Financial Year 2026 Results Presentation

26 August 2026

Who We Are

We are a market-leading integrated advice and investment firm for ambitious clients

$1.9B	197	28
FUM	Team Members	Year History

Financial Results FY26

FY26 Financial Highlights

Total Revenue

+22% to
$60.5M

Revenue per FTE

+25% to
$276K

Underlying EBITDA Margin (Members)

24%
(FY25: 24%)

Underlying EBITDA (Members)

+18% to
$13.9M

Reported EBITDA (Members)

+17% to
$12.4M

Operating Cash Flow

+47% to
$4.3M

FY26 Financial Highlights

NPAT* (Members)

-15% to $3.9M

Adjusted for income tax change: +11% to $5.1M

NPATA* (Members)

-1% to $5.4M

Adjusted for income tax change: +22% to $6.6M

Reported Earnings Per Share (EPS) (Members)**

-20% to 1.49 cps

Adjusted for income tax change: +5% to 1.96 cps

Debt to Underlying EBITDA (Members)

1.5x

(FY25: 1.3x)

Final Dividend (Fully Franked)

+3% to 0.92 cps

Full Year Dividend (Fully Franked)

+4% to 1.72 cps

* The company tax rate increased to 30% during the period (FY25: 25%).

** Earnings Per Share of 1.49 cps declined from 1.87 cps in FY25, but for the tax change this would have been 1.96 cps.

FY26 Operational Highlights

Simplification

- Fewer services with greater concentration
- One enterprise CRM
- Increase in recurring revenue to 85% from 70%
- Reduction in cost base in Q4

M&A & Integration

- Two additional client bases acquired totalling $1.7M in annualised revenue (Wealth & Business segments)
- Sale of non-core client bases
- Lincoln acquired in May 2025, largest acquisition of 6 completed in the last 3 years, now fully integrated

Growth & Sales

- Core growth engines Wealth, SMSF & Accounting increased between 14-44% p.a
- Focused ideal client profile is streamlining Sales & Account Management processes

Technology

- Internal technology capability combined with external partnerships are simplifying our approach to enable scaling and better client service
- Data consolidation is continuing ahead of automation of workflows and AI acceleration

Key Themes Driving Growth

01.
M&A and business succession

02.
Intergenerational wealth transfer

03.
Mid-market opportunity

04.
Need for Advice

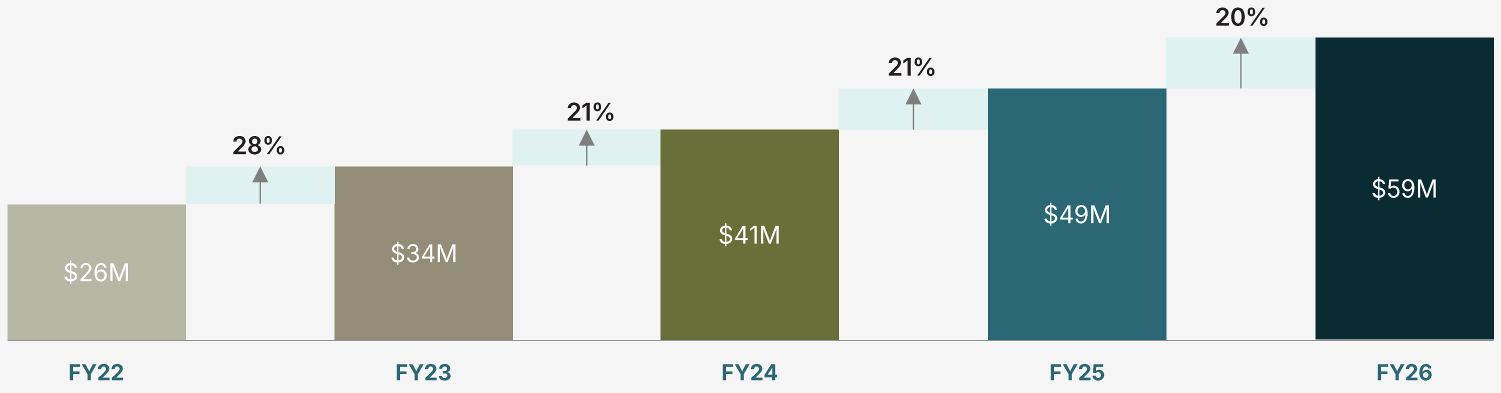
Profit & Loss: Continued Strong Revenue Growth

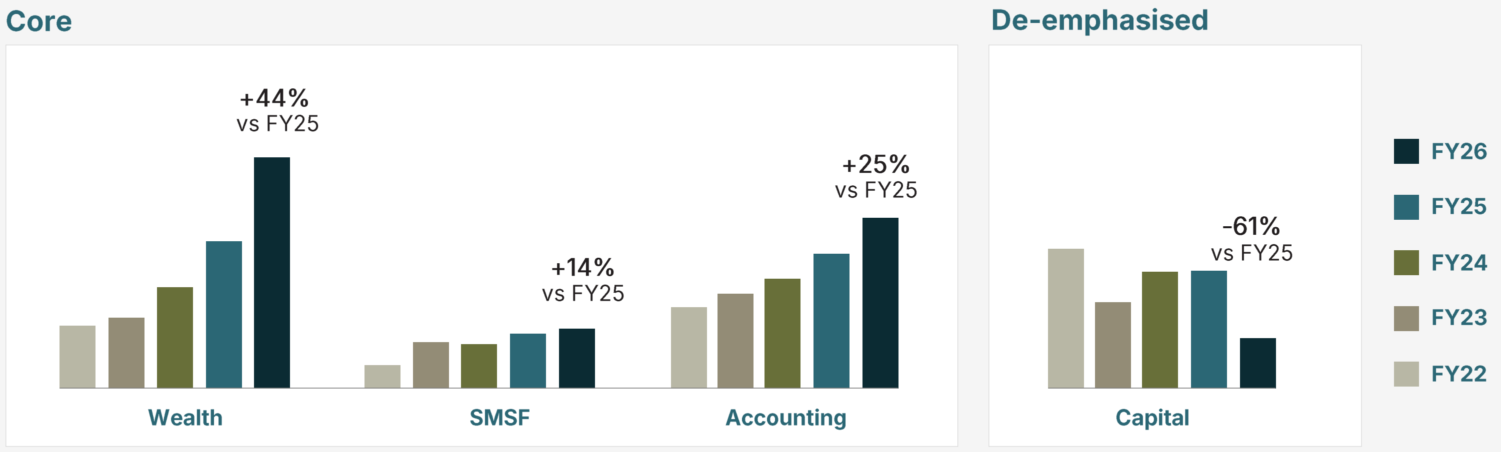
	FY26	FY25	Change
Underlying (Members)			
Revenue – Wealth Segment	$35.6M	$26.0M	37% ↑
Revenue – Business Segment	$23.7M	$23.2M	2% ↑
Revenue from contracts with customers	$59.3M	$49.2M	20% ↑
Other Revenue	$1.2M	$0.3M	372% ↑
Total Revenue	$60.5	$49.5M	22% ↑
EBITDA[1]	$13.9M	$11.9M	18% ↑
EBITDA Margin	24%	24%	
Reported (Members)			
EBITDA	$12.4M	$10.6M	17% ↑
NPATA[2]	$5.4M	$5.5M	(1%) ↓
NPAT[2]	$3.9M	$4.6M	(15%) ↓
Reported EPS – cents per share (cps)	1.49	1.87	(0.38 cps) ↓

1 EBITDA is defined as earnings before interest, tax, depreciation and amortisation
2 Change in company Income Tax Rate to 30% (FY:25%)
Note: Subject to rounding differences when calculating variances and totals

History of Continued Revenue Growth

Revenue Growth from contracts with customers

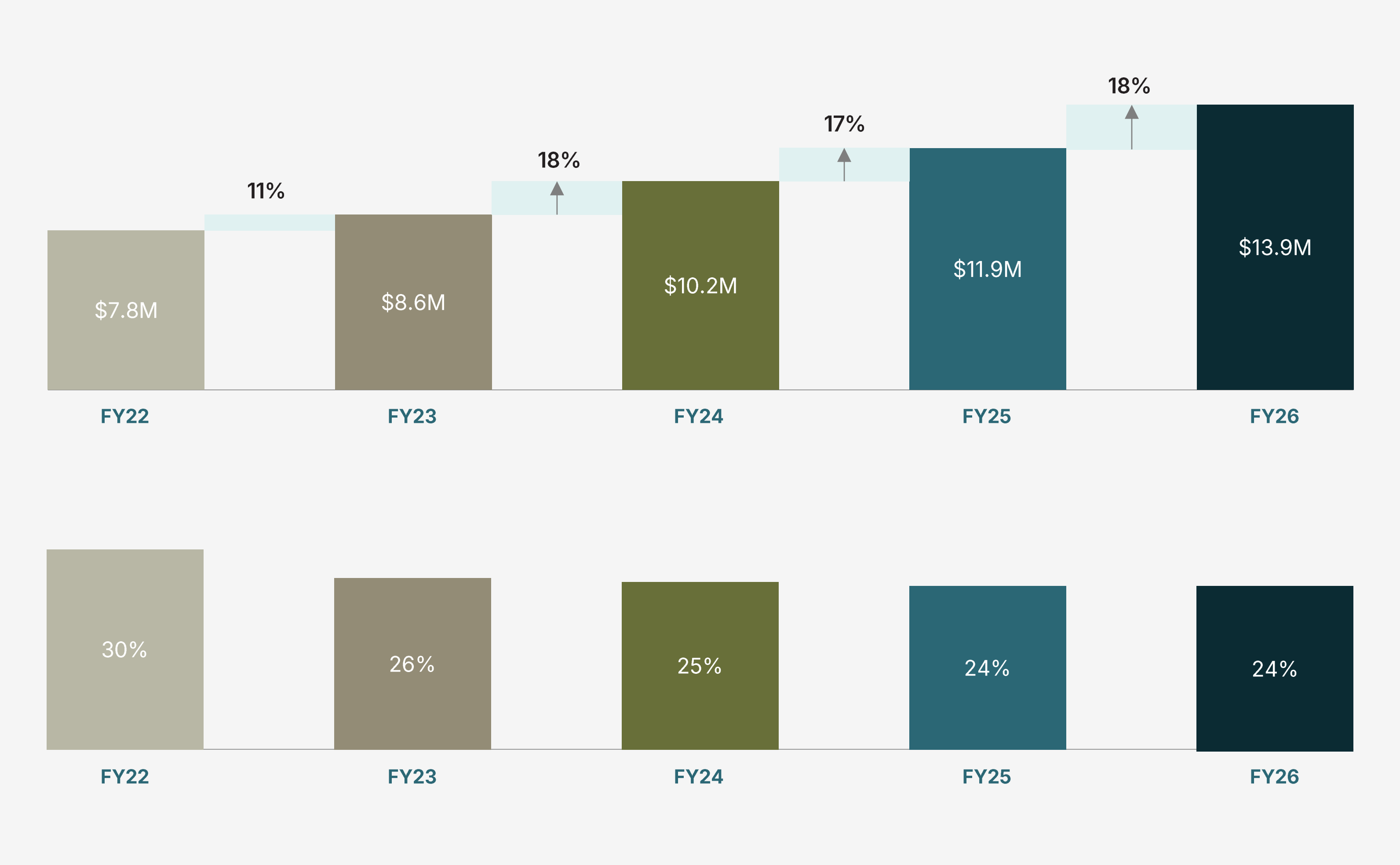




Total Revenue of $60.5M, +22% including contracts with customers of $59.4M, +20%

- Our core growth engines Wealth, SMSF & Accounting are up 14-44% p.a
- Capital Advisory is transactional revenue and is being de-emphasised
- Approximately 85% of total revenue is generated from existing clients on a recurring basis. This increased 21% (June 25: 70%),
- Our goal remains target revenue of $100M by FY28 – FY30 with a focus on margin and earnings growth

Underlying EBITDA and Margin



Underlying EBITDA (Members) +18%, $13.9M vs $11.9M (FY25)

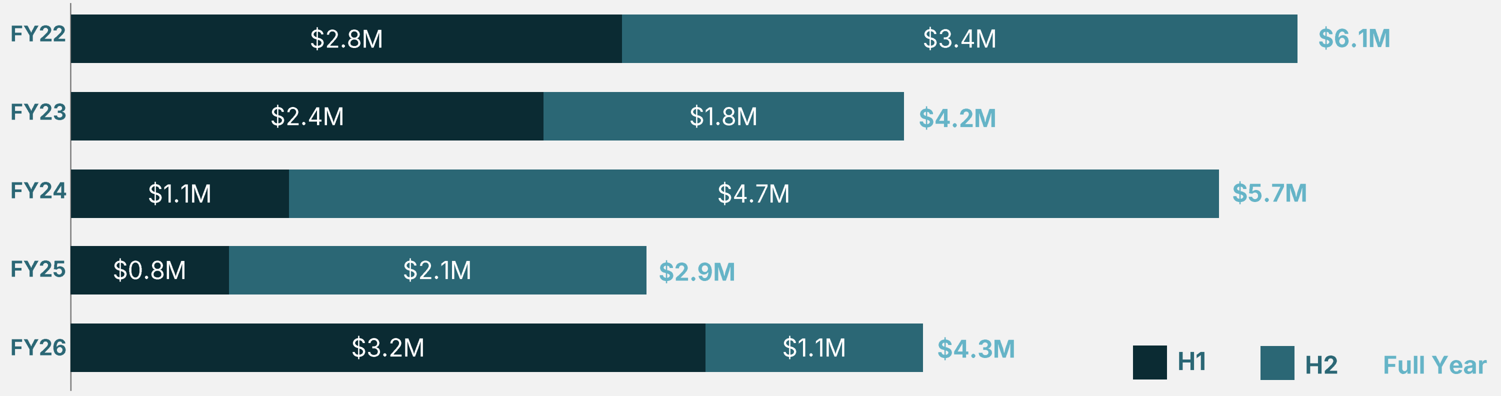
- Step-up in underlying EBITDA with less reliance on transactional revenue
- Margin flat versus PCP, operational efficiency and cost base reduction program in Q4
- FY27 expected to support future margin improvement and operating leverage

Balance Sheet, Group Net Debt & Cashflow

Group Balance Sheet	At 30 June 2026 ($M)	At 30 June 2025 ($M)
Cash and cash equivalents	1.0	2.4
Total Assets	110.7	104.4
Borrowings	(21.6)	(17.3)
Total Liabilities	(49.5)	(45.4)
Net Assets	**61.2**	**59.0**
Non controlling interests	0.8	0.7
Equity attributable to equity holders of the parent	60.4	58.4
Total Equity	61.2	59.0
Group Net Debt	(20.6)	(14.9)

Note: Subject to rounding differences when calculating variances and totals

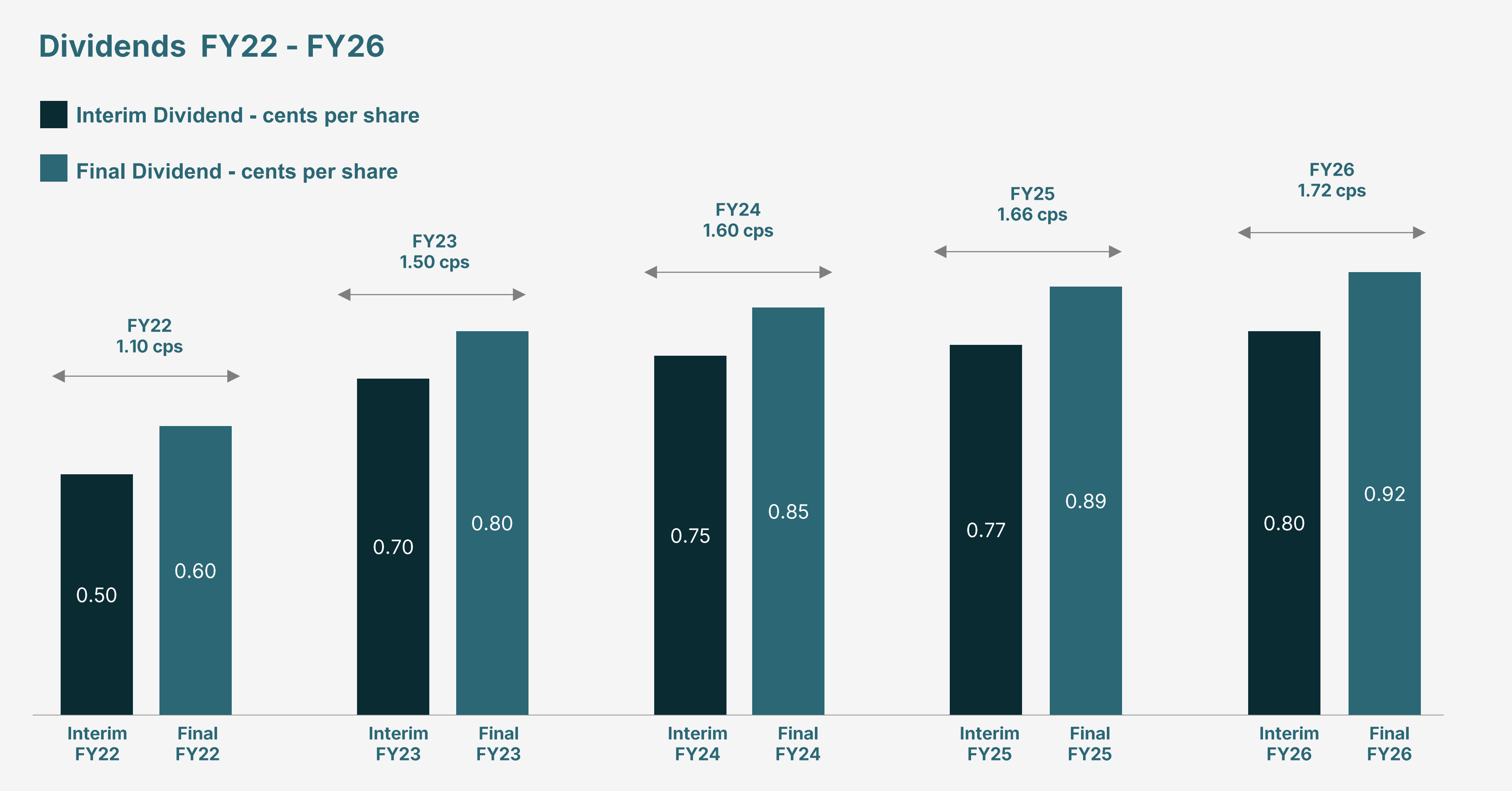
Net Operating Cashflow FY22 - FY26



Operating Cashflow $4.3M, +47% (vs $2.9M FY25)

- Group Net Debt/Underlying EBITDA (Members) is 1.5x
- Balance sheet capacity with ability to access $42.6M banking facilities with Westpac to fund growth

Dividends

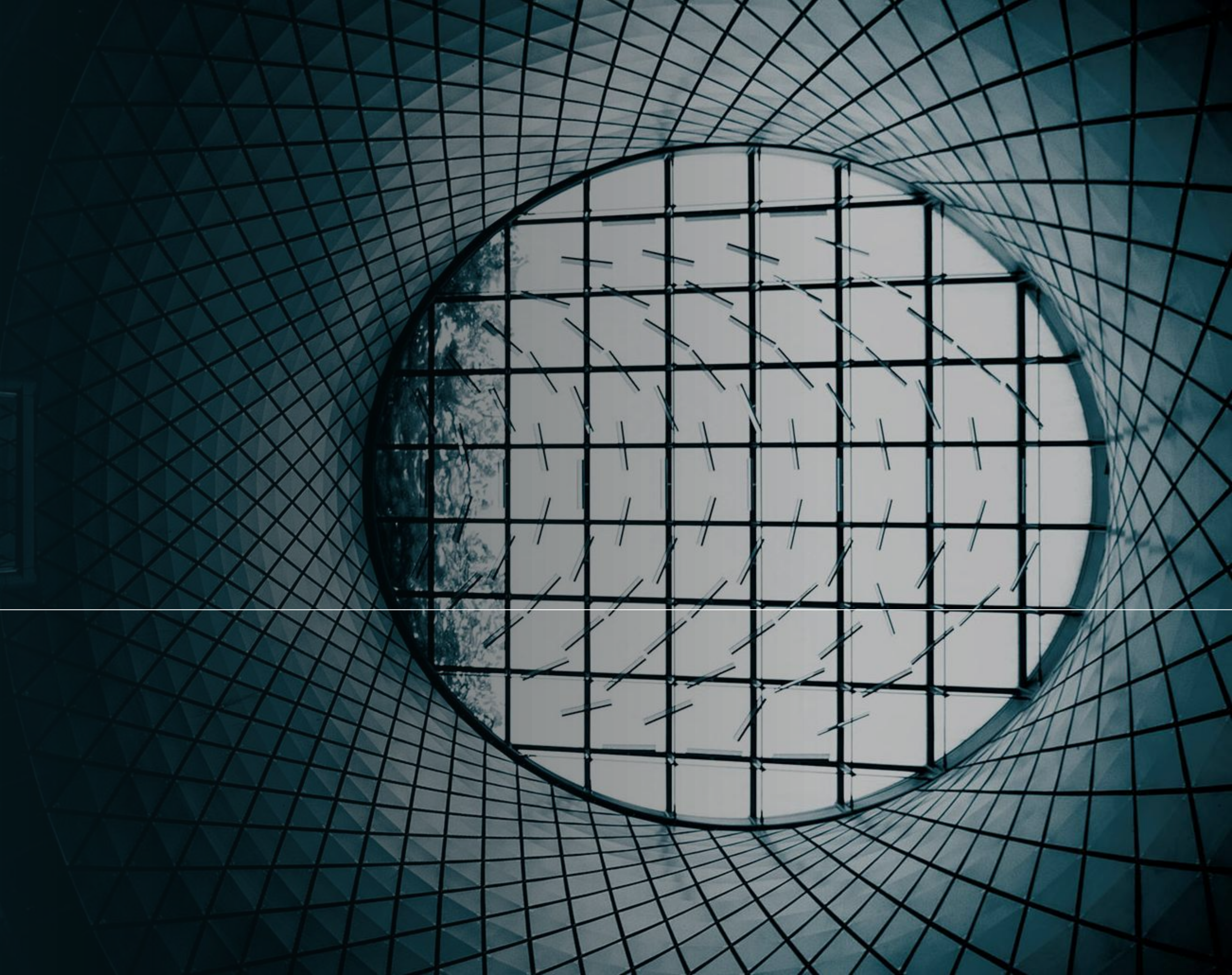


4% increase in total fully franked dividend declared to 1.72 cps (FY26) up from 1.66 cps (FY25)

Key Dates for Dividends

- Record Date: 3 September 2026
- Payment Date: 28 September 2026
- Dividend Reinvestment Plan (DRP) available for Final Dividend
- Final Dividend, fully franked at 30%

Strategy



Focus FY27

Growth

- Organic growth driven across core Wealth, Accounting & SMSF services
- Cross-sell & OneConnected client strategy to compliment core growth
- Acqui-hire; potential to accelerate
- Selective acquisition

Productivity & Technology

- Efficiency improvements expected across workflow, automation, AI and team development
- Focus on ideal clients
- Consolidation of existing capabilities for continued simplification

Prime

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Appendices

EBITDA & NPAT

	Year Ended 30 June 2026 $	Year Ended 30 June 2025 $
Reported net profit after tax operations (Group)	**4,545,074**	**5,231,384**
Add: Tax expense	2,948,493	1,613,190
Add: Interest expense/(income)	2,215,302	2,120,776
EBIT (Group)**	**9,708,869**	**8,965,350**
Add: Depreciation	316,919	244,398
Add: Amortisation	3,335,907	2,210,710
Foreign Exchange (Gain)/Loss	(11,195)	1,184
Reported EBITDA (Group)***	**13,350,500**	**11,421,642**
Reconciliation of Reported to Underlying EBITDA		
Non-recurring expenses including Acquisitions, Investment in New Service Offerings, Restructuring & Repositioning	1,905,130	1,498,093
Fair value movements/adjustments on financial assets/contingent consideration	(413,345)	(230,757)
Underlying EBITDA (Group)***	**14,842,285**	**12,688,978**
Underlying EBITDA (Members)	**13,938,122**	**11,861,357**
Reported EBITDA (Members)	**12,446,337**	**10,594,021**

* These non-IFRS measures have not been subject to audit or review in accordance with Australian Auditing Standards or other assurance standards

** EBIT is defined as earnings before interest and tax

*** EBITDA is defined as earnings before interest, tax, depreciation and amortisation

Non-Recurring Expense Items

FY26 was impacted by the following non-recurring expense items, totaling $1.9M (FY25: $1.5M)

Restructuring and Repositioning

$1.2M

- Redundancy costs across 8 impacted roles, $0.3M
- One off labour costs associated with structure changes

Acquisition and integration

$0.7M

- One off integration costs associated with data systems and data transfer of acquired businesses in FY25 & FY26
- Professional fees associated with potential new acquisitions

Prime Timeline

1998
- PFG commences as a Wealth Management Business

2017
- PFG establishes Accounting & Business Advisory division

2018
- PFG establishes Capital and Corporate Advisory division
- PFG establishes Self- Managed Super Fund (SMSF) division

Consolidation

2022
- PFG establishes Consulting capability
- PFG acquires Intello SMSF (Wealth Segment)

2023
- PFG adds Debt Capital Advisory to Capital division
- PFG establishes Leadership Consulting and Network
- PFG adds Property to the Wealth division
- PFG adds Tech Advisory to the Capital division
- PFG adds Sport & Entertainment to the Capital division

2024
- PFG acquires Altor Capital (Wealth Segment - Alternative Asset Management)
- PFG launches Prime Connected – a wholesale investment platform
- PFG acquires EPM (Business Segment) Remuneration Consulting and Employee Share Plan Management
- PFG secures new Westpac funding facility

2025
- Altor meets maintainable EBITDA consideration hurdle
- PFG acquires Lincoln Indicators

2026
- Acqui-hire
- Divestments

Our Journey In Numbers

13,000+

Clients served in Wealth Management & SMSFs

2,200+

Businesses supported

1,000+

Clients assisted with funding for innovation and new product development

100+

SMEs invested in, in the past 5 years

500+

Clients advised on growth, transition and succession

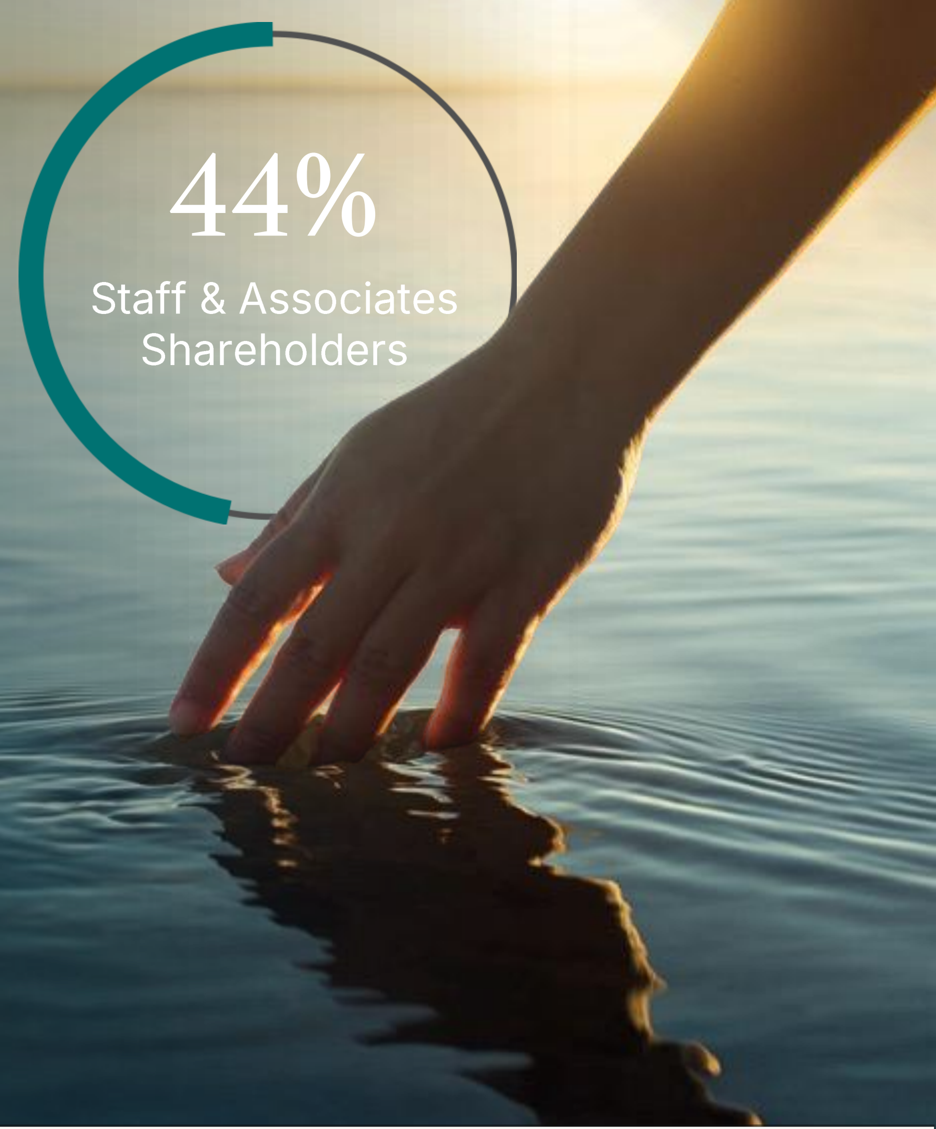
250+

Professional advice firms supported in their client services efforts

Why Ownership Matters

Our people are our biggest asset

- Currently 44% of Prime is owned by staff and associates
- We encourage our staff to have an 'ownership' mentality and to work collaboratively, enabling them to help co-create the firm of the future
- We do this through our equity/business ownership plan (Long-Term Incentive (LTI)/Performance Rights) that connects all team members through the same shared growth orientated financial goals as OneConnected team
- This philosophy is maintained in our acquisition strategy which typically includes a component of consideration in Prime shares



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