FY 2026 RESULTS

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INVESTOR PRESENTATION

Indy Singh – Executive Chairman, Fiducian Group

Rahul Guha – Executive Chairman, Fiducian Services

Sydney, 17 August 2026

30 years of delivering value for shareholders and clients

Agenda

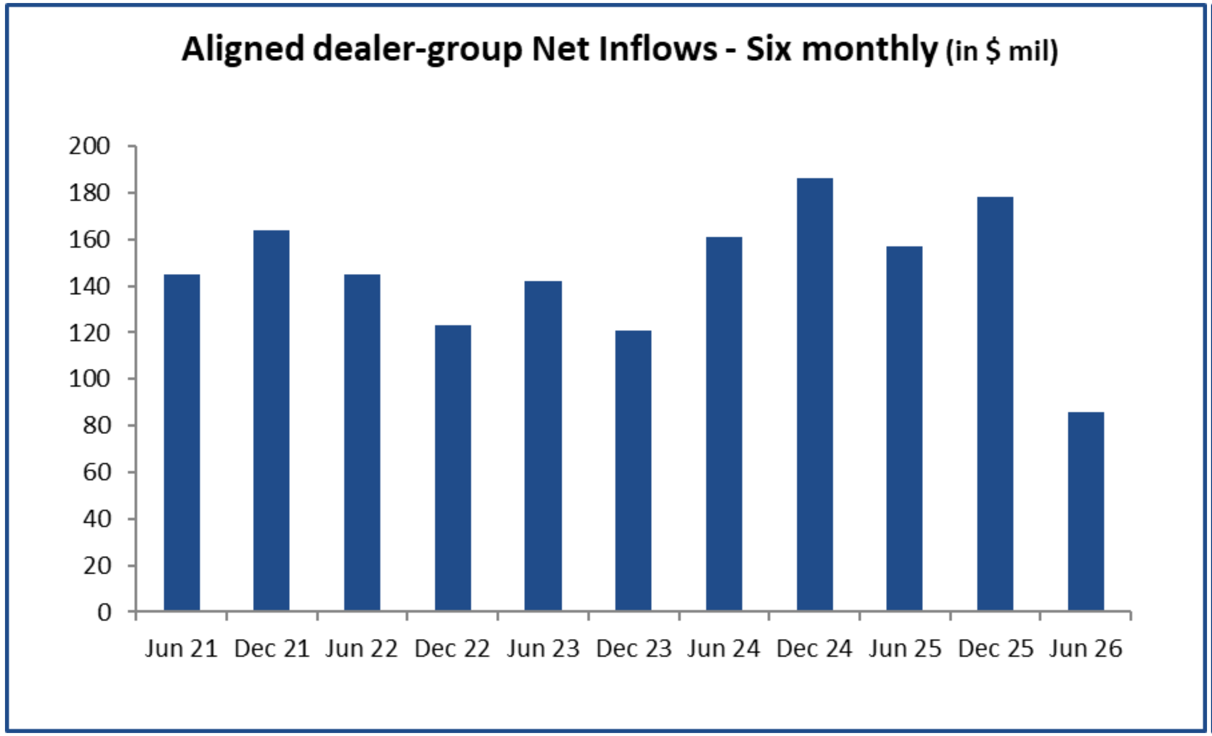
FY2026 Full Year Update

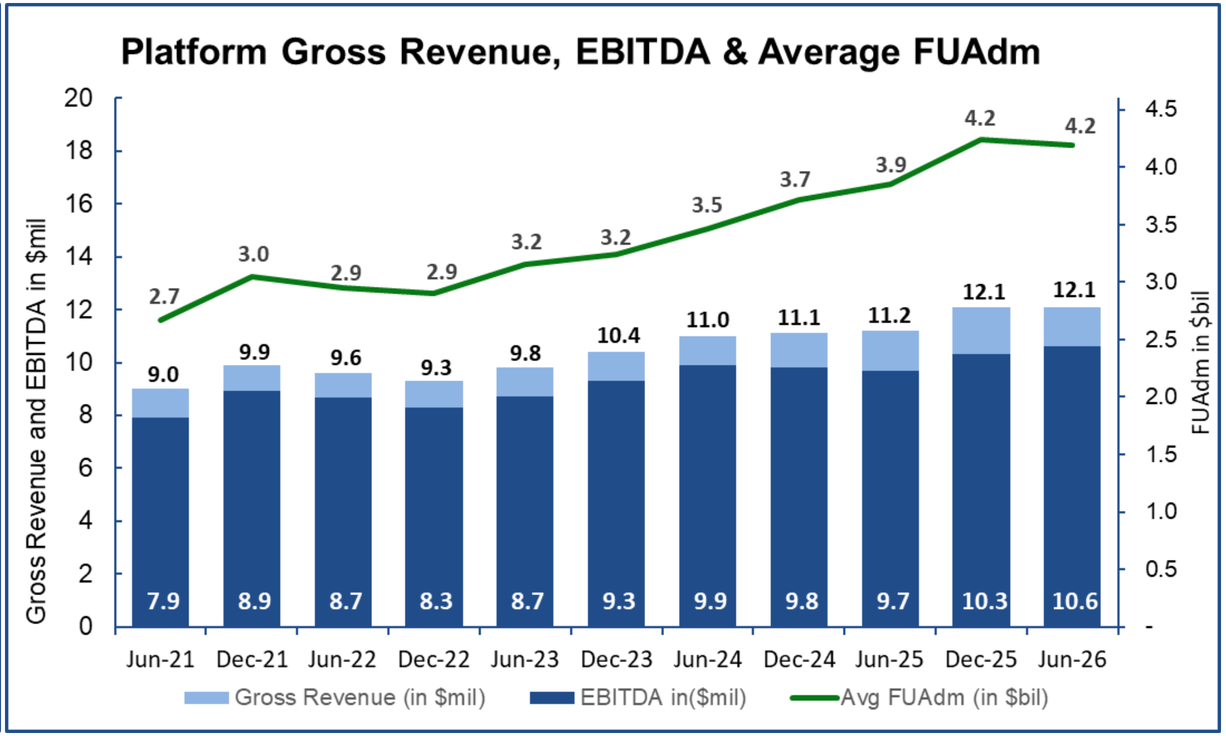
- Business Overview
- Financials
- Key Dates and Contacts

FY2026: Platform Administration

- **Net Inflows $264 million** in FY2026 from our salaried and franchisee advisers
- Almost 100% of Inflows from our Aligned dealer-group are invested through Fiducian platform and in Fiducian multi-manager funds
- Independent Financial Advisers (IFA) net outflows from Core platform $85 million
- Funds Under Administration (FUAdm) in Core platform, Auxilium and Badges:
  - $4,083 million as at June 2025 ($3,785 million average FY2025)
  - $4,308 million as at June 2026 ($4,211 million average FY2026)
- Advanced leading-edge technology platform linked to financial planning software
- Fiducian branded Core platform primarily catered towards the requirements of Aligned dealer-group: Investment menu comprising Fiducian Funds and Managed Accounts, 30 external Managed Funds, Shares and Term Deposits tailored to financial adviser and client demands

Platform Administration – Net Flow and Revenue





- **Gross Revenue 62 basis points on average FUAdm** including margins from cash held in the platform and expense recovery fee
- Both Salaried and Franchised networks contributing to the Net Inflows
- Combination of organic flows from active referrals and inorganic flows from strategic acquisitions

Platform Administration – Auxilium and Badges

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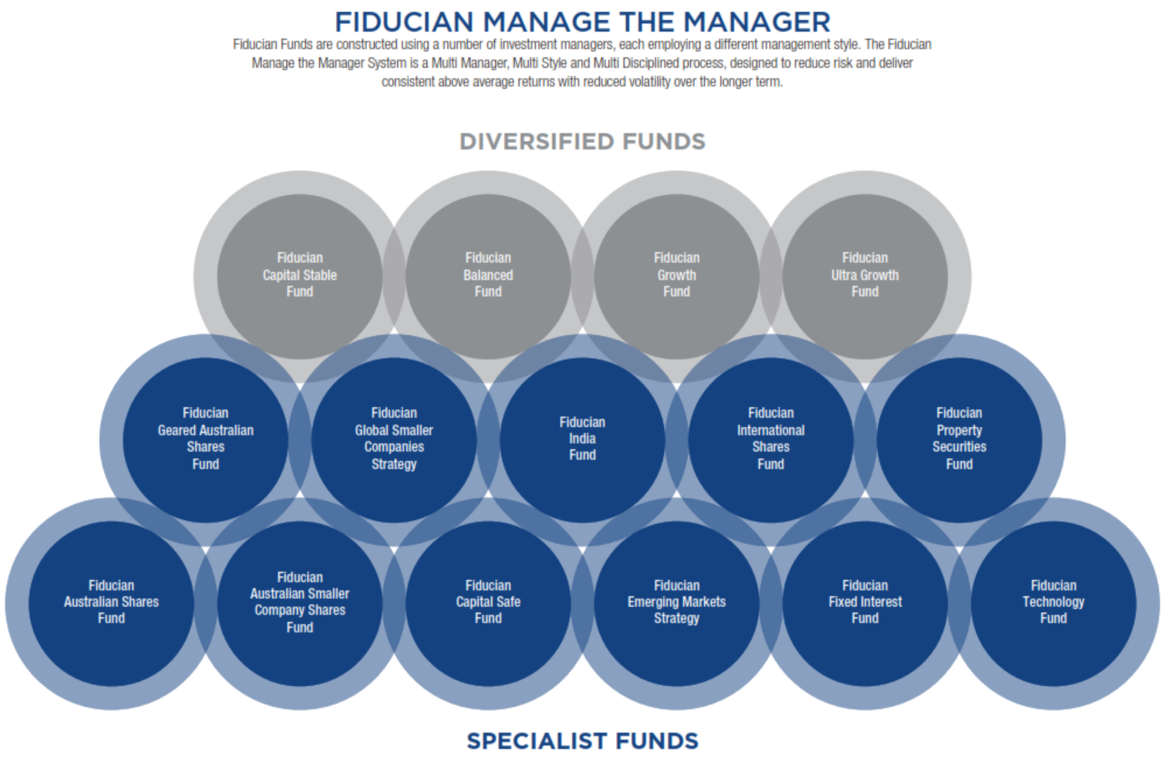
- IFA products starting to build scale
  - Low-cost value proposition, **Auxilium**, directly competing to disrupt the existing disruptor platforms through in-house technology, extensive product menu, advanced reporting capabilities and high standard of service
  - Strong momentum in distribution and relationship building – industry opportunity approximately 10,000 Authorised Representative (AR)
  - Excellent response from users in relation to product offering, features and level of service received
  - Investment menu includes: ASX listed and International shares, Exchange Traded Funds, Managed funds, Separately Managed Accounts (SMA) and Bank Term Deposits. Capability to add further investment options based on adviser demands
  - Enhanced SMA Fund provides ability for advisers to select and customise from a wide range of assets
  - **$4 million Net inflows** during the year
  - **Total FUAdm $261 million** as at June 2026 in Auxilium and badged products from Independent Financial Advisers

FY2026: Funds Management

- Funds Under Management (FUM):
  - $5,794 million as at June 2025 ($5,512 million average)
  - $6,055 million as at June 2026 ($5,951 million average)
  - Comprehensive offerings of Manage-The-Manager funds: 10 Managed Investment Schemes and 12 Separately Managed Accounts



Funds Management

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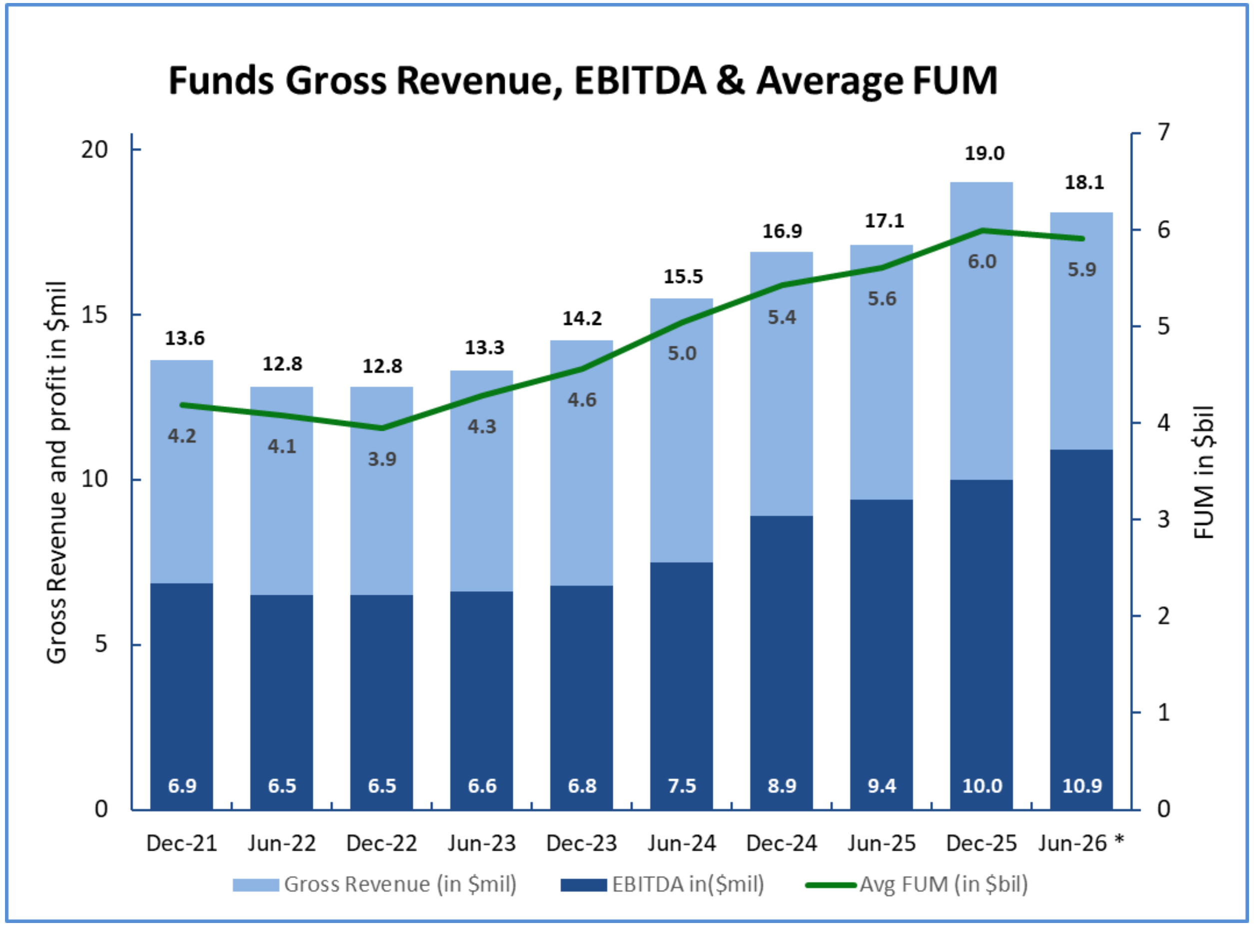
- Disciplined multi-manager process targeting above-average returns by taking below average risks
- **Consistent results over long term** against the world's best fund managers in the Australian market
- Over 20 years, the four Fiducian diversified funds ranked in the top half in **41 out of 64** readings against up to **158** fund managers on FE Fundinfo survey

Fiducian Funds	1-year return (ranking) p.a.		3-years return (ranking) p.a.		5-years return (ranking) p.a.		7-years return (ranking) p.a.		10-years return (ranking) p.a.	
Capital Stable	3.8%	**77/98**	6.0%	**59/94**	2.9%	**63/92**	3.6%	**50/88**	4.2%	**27/78**
Balanced	5.9%	**69/87**	8.5%	**38/83**	4.8%	**45/77**	6.3%	**10/73**	7.3%	**4/63**
Growth	6.6%	**113/150**	9.3%	**85/143**	5.4%	**92/137**	7.1%	**33/128**	8.1%	**14/117**
Ultra Growth	14.5%	**7/99**	14.4%	**9/93**	6.2%	**71/85**	9.1%	**23/79**	9.3%	**24/72**
Other specialist MTM funds										
Technology	31.1%		26.0%		8.1%		14.3%		16.2%	
India	-12.5%		4.5%		6.6%		8.0%		8.6%	

**Source: FE Fundinfo Australia June 2026*
Past performance is not a reliable indicator of future performance and Fiducian does not guarantee the performance of the Funds or any specific rate of return.

Funds Management

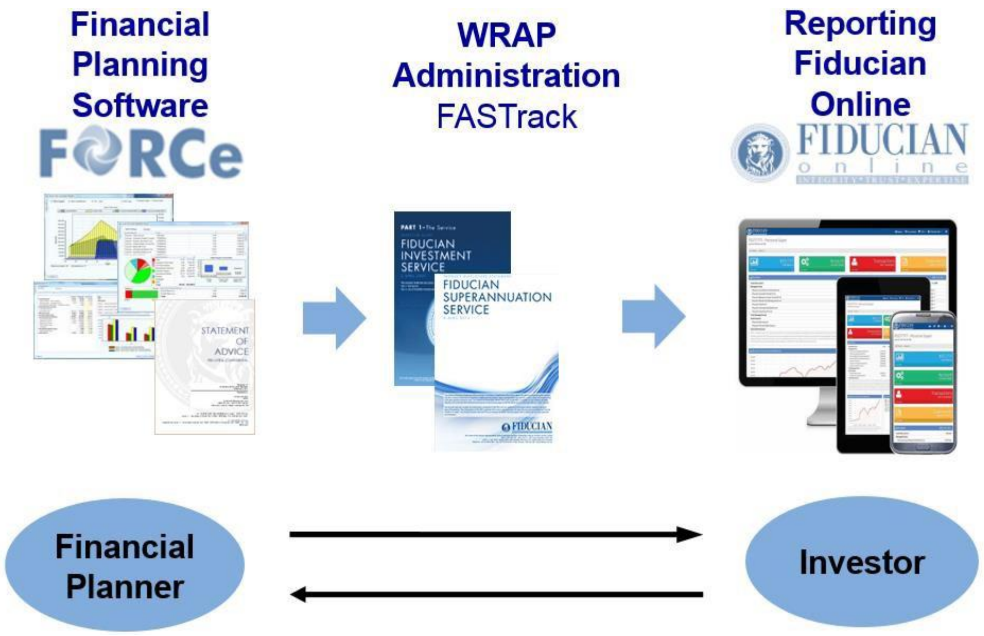
- Highly defensible products for Advisers
- Fiducian fund fees are market competitive to other single manager funds fees
- Added benefits for clients are access to multiple managers whose fees are paid by Fiducian through the relevant Fiducian Funds
- As volumes increase Fiducian margins increase
- **Annualised Revenue (after fund manager costs) 49 basis points on average FUM** including margins from cash held in the funds.
- Revenue grew in FY 2026 as the average FUM grew over the year due to market improvement and Net Inflows



* Profit before income tax and ASIC penalty and regulator’s costs

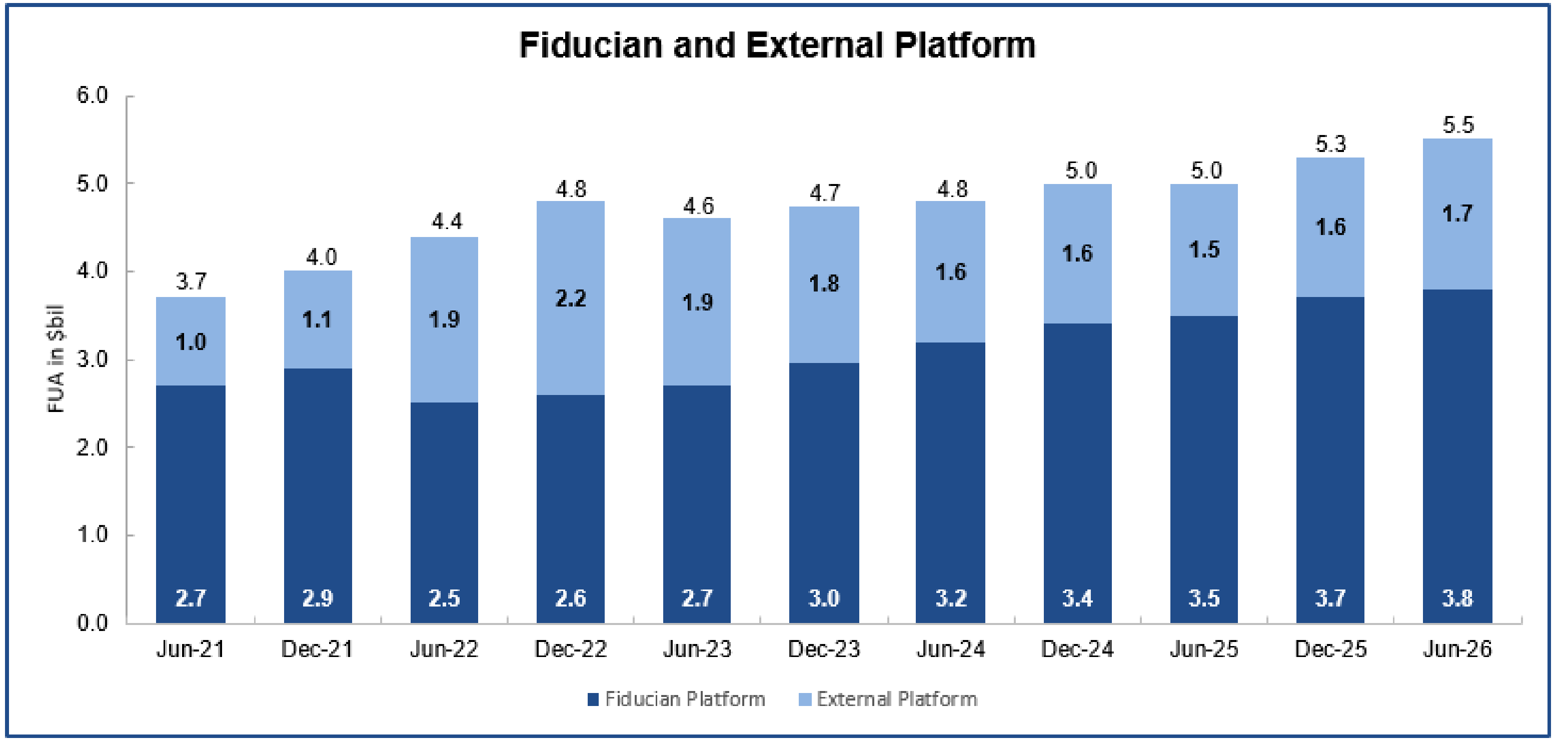
FinTech Capabilities

- Proven and time-tested Fintech capabilities underpin Fiducian's successful business model
- Market leading in-house systems:
  - **'Fastrack'** Platform Administration System
  - **'FORCe'** Adviser driven Financial Planning Software
  - **'Fiducian Online'** Holistic Client reporting
- Cyber security through Multi-Factor Authentication
- Fiducian mobile app for client and adviser easy access



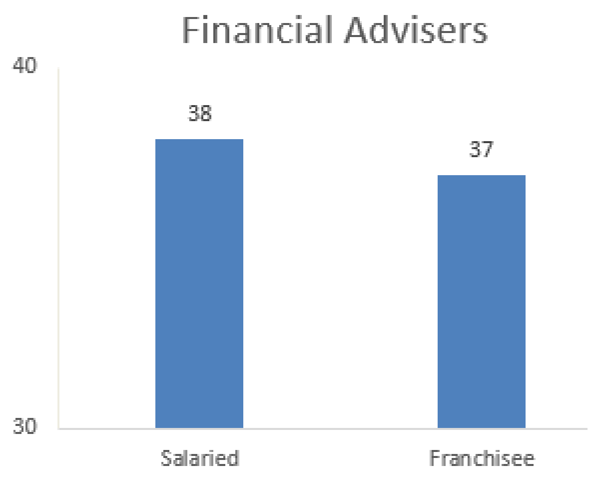
FY2026: Financial Planning

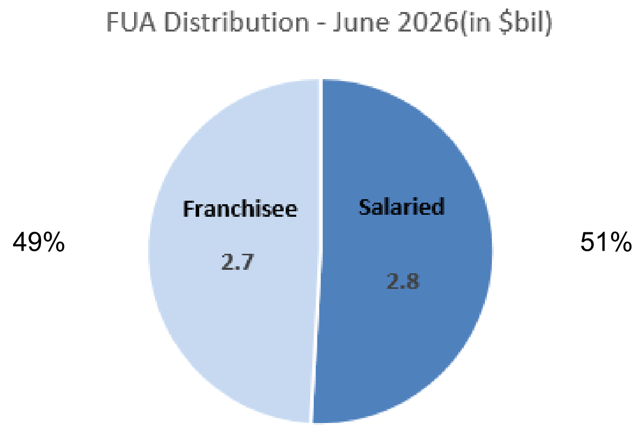
- **Enabler of steady flows** to Funds and Platform
- 2 new offices opened (Norwest and Brisbane) – offices in all States
- 75 Financial Advisers numbers across 45 offices
- Revenue targets raised 10% to 20% per annum for Salaried Advisers



Financial Planning

- Funds Under Advice (FUA):
  - $4,970 million as at June 2025
  - $5,510 million as at June 2026
- $1,730 million in external platforms including recent acquisitions – work underway to transition clients to proven & successful compliant Fiducian process where in their best interest
- Estimated $0.4 billion non-fee paying non-advised clients are in the process of being engaged or being removed – no revenue impact anticipated for the latter





Staffing

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- June 26 headcount 177
- Staff loyalty and knowledge base remain high. Continuing training and professional development assist with growth, efficiency and motivation
- Staff retention is key – salaries reviewed in July 2026 to remain competitive

Regulatory matter update: ASIC DSAF case

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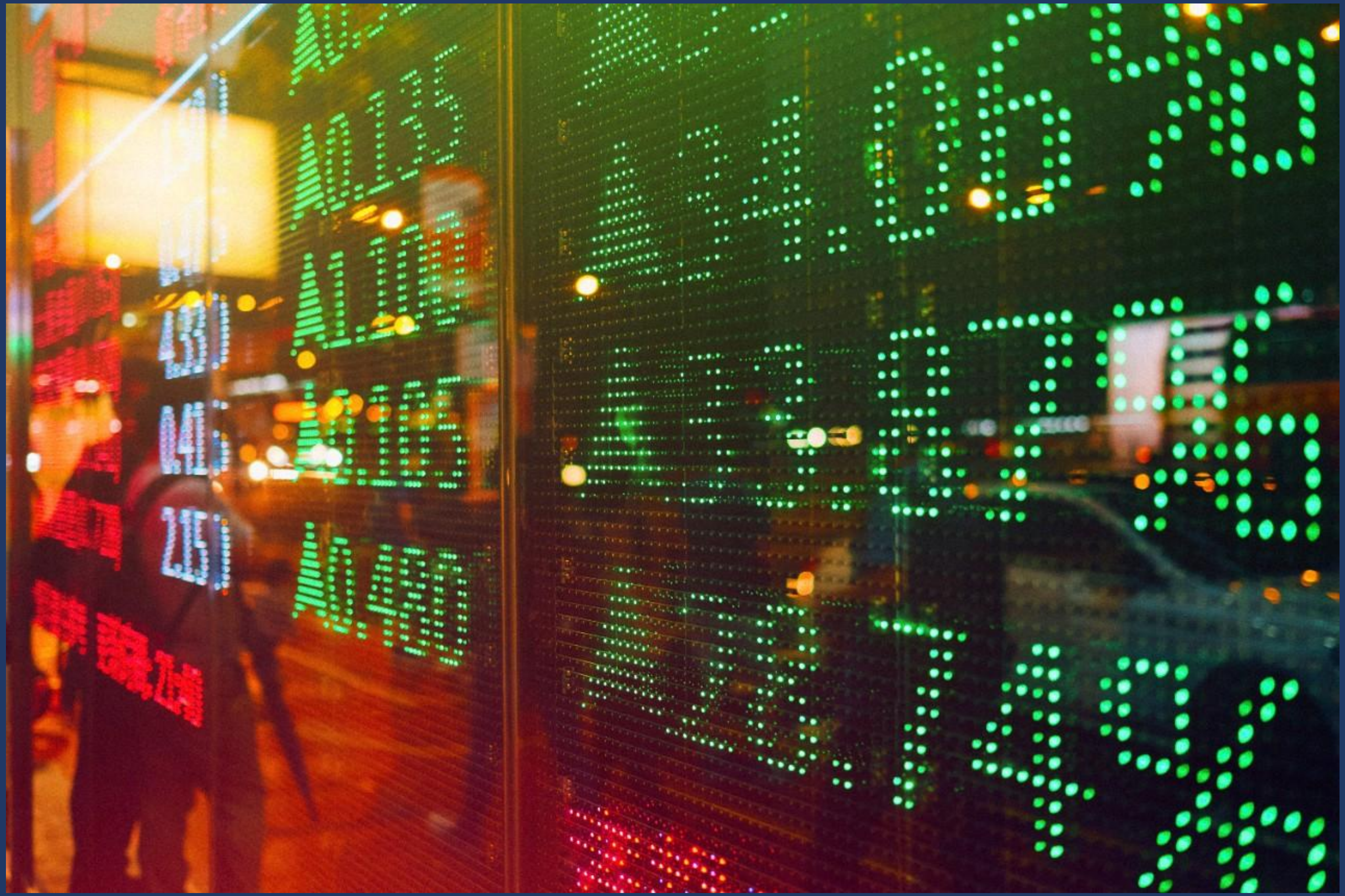
- ASIC commenced civil proceedings in relation to Fiducian Diversified Social Aspirations Fund (DSAF) in October 2025. Fiducian has fully cooperated with ASIC's investigations to date.
- Following Fiducian Investment Management Services Ltd (FIMS – a subsidiary of Fiducian Group Ltd and the Responsible Entity for DSAF) and ASIC's heads of agreement to resolve these proceedings on 30 March 2026, we can confirm that the NSW Supreme Court has approved the terms of the agreement by Court Order on 11 August 2026.
- FIMS has cooperated fully with ASIC in its investigation and in resolving the proceeding. The judgement confirmed that the parties agreed that there was no evidence of any direct financial loss suffered by retail investors in the DSAF and that the contravening conduct was not deliberate, but involved a lack of appropriate care. Throughout the process FIMS has taken steps to avoid a contested hearing.
- The court made declarations that FIMS contravened s12DF of the Australian Securities and Investments Commission Act 2001 (Cth) and s601FC(1)(b) of the Corporations Act 2001 (Cth) and ordered that:
    - FIMS pay to the Commonwealth of Australia a combined pecuniary penalty of $7,300,000 and ASIC's costs of $650,000 within 14 days of the date of the orders.
    - Within 30 days of the date of the orders, FIMS take all reasonable steps to send to each person who was a DSAF member during the Contravention Period, at FIMS's own expense, a notice on such terms and in a manner and form as agreed between the parties, by sending a copy of the notice to the last known email or postal address for each relevant person.
    - The proceeding otherwise be dismissed.

Regulatory matter update: APRA additional licence conditions

- Following platform industry thematic review post Shield and First Guardian funds failure, APRA imposed additional licence conditions on several Trustees including Fiducian Portfolio Services Limited (FPSL – a subsidiary of Fiducian Group Ltd and the Trustee of Fiducian Superannuation Fund) on 2 April 2026 to address prudential concerns relating to its investment governance frameworks and practices, including oversight of platform investment options made available to members, and its board's effectiveness in discharging its duties and obligations.
- The aforesaid additional licence conditions do not affect the continuing operations of the Fund or safety of members' assets.
- Fiducian can confirm that our processes have avoided high-risk products such as, Shield Master Fund and First Guardian Master Fund.
- The Trustee has engaged two external independent expert firms to conduct review of its Investment Governance Framework and Board Framework and is reviewing all investment options offered in the platform as part of the additional licence conditions.
- The Trustee remain committed to develop and implement any uplift plans to address any gaps that the external reviews may identify.

Financials



FY 2026 Financial Highlights

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Financial highlights				
Year Ending 30 June	**2026**	**2025**	**$ Change**	**% Change**
Funds Under Management, Advice and Administration (FUMAA)	**$15.88 Billion**	**$14.84 Billion**	**$1.04 Billion**	**7% ▲**
	$'000	$'000		
Operating Revenue	**96,139**	**89,367**	**6.8 Million**	**8% ▲**
Payments to Financial Advisers, Investment Managers and other service providers	(21,760)	(21,135)		
Net Revenue	**74,379**	**68,232**	**6.1 Million**	**9% ▲**
EBITDA	**34,679**	**30,941**	**3.7 Million**	**12% ▲**
Add back rent and deduct interest on lease liabilities	(744)	(1,723)		
Underlying EBITDA (UEBITDA)	**33,935**	**29,218**	**4.7 Million**	**16% ▲**
UEBITDA margins (Net Revenue)	45.7%	42.8%		
Depreciation	(217)	(268)		
Tax on underlying earnings	(9,485)	(7,902)		
Underlying NPAT (UNPAT)	**24,233**	**21,048**	**3.2 Million**	**15% ▲**
One-off ASIC penalty and ASIC's costs	(7,950)	-		
Amortisation	(2,305)	(2,655)		
AASB 16 Leases adjustment impacts - Office Lease	(572)	176		
Statutory NPAT	**13,406**	**18,569**	**(5.2 Million)**	**28% ▼**
Basic EPS based on UNPAT (in cents)	**76.8**	**66.9**		**15% ▲**
Basic EPS based on NPAT (in cents)	42.5 *	58.9		

* FY2026 Basic EPS was reduced by approximately 25.2 cents per share due to $7.95 million ASIC penalty and regulator costs payable from cash balance. Dividends were unaffected as they were based on UNPAT.

Five Years Performance

▲ 63%
Gross Revenue Growth

▲ 71%
UNPAT Growth

▲ 100%
Dividend Growth

Segment Reporting

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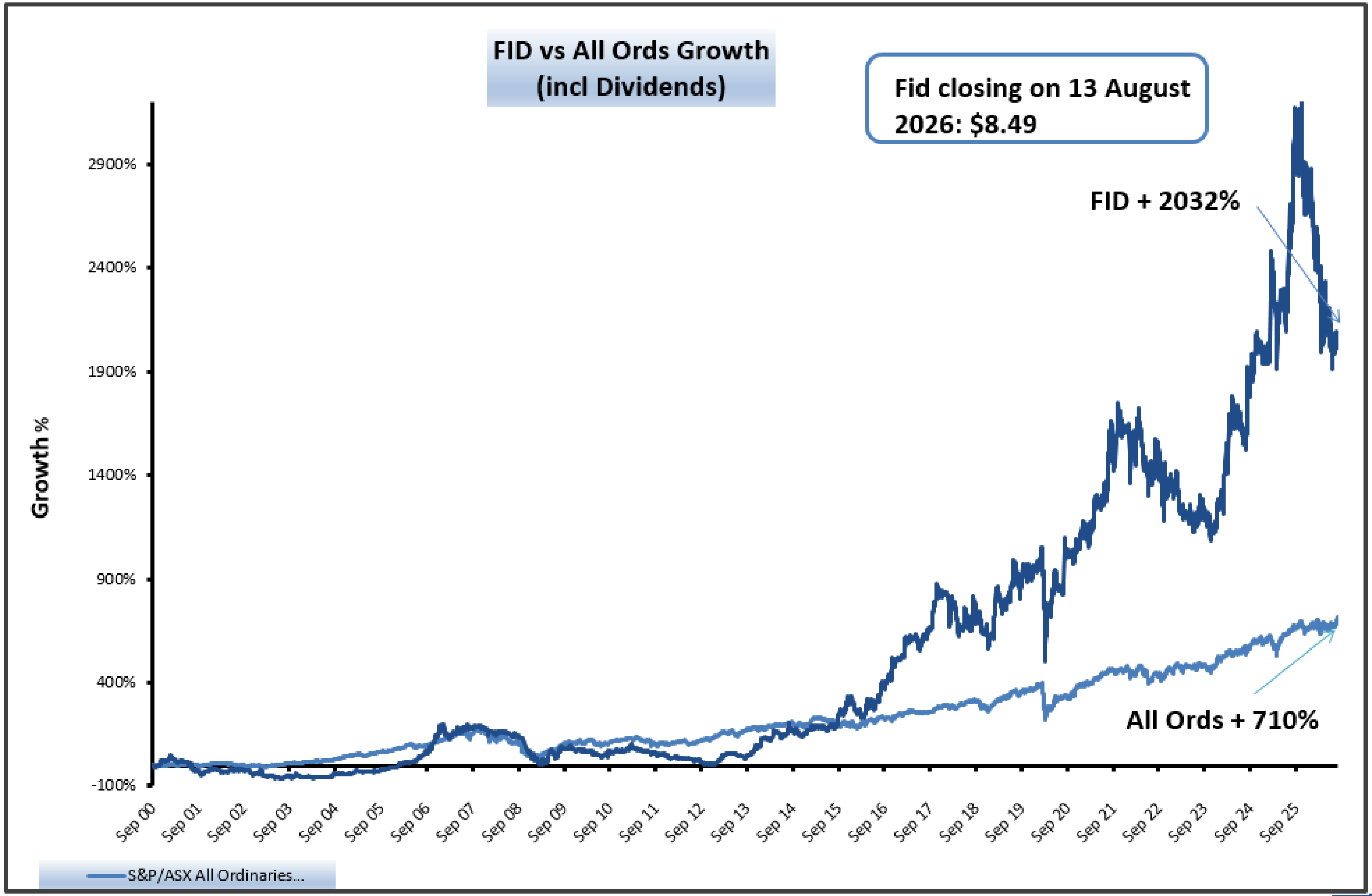
	Funds Management	Financial Planning	Platform Administration	Corporate Services	Segment Eliminations	Consolidated
	$'000	$'000	$'000	$'000	$'000	$'000
2026						
Revenue from external clients	36,420	33,576	24,211	-	-	94,207
Other revenue	682	651	-	599	-	1,932
Total segment revenue	**37,102**	**34,227**	**24,211**	**599**	**-**	**96,139**
Payment to advisers and service providers	(7,043)	(13,919)	(798)	-	-	(21,760)
Net revenue	**30,059**	**20,308**	**23,413**	**599**	**-**	**74,379**
Total expenses exclude depreciation and amortisation	(546)	(12,271)	(2,470)	(24,413)	-	(39,700)
Underlying EBITDA without lease adjustment	**29,513**	**7,456**	**20,943**	**(23,977)**	**-**	**33,935**
AASB 16 adjustments	-	581	-	163	-	744
EBITDA [1]	**29,513**	**8,037**	**20,943**	**(23,814)**	**-**	**34,679**
Depreciation, amortisation and impairment	-	(3,246)	-	(835)	-	(4,081)
Profit before inter-segment sales & income tax	**29,513**	**4,791**	**20,943**	**(24,649)**	**-**	**30,598**
Inter-segment sales [2]	(8,649)	(4,600)	(6,000)	19,249	-	-
Profit before income tax and ASIC penalty and regulator's costs	**20,864**	**191**	**14,943**	**(5,400)**	**-**	**30,598**
Payment of ASIC penalty and regulator's costs	(7,950)	-	-		-	(7,950)
Profit before income tax	**12,914**	**191**	**14,943**	**(5,400)**	**-**	**22,648**
Income tax expense						(9,242)
Profit from ordinary activities after income tax expense						**13,406**

1. Earnings Before Income, Tax, Depreciation and Amortisation.

FY2026 Growth

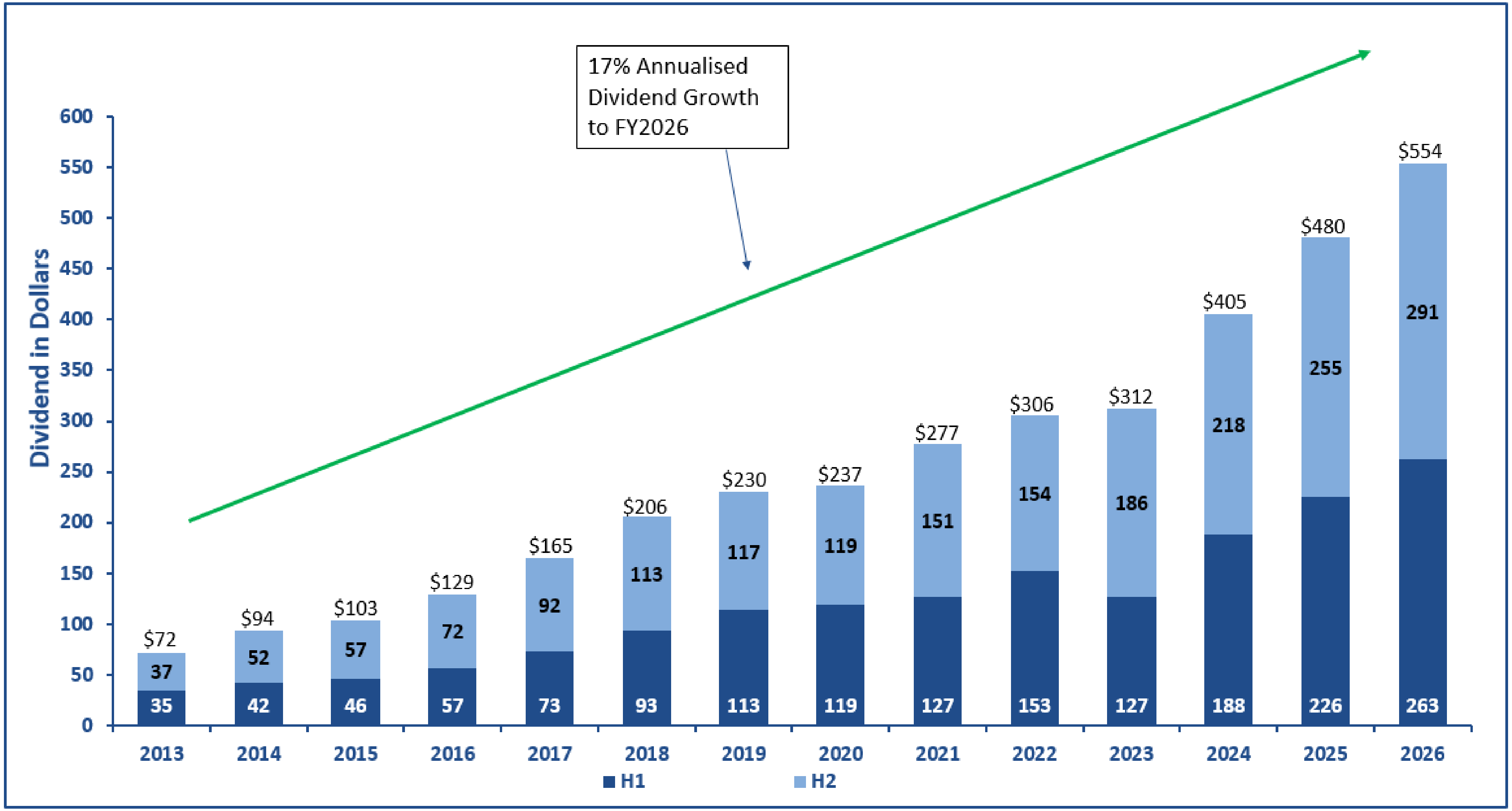
- **Funds Management**
  - ✓ Net revenue up 8.7%
  - ✓ EBITDA up 10.2%
- **Financial Planning**
  - ✓ Net revenue up 10.3%
  - ✓ EBITDA up 5.3%
- **Platform Administration**
  - ✓ Net revenue up 8.3%
  - ✓ EBITDA up 8.1%
- **Corporate Services**
  - ✓ Net revenue up 10.9%
  - ✓ EBITDA up 4.2%

FID outperformance against All Ords Accum Index



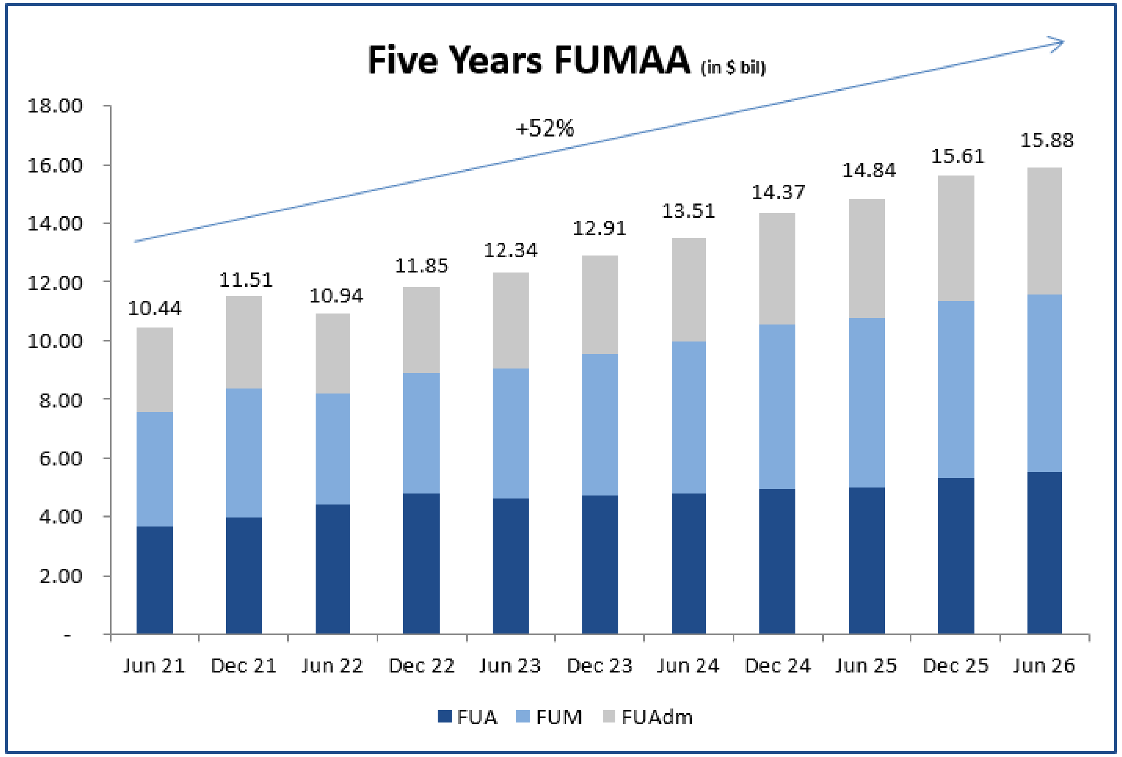
- Since June 2012, FID has outperformed All Ords by 1322% (including dividend reinvestments)
- Dividend pay-out policy revised to 60-80% of Underlying Net Profit After Tax
- H2 2026 dividend is 28.2 cents per share
- FY 2026 full year dividends 53.70 cents per share (fully franked)

Dividends – $1,000 invested on 1 July 2012



- The graph shows that $1,000 invested in FID on 1 July 2012 delivered a fully franked dividend of $553.61 in FY2026
- Double digit EPS growth (based on UNPAT) in 20 out of 26 years since listing

Funds Under Management, Administration and Advice (FUMAA) Growth



FUMAA Closing Balance (in $ bil)

Years	FUA	FUM	FUAdm	Total
Jun 21	3.67	3.89	2.88	10.44
Dec 21	3.98	4.36	3.17	11.51
Jun 22	4.39	3.80	2.75	10.94
Dec 22	4.80	4.08	2.97	11.85
Jun 23	4.61	4.46	3.27	12.34
Dec 23	4.74	4.82	3.35	12.91
Jun 24	4.80	5.17	3.54	13.51
Dec 24	4.96	5.57	3.84	14.37
Jun 25	4.97	5.79	4.08	14.84
Dec 25	5.33	6.01	4.27	15.61
Jun 26	5.51	6.06	4.31	15.88

✓ Consistent FUMAA growth from organic and inorganic inflows

Explanatory Notes:

- FUA includes assets held in Fiducian and External platforms
- FUM includes cross holdings from diversified funds into sector/specialised funds. Excluding cross holdings, FUM is $3,673 million
- FUAdm includes the Aligned dealer-group $3,778 million, Independent Financial Advisers (IFAs) $269 million in Core platform and $261 million in Auxilium and Badges

Projecting the Potential: Conceptual Representation

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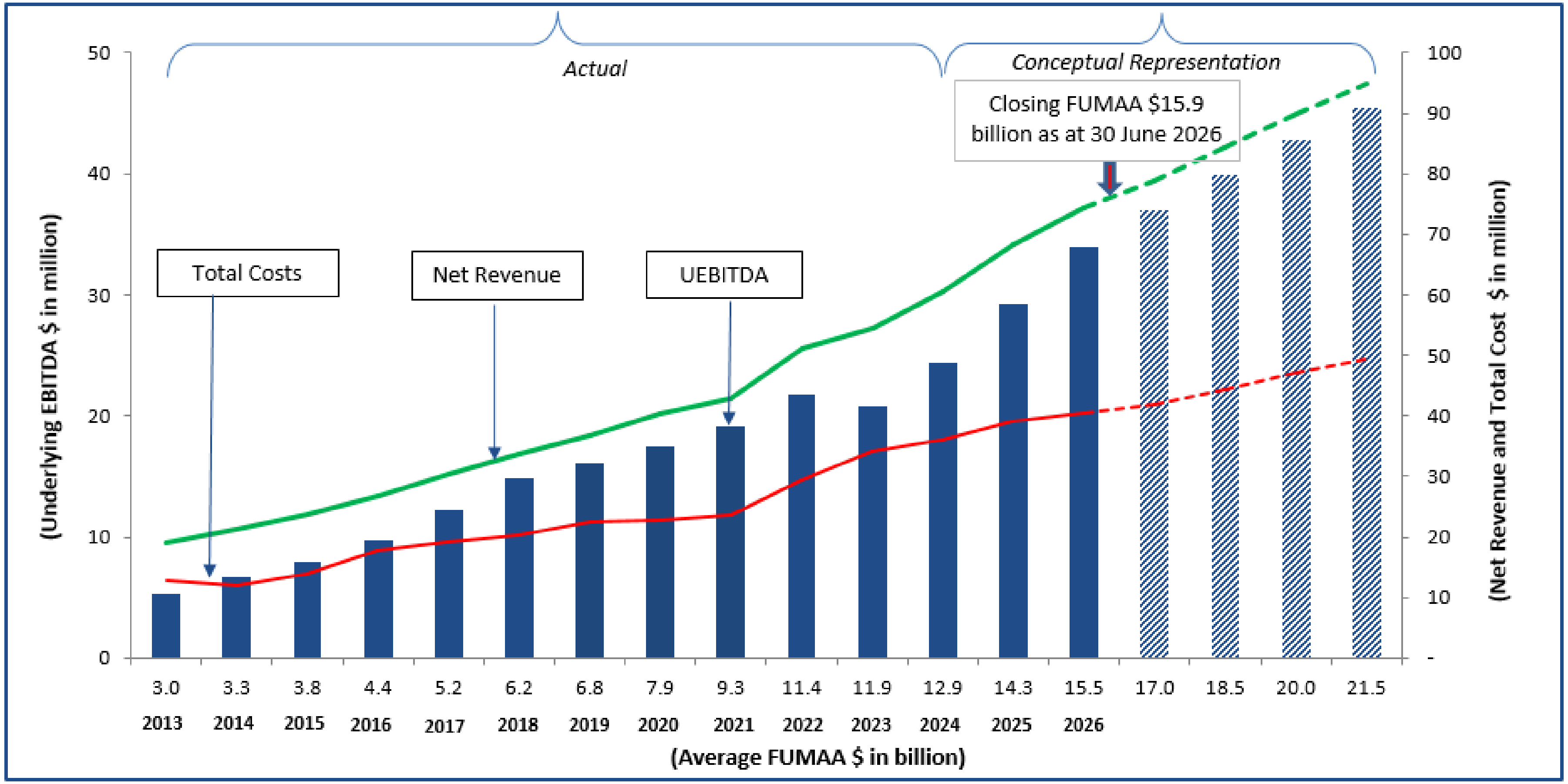
The following is a conceptual extrapolation of how **increasing scale could lift UEBITDA at an accelerating rate** above a corresponding increase in cost base:

Funds under Management, Administration and Advice (FUMAA) & UEBITDA



- This is not a projection or forward-looking statement and should not be read or relied upon as such. This conceptual extrapolation may or may not be correct or accurate
- This is simply extrapolating how revenue and UEBITDA could grow and is not a forecast
- **Acquisition of PCCU in February 2022 has accelerated our journey along the green line**

Note: The solid lines and graphs represent actuals while the dotted and shades represent conceptual representations

Key Dates and Contacts

Retail Investor Presentation (Online)

- Time / Date: 12:30 to 1.30 pm AEST, Monday 17 August 2026
- Registration link: https://eur.cvent.me/wzBWEZ

Key Dates

- Final Dividend Record Date: 31 August 2026, Payment Date: 14 September 2026
- Annual General Meeting (Hybrid) date: 15 October 2026

Contacts

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Source: Zenith funds survey.

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