3 September 2026

Attention: Company Announcements ASX Limited

By E-Lodgement

Update on Tranche 4 Shares issued under the Company's Employee and Director Share Plan

InvestSMART Group Limited (**InvestSMART** or the **Company**), a leading Australian digital wealth and advice platform providing low-fee investment solutions, has in place an Employee and Director Share Plan (**EDSP**), that has been approved by its shareholders. The purpose of the EDSP is to incentivise staff to improve the Company's performance and to align their interests with those of shareholders. The EDSP also assists the Company to retain and attract employees.

910,000 fully paid ordinary shares were issued to certain staff and the Managing Director under the EDSP at an issue price of $0.25 per share (**Tranche 4 EDSP**). As per the terms of the EDSP, the Company provided a loan to the Tranche 4 EDSP shareholders to pay for those Tranche 4 EDSP shares (**Tranche 4 Loans**). The Tranche 4 Loans were due to mature on 1 September 2026.

The Board has approved the extension of Tranche 4 Loans relating to 430,000 Tranche 4 EDSP shares held by current employees to 1 September 2029. The extension of these Tranche 4 Loans took effect on 1 September 2026.

The Tranche 4 Loans for former employees have not been extended and the corresponding 270,000 Tranche 4 EDSP shares will be bought back and cancelled unless the relevant former employee elects to repay their Tranche 4 Loan.

The Managing Director, Ron Hodge, holds the remaining 210,000 Tranche 4 EDSP shares. The Board resolved to approve an extension of Mr Hodge's Tranche 4 Loan to 1 September 2029 conditional on and taking effect only from shareholder approval at the 2026 annual general meeting. Pending that meeting, the Company will not require repayment of Mr Hodge's Tranche 4 Loan or treat his Tranche 4 EDSP shares as forfeited, and its rights under the loan are reserved. If shareholders do not approve the extension, Mr Hodge must repay the Tranche 4 Loan or the Company will buy back his 210,000 Tranche 4 EDSP shares.

The terms of the Tranche 4 EDSP shares remaining on issue are otherwise unchanged.

For further information or comment, please contact Mr Paul Clitheroe (Chairman) or Mr Ron Hodge (Managing Director and CEO) at InvestSMART Group on (02) 8305 6000.

By order of the Board