
Mark brings in financial management, ASX listings, M&A and capital raisings; Empired CFO, founder of One Click and Forrest Private Wealth

Executive Team

Simon Bright | Chief Executive Officer & Executive Director
Simon brings 25+ years' consulting and technology leadership experience, including EY Partner, Empired COO and Capgemini COO.

Stuart Strickland | Chief Client Officer & Executive Director
Stuart brings 20+ years' experience; founded Conducive, led Empired consulting, sales and partnerships, then held senior roles at Capgemini and DUG.

Ajesh Raithatha | Chief Financial Officer
Ajesh has 22+ years' finance experience; Empired founding member, Capgemini CFO ANZ, CFO at DUG, driving governance, growth across complex technology businesses

Nina Mlinarevic - Company Secretary
Nina has 15+ years' financial services experience; governance, compliance and company secretariat specialist, advising boards in complex regulated environments.

An Enterprise Core Platform

Unique platform focused on Life Insurance, with minimal AI disruption risk

Mission-Critical Software

Specialised life insurance policy administration, claims and new business systems - not generic workflow tools that AI can easily replicate

Licence Model

Enterprise licences or transaction-based pricing (claims, new business). Not priced per seat, so AI efficiency gains do not affect revenue

AI Presents Opportunities

AI summarisation tool in pilot with a client - usable across the Monvia suite or as a standalone product, representing a new revenue stream

Regulatory Complexity

Strict regulatory, actuarial and risk requirements create high barriers to entry. All decisions must be auditable and rules-based

High Switching Costs

Core policy administration systems are deeply embedded in insurers' operations with long-term contracts and strong client stickiness

Limited SaaS Commoditisation Risk

Unlike horizontal SaaS, Monvia's vertical insurance functionality cannot be replicated by large language models alone

AI First Strategy

From experimentation to execution

AI is an accelerant for our regulated, mission-critical platform - not a threat to its relevance. We are deliberately building AI into three areas:

01

Product Capability

Embedding AI directly into the platform to enhance core functionality and deliver smarter outcomes for clients

First market offer - Monvia Claims Summarisation now in production

02

Client AI Connectivity

Opening the platform's interfaces and APIs so clients can safely connect their own AI solutions with confidence while enforcing policy guardrails and auditability

03

Internal Delivery

Improving Monvia's internal productivity and cost-to-serve through AI-powered delivery workflows.

From experimentation to execution - delivering measurable client outcomes with built-in trust, governance, and auditability

Business Performance

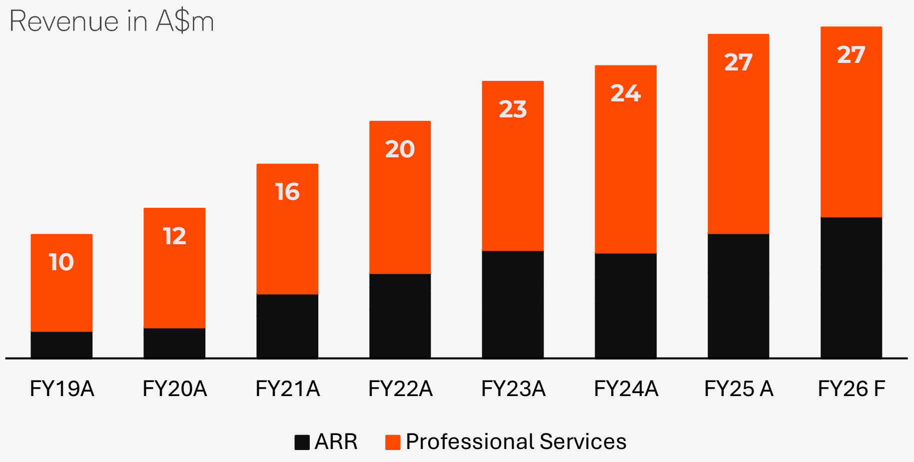
Monvia

Revenue Growth

Strong EBITDA margins and high cash generation

Financial Performance

- FY26 forecast revenue of $27.4m up 1% on prior year as the Company focuses on ARR growth and reduces emphasis on consulting engagements
- Revenue forecast to grow **15%** CAGR over 7 years to FY26
- FY26 proforma EBITDA forecast of **A$6.6m** (24% underlying EBITDA margin) including additional annualised costs circa $2m in FY26
- Further margin expansion will be driven through increase in ARR as a percentage of revenue and relatively fixed overhead costs as business scales
- High cash generative business



Key Metrics

- FY26 forecast revenue of **$27.4m** up 1% YoY
- FY26 forecast proforma EBITDA **A$6.6m** (24% margin)

ARR is measured as contracted revenue at 1 July each year

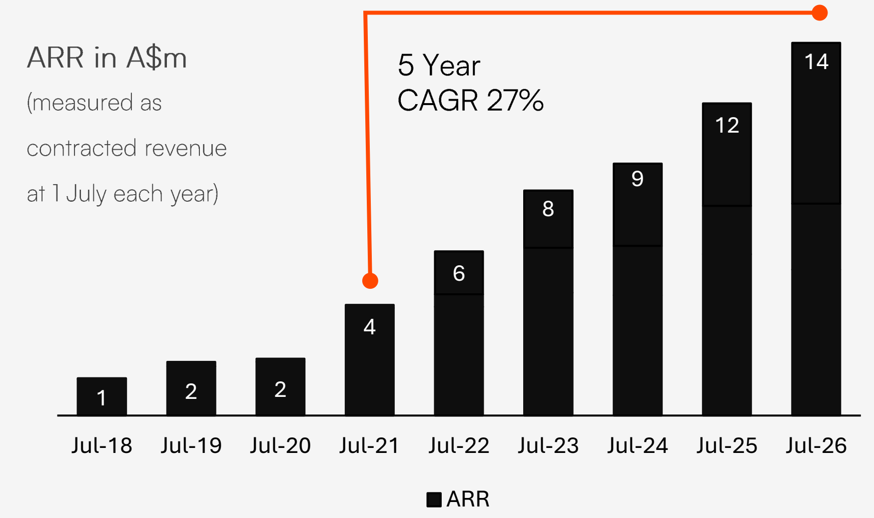
Professional services comprise implementation, configuration and customisation services delivered to clients to deploy and tailor the Monvia Life platform to specific business requirements typically under fixed-price or time-and-materials contracts

SaaS Revenue Drives Growth

ARR growth outpacing revenue with expanding margins

ARR Performance

- ARR has grown **27%** CAGR over 5 years to start of FY27
- ARR at 1 July 2026 forecast to be up **19%** on prior year
- ARR growth outpacing overall revenue growth consistently improving ARR as a percentage of total revenue
- Highly predictable revenue between ARR and multi year contracted professional services
- YoY EBITDA margin expansion expected as ARR grows



Key Metrics

- ARR has grown 27% CAGR over 5 years to FY27
- ARR forecast at 1 July 2026 up 19% YoY with predictable multi-year contracted revenue

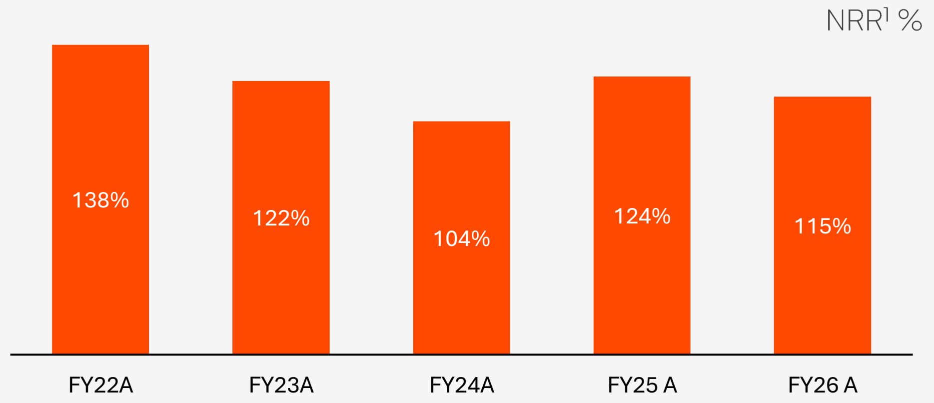
ARR is measured as contracted revenue at 1 July each year

Revenue Retention

NRR 121% and GRR 95% average over 5 years

Retention Metrics

- Resilient, predictable and scalable ARR base
- Revenue growth within existing client base
- Gross Revenue Retention demonstrates stickiness of the platform, high switching costs, risk of complexity associated with switching core life-insurance platforms and long-term customer relationships
- Revenue retention a key driver of earnings quality, cash generation and long-term value creation



Key Metrics

- Net Revenue Retention 121% avg 5yr
- Gross Revenue Retention 95% avg 5yr

1. Net Revenue Retention is calculated by dividing ARR at the end of the period by ARR at the start of the period. ARR at period end reflects expansion from existing customers net of contraction and excludes ARR from new-logo customers
Gross Revenue Retention is calculated by dividing ARR retained from customers active at the start of the period by starting ARR from those same customers. ARR retained reflects starting ARR net of customer churn and contraction and excludes expansion ARR and new-logo ARR.

Growth Strategy

The market, our competitors and our focus

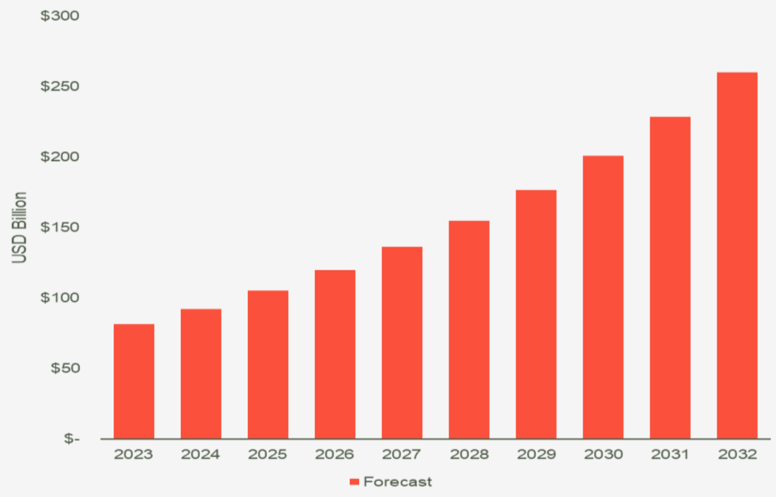
Monvia

Life Insurance Market Opportunity

Insurance software platform market is forecast to grow at a 13.8% CAGR

Life Insurance Challenges

- Life insurance lags general insurance for digital transformation
- Increased claims from aging population overloading legacy systems
- Younger customers expect integrated online platforms
- Reduces agility and increases risk of data breaches
- Inability to access data in a timely fashion and not AI ready
- Expensive to maintain and error prone
- 59% transformation failure rate in the industry
- Shift from direct sales to third parties (brokers, super funds, banks)
- Requirement to maintain multiple portfolios for a single product



Market Opportunity[3]

- Valued at **USD 92.39B** in 2023
- Forecast to reach **USD 382B by 2032** at a CAGR of 13.8%

1. Capgemini: Insurance Top Trends 2024
2. Capgemini: World Report Series: Life Insurance 2025
3. Polaris Market Research: Insurance Platform Market Share, Size, Trends, Industry Analysis Report 2024 - 2032

Life Insurance Market Target Clients

Local market provides a strong opportunity

MetLife
TAL
ZURICH
NOBLEOAK
AIA

partners life
CHUBB
St Andrew's Australia
Australian Government
Australian Reinsurance Pool Corporation
hannover re

Hollard.
MLC
Resolution Life
Australian Retirement Trust
FIDELITYLIFE

Competitor Landscape

A Fragmented Marketplace

01

Internal IT

Systems often delivered by customers' internal IT teams, typically legacy bespoke platforms supplemented with patchwork custom modules and third-party tools to plug functionality gaps

02

Platform Vendors

Includes Majesco (ClaimVantage), Sapiens, Fineos, Duck Creek, Guidewire and Ebaotech.

Core systems often built on legacy technology - SaaS claims can mean hosted legacy rather than true cloud. Some built on other platforms, adding licensing costs and complexity.

Legacy tech creates shallow talent pools with high turnover

03

Small Local Vendors

Includes Entsia, Advisor Connect and Omnium. These vendors target small insurers with low IT budgets, a segment outside Monvia's target market. Least competitive players to Monvia

Growth Strategy

Four pillars driving sustainable growth

Expand Within Existing Clients
Multi-module adoption and broader channel deployment

Win New ANZ Clients
Capture share in a large, underpenetrated market

International Expansion
Scale into new markets via global insurer relationships

Acquisition
Accelerate growth through strategic acquisitions and partnerships

UNDERPINNED BY

Product-led SaaS Model
Drive operating leverage through a standardised, scalable, recurring revenue platform

AI-enabled Differentiation
Strengthen competitive position and unlock new growth through embedded AI capability

Delivering on the Growth Strategy

Sales pipeline up 154% in the past 8 months

Coverage

Engaged with 100% of ANZ Insurers

Actively engaged with all major ANZ life insurers at executive level

Predictability

5 year Major Contract Secured

Deal signed Apr 2026 with client representing 55% of total ARR in FY26

Expansion

Pipeline now includes 5 new enterprise deals

Multi-year, multi-million-dollar opportunities actively pursued - from zero pre-Jul 2025

Scalability

Global Partnership with major SI's in discussion

Currently progressing multiple global Systems Integrators for the International market expansion of Monvia's SaaS solutions

Appendix

Key IPO Information

Monvia

Key IPO Information

Monvia successfully raised gross proceeds of $17.5m at an IPO Offer Price of $1.10

IPO Offer Metrics	
IPO Offer Price per Share	$1.10
Existing Shares on Issue	32,770,000
Shares Issued upon Conversion of Series A CPSs	45,454,546
Shares on Issue pre-IPO	78,224,546
Shares issued under the IPO	15,909,090
Total number of Shares on issue following the IPO	**94,133,636**
Gross Proceeds Raised from the IPO	$17.5m
Market Capitalisation at IPO Offer Price[1]	**$103.5m**
Net Cash at completion	$5.0m
Enterprise Value	**$98.5m**

Pro-Forma Valuation Information	
FY26 Revenue	$27.4m
Enterprise Value / Pro Forma FY26 Revenue	3.6x
Pro-Forma FY26 EBITDA	$6.6m
Enterprise Value/Pro Forma FY26 EBITDA	15.0x

Use of Proceeds	
Redemption of Series B Convertible Preference Shares held by the Vendors of Monvia Australia Pty Ltd	$12.5m
Investment in sales and marketing and international expansion	$1.7m
Costs of the Offer	$1.4m
Remaining working capital	$1.9m
Total	**$17.5m**

1. Total number of Shares on issue following the IPO multiplied by the IPO Offer Price

Post IPO Ownership

Shareholders	Shares held after completion of IPO	% of total Shares on issue after completion of IPO[1]	Shares Subject to ASX escrow[1]	Shares subject to voluntary escrow[2]	Total Shares escrowed as % of all Shares on issue after completion of IPO
Martin Stewart and Kimberley Lathe (Vendors)	17,482,516	18.6%	6,118,882	611,886	7.2%
Russell Baskerville	12,500,000	13.3%	12,043,183	456,817	13.3%
Microequities Asset Management Pty Ltd	11,188,811	11.9%	3,916,085	-	4.2%
Shan Kanji	7,594,405	8.1%	3,867,133	-	4.1%
Stuart Strickland	5,000,000	5.3%	4,884,092	115,908	5.3%
Ajesh Raithatha	5,000,000	5.3%	4,884,092	115,908	5.3%
Substantial Shareholders	**58,765,732**	**62.4%**			
Other Existing Shareholders[3]	19,458,806	20.7%	5,147,819	114,772	5.6%
New Shares to be issued under the IPO	**15,909,090**	**16.9%**			
Total number of Shares on issue on completion of the IPO	**94,133,628**	**100%**	**40,861,286**	**1,415,291**	**44.9%**

1. For 24 months from official quotation.
2. For 12 months from admission.
3. Includes 3,750,000 Shares held by Simon Bright, of which 3,635,228 are subject to ASX escrow and 114,772 are subject to voluntary escrow.

Thank you

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Glossary

Annual Recurring Revenue (ARR)

Comprises annualised contracted revenue at 1 July each year and typically includes maintenance, managed services, hosting, cloud and SaaS subscription. ARR has been adjusted to represent contracted monthly averages where appropriate and exclude pass-through services that have ceased in prior periods. The company has significant contracted multi-year professional services that are not included in this metric.

Underlying EBITDA

Excludes transaction and one-off costs, IPO costs. Presented on a proforma basis.

Revenue

Excludes pass-through services that have ceased in prior periods. Presented on a proforma basis.

Accounting Standards

Adopted from 1 Jul '25, applicable to FY25.

Intangible Assets

Recognised in FY25 — $1.27m.

Monvia