ASX Announcement

13 November 2026

ASX ANNOUNCEMENT – ANNUAL GENERAL MEETING PRESENTATIONS

In accordance with the ASX Listing Rules, the Chair and Chief Executive Officer's addresses and presentation to the Annual General Meeting ("AGM"), are appended.

This announcement has been approved for release by the Board of Directors.

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About Centrepoint Alliance

Centrepoint Alliance (ASX: CAF) offers a range of financial services to financial advice firms and customers throughout Australia. The Company operates five core business lines: Licensee Services, Financial Advice, Investment Solutions, Platform Solutions and Lending Solutions. Licensee Services provides services to licensed and self-licensed advisers, including licensing options, practice management, compliance, research, education and technology. Financial Advice is an in-house network of financial advisers providing personalised and holistic advice to clients. Investment Solutions sources high-quality underlying investments and constructs diversified managed account portfolios. Platform Solutions provides portfolio administration services for investment and superannuation. Lending Solutions provides access to in-house lending specialists who support financial advisers and their clients.

Chairman's Address

On behalf of the Board of Directors, it is my privilege as Chair to present the annual report for the year ended 30 June 2026. Centrepoint Alliance has delivered another year of profitable growth and strategic progress, further strengthening our position as one of Australia's leading providers of advice and business services to financial advice firms and their clients.

FY26 marked the culmination of five years of disciplined execution that has transformed the business. Normalised EBITDA increased 16% to $12.3 million, with the normalised EBITDA margin improving to 29%, up from 26% in the prior year.

Over the past five years, normalised EBITDA has grown 262%, net revenue has risen 53% to $43.0 million, and our cost-to-income ratio has fallen from 88% to 71%. The Board is pleased with the Company's strong financial position, its continued investment in technology and compliance, and its ongoing commitment to sustainable value creation for shareholders.

Our licensee franchise remains one of the strongest in the market. Centrepoint finished the year as the largest adviser network in Australia, with 576 advisers operating under our licence and 201 self-licensed firms in our network. Encouragingly, advisers within the franchise continue to move up-market, generating higher average revenue per client while keeping their books broadly steady, consistent with a maturing, high-quality network.

The salaried advice business is emerging as a material growth platform, with revenue increasing 22% to $10.3 million during the year, supported by fee increases, improved adviser productivity and the contribution of the Brighter Super advice review book. Our disciplined approach to acquisitions has once again been validated: the acquisitions of Cairns Wealth, Pinnacle Wealth and a 51% interest in SEQ Advice Group, completed shortly after year-end, extend a track record in which our transactions have consistently added scale, earnings and salaried advice capacity.

The need for quality financial advice in Australia has never been greater. An ageing population is shifting from wealth accumulation to drawing a retirement income, superannuation has become the world's fourth-largest pension pool, and the complexity of superannuation, tax and social security continues to rise precisely at the point of retirement. At the same time, adviser numbers have stabilised while demand keeps rising. This structural imbalance — more demand and fewer advisers — represents a lasting opportunity for a scaled, technology-enabled group like Centrepoint.

Technology, particularly artificial intelligence (AI), is central to how we intend to meet that opportunity. During the year we moved deliberately from ad hoc experimentation to a governed, in-house development capability, appointing a Head of AI Engineering and establishing an extensible architecture designed to develop reusable capabilities that can be deployed across the Group. Underpinned by a firm-wide AI governance framework, AI-use policies and staff training, this positions Centrepoint to lift adviser and business productivity, strengthen supervision and monitoring, and develop new advice and licensee services over time.

Centrepoint operates in a dynamic and highly regulated environment. The Board and management remain committed to a robust risk management framework, with regular reviews to ensure its

continued effectiveness. The Board continues to oversee environmental, social and governance matters, and the Company is preparing for mandatory climate-related disclosures.

Shareholders were again rewarded during the year. The Board declared a fully franked final dividend of 1.75 cents per share, bringing total fully franked ordinary dividends for FY26 to 3.0 cents per share. Since February 2021 the Company has returned 17.5 cents per share, or $31.6 million, to shareholders through ordinary and special dividends, alongside share-price growth — a cumulative total shareholder return of 130%.

I would like to acknowledge the valuable contribution of my fellow Directors, whose expertise and experience continue to guide us through this next phase of growth. I also acknowledge the leadership of our CEO, John Shuttleworth, and the executive team, for their outstanding execution and unwavering commitment throughout the year.

Looking ahead, Centrepoint Alliance is well positioned for sustainable growth, with a clear strategic roadmap, a scalable and increasingly technology-enabled business model, and a strong balance sheet with capacity to fund further growth through acquisitions. We remain focused on delivering value for advisers, clients and shareholders.

On behalf of the Board, I thank our shareholders for your continued support, and our advisers and staff for your dedication and professionalism. We look forward to another year of progress and achievement.

Chief Executive Officer's Address

Thank you, Georg. The year ending 30 June 2026 ('FY26') was another year of profitable growth and the culmination of five years of disciplined execution that has transformed the scale, earnings and quality of the business. Our investment thesis is straightforward. We have a strong, stable and cash-generative core in our licensee services division — the largest adviser network in Australia. That core funds and feeds a significant growth opportunity in salaried advice. Alongside it, we are building an investment solutions business with capability equal to the leading players in the market, which will contribute to earnings in future years. And underpinning all of it, we are investing in artificial intelligence ('AI') and building the internal capability to transform the productivity and efficiency of both Centrepoint and the advisers we serve.

A strong and stable core: Licensee Services

Centrepoint has the largest network of advisers in Australia. Including both our licensed and self-licensed channels, the network spans over 1,600 financial advisers across approximately 600 firms. Under our own licence we support 576 authorised representatives operating across 397 firms, and through our self-licensed offering we support a further 1,072 advisers across 201 firms.

We have led the market on adviser recruitment over a number of years, achieving the strongest organic growth in the industry, and we have complemented that organic growth with selective acquisitions. The result is a broad, high-quality network and a business that is stable, profitable and generates strong and reliable cash flow. This core is the foundation on which the rest of our strategy

is built: it gives us reach, deep relationships across the profession, and the financial capacity to invest in our growth priorities.

A significant opportunity to scale: Salaried Advice

Salaried advice is emerging as a significant contributor to Group earnings, and it represents our most substantial near-term growth opportunity. We entered this segment with the acquisition of Financial Advice Matters ('FAM'), which established our employed-adviser platform. We then acquired the Brighter Super advice review book, and more recently we have completed the acquisitions of Cairns Wealth, Pinnacle Wealth and a 51% interest in SEQ Advice Group. Each transaction has added scale, earnings and salaried advice capacity, and together they demonstrate a repeatable, succession-driven acquisition model.

Our strategy is to continue investing in the growth of this segment through three complementary paths: growing our existing employed-adviser channel organically as productivity rises; acquiring quality firms as tuck-ins; and partnering with, and taking equity positions in, high-quality advice businesses. Importantly, many of the firms we would look to partner with or acquire are already within our existing network — which means our licensee core is not only a stable earnings base, but also a natural and well-understood pipeline for the expansion of salaried advice.

Building for future years: Investment Solutions

Our Investment Solutions business, anchored by the IconiQ platform, gives Centrepoint a full-featured investment and superannuation capability that we believe is equal to the leading players in the market. Advisers rate the technology and experience on par with the incumbent platforms, and the proposition is distinguished by sharp pricing, the ability to stand up custom managed accounts quickly with reputable asset consultants, and a dedicated, hands-on service model.

The proposition is being validated in the market, with key-account client books exceeding $1 billion now transitioning to the platform and a further pipeline in progress. We are realistic about the timeframe: commercialising an investment platform of this kind takes time, and we expect it to contribute meaningfully to earnings in future years rather than immediately. What matters at this stage is that we continue to make steady progress, and the momentum we are seeing gives us confidence in the opportunity ahead.

Investing in AI and building capability in-house

Centrepoint has always had a strong grounding in technology, supported by one of the largest and most capable advice-technology teams in the market. Over the past year we have deliberately strengthened that capability through our investment in artificial intelligence. Rather than outsource this work, we see a strategic imperative to build the capability internally, and we are well advanced in doing so.

In August 2026 we recruited a Head of AI Engineering, who has been working alongside our technology-savvy leaders to build applications on a governed, extensible foundation. We have moved deliberately from ad-hoc experimentation to a proper in-house development capability, underpinned by an AI governance framework, use policies and firm-wide staff training. The architecture is designed so that we build a capability once and deploy it many times — across knowledge, data, guardrails, access and infrastructure.

The first concrete outcomes of this work are close at hand. We are in the final stages of production testing applications to AI-enable our file audits, with pre-vetting of advice documents to follow shortly after. These applications will create significant efficiencies and productivity gains for both Centrepoint and our advisers, and will strengthen our risk management by improving the consistency and reach of our monitoring and supervision. Consistent with our approach, these tools are human-fronted and AI-enabled. Our people remain accountable for outcomes, with the technology augmenting their judgement, and the tools operate within clear guardrails by design.

Well positioned for multi-year growth

Taken together, these four elements give Centrepoint a clear and durable pathway to growth. We have a strong and stable licensee division generating reliable cash flow; a clear ability to scale our salaried advice business organically and through acquisition and partnership; an investment solutions business with market-leading capability that will contribute to earnings in future years; and a growing internal AI capability that we believe will transform the productivity and efficiency of Centrepoint and the advisers we support.

The need for quality financial advice in Australia has never been greater, and Centrepoint is well positioned to meet it — building a technology-enabled financial services company that leads the industry in innovation, compliance and client outcomes.

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CENTREPOINT ALLIANCE

ANNUAL GENERAL MEETING

ASX: CAF

13 November 2026

IMPORTANT INFORMATION

DISCLAIMER

This presentation is for general information purposes only and should be read in conjunction with the Full Year Financial Report for the twelve months ending 30 June 2026 and the Appendix 4E lodged with the Australian Securities Exchange by Centrepoint Alliance Limited (ASX:CAF) on 25 August 2026. This presentation does not provide recommendations or opinions in relation to specific investments or securities. This presentation has been prepared in good faith and with reasonable care. Neither CAF nor any other person makes any representation or warranty, express or implied, as to the accuracy, reliability, reasonableness or completeness of the contents of this presentation (including any projections, forecasts, estimates, prospects and returns), and any omissions from this presentation. To the maximum extent permitted by law, CAF and its respective officers, employees and advisers disclaim and exclude all liability for any loss or damage (whether or not foreseeable) suffered or incurred by any person acting on any information (including any projections, forecasts, estimates, prospects and returns) provided in, or omitted from, this presentation or any other written or oral information provided by or on behalf of CAF. It is not intended that this presentation be relied upon and the information in this presentation does not take into account your financial objectives, situations or needs. Investors should consult with their own legal, tax, business and/or financial advisers in connection with any investment decision. All numbers are as at 30 June 2026 unless otherwise stated. Numbers and percentages may not add up and may not reconcile to statutory accounts, due to rounding.

The release of this announcement has been authorised by the Board of Directors.

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CHAIRMAN'S ADDRESS

Georg Chmiel · Chair

CENTREPOINT ALLIANCE

SNAPSHOT OF FY26 RESULTS

ANOTHER YEAR OF PROFITABLE GROWTH

NORMALISED EBITDA[1]

$12.3m

▲ **+16%** on FY25

FY26 result highlights another year of profitable growth, led by stronger normalised EBITDA and underlying earnings.

NET REVENUE

$43.0m

+5% on FY25

PROFIT BEFORE TAX[2]

$7.3m

In line with FY25

FINAL ORDINARY DIVIDEND

1.75¢

Fully franked, payable 6 October 2026
3.0¢ total ordinary for the year

CASH AT 30 JUNE 2026[3]

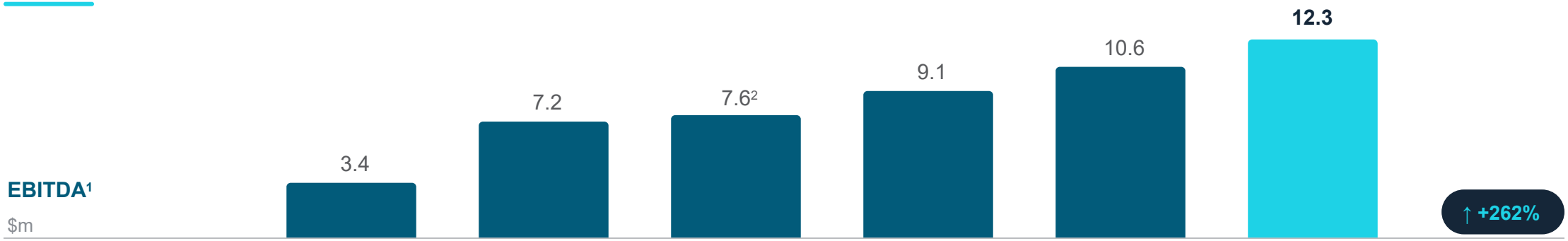
$14.4m

1. Excludes LTI and One-off costs. Figures marked with placeholder values are subject to final release.
2. Excluding deferred earn out release in FY25, up 22% on PCP
3. Cash movement primarily driven by $10.6m gross cash from operations, $1.4m net NAB borrowings and $0.5m interest income, partially offset by $0.6m one-off costs, $0.9m working capital movements, $2.2m income tax paid, $0.4m ORFR funding, $6.1m dividends paid and $1.6m of other cash outflows.

FINANCIAL PERFORMANCE · FY21–FY26

SIX YEARS OF PROFITABLE GROWTH

Acquisitions, organic growth and cost discipline have delivered stronger earnings, efficiency and shareholder returns.



	FY21	FY22	FY23	FY24	FY25	FY26	5-YR
Net revenue	$28.1m	$31.2m	$32.5m	$36.1m	$40.9m	**$43.0m**	**+53%**
Full time employees	90	104	100	125	125	**119**	**+32%**
Cost to income ratio[3]	88%	77%	77%	75%	74%	**71%**	**−19%**
Profit before tax	$1.5m	$2.6m	$6.6m[2]	$5.6m	$7.3m	$7.3m	+387%
Dividends paid	**4.0¢** **Base year**	**2.5¢** **Acquisition** ClearView · Matrix · LaVista	**2.0¢** **Divestment** Ventura — managed funds	**3.0¢** **Acquisition** Financial Advice Matters	**3.0¢** **Advice Review Book** Brighter Super	**3.0¢** **Acquisition** Cairns · Pinnacle Wealth[4]	

1. Normalised EBITDA (excluding LTI, One-Off Costs & Asset Sales) 2. Ventura funds divested July 2022 for $1.7m 3. Cost to income ratio excludes asset sales, LTI and one-off costs
4. Completed post 30 June 2026

TOTAL SHAREHOLDER RETURN

130% SHAREHOLDER RETURN SINCE JULY 2021

CUMULATIVE TSR

130%

Share price appreciation plus dividends, FY21 base year to FY26.

A total of **17.5 cents per share**, totalling **$31.6m**, has been returned to shareholders since February 2021 — **13.0 cents ordinary** and **4.5 cents special** — alongside share-price growth from $0.22 to $0.37.

Per share ($)	FY21 Base year	FY22 Year 1	FY23 Year 2	FY24 Year 3	FY25 Year 4	FY26 Year 5	Total
Share price[1]	0.22	0.29	0.23	0.29	0.39	**0.37**	—
Total dividends / share	0.040	0.025	0.020	0.030	0.030	**0.030**	**0.175**
Ordinary / share	0.010	0.015	0.015	0.030	0.030	**0.030**	**0.130**
Special / share	0.030	0.010	0.005	0.000	0.000	**0.000**	**0.045**
Total dividends paid ($m)	5.8	3.9	3.9	5.9	6.0	**6.1**	**31.6**

1. Closing share price June 30 each year

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CEO ADDRESS

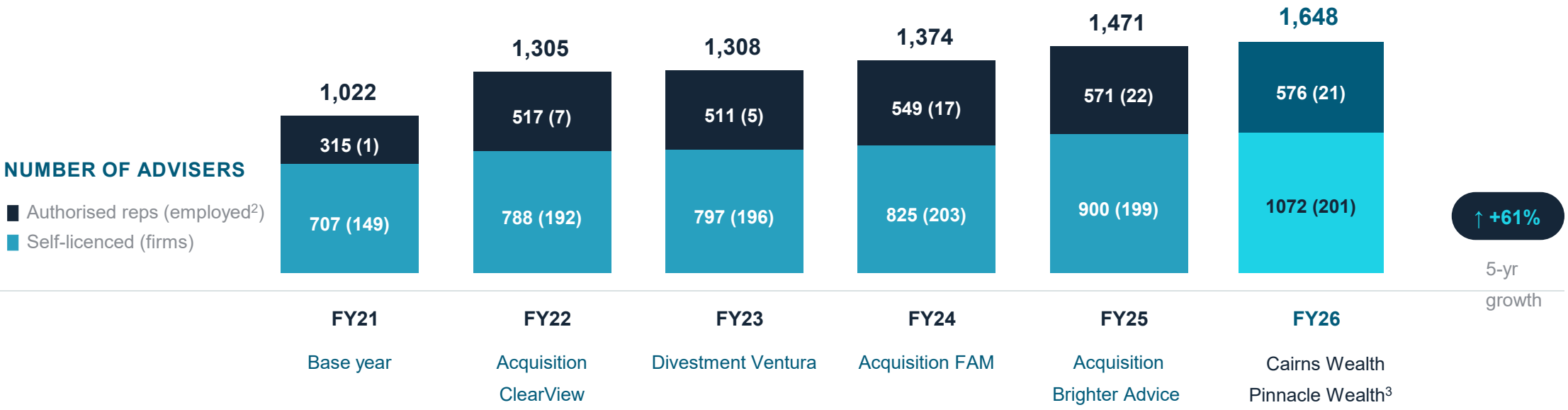
John Shuttleworth · Chief Executive Officer

CENTREPOINT ALLIANCE

ADVISER FRANCHISE · FY21–FY26

ONE OF THE MARKET'S STRONGEST ADVICE FRANCHISES

Centrepoint finished FY26 as the **#2 licensee**, with 576 advisers operating under our licence and 201 self-licenced firms with an estimated 1,072 advisers.

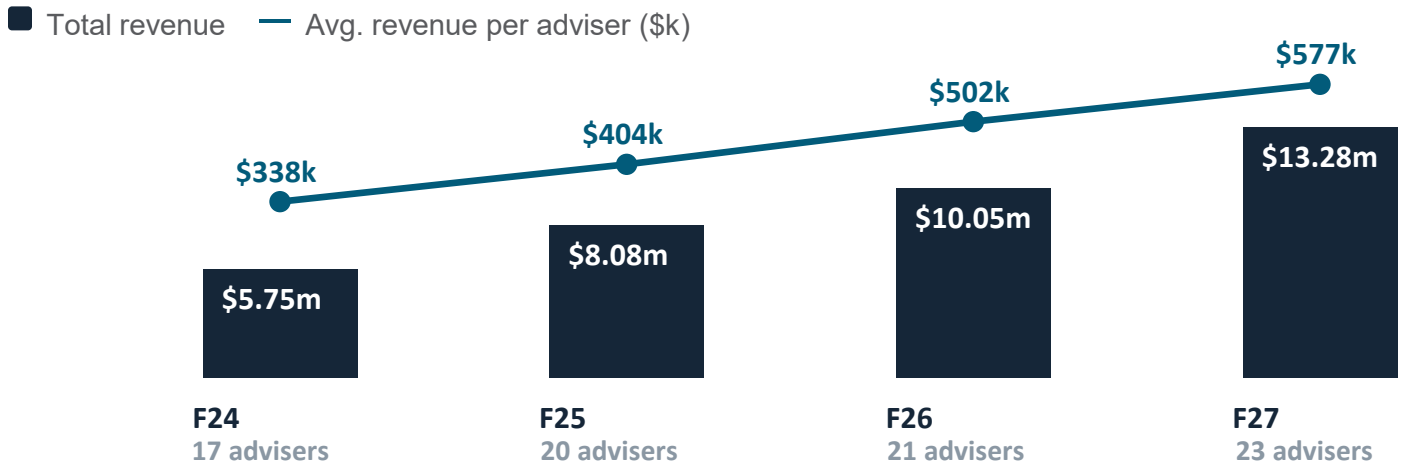


1. Source: Wealth Data analysis of ASIC register, June 2026. Figures in brackets are firms / employed advisers
2. (Employed) is the number advisers who are employees of Centrepoint Alliance
3. Completed post 30 June 2026

GROWTH PLATFORM · SALARIED ADVICE

SALARIED ADVICE: AN EMERGING GROWTH PLATFORM

Salaried advice is a developing growth platform — driven by rising per-adviser productivity, not headcount alone.



2.3×

Revenue **2.3× over three years** while adviser numbers grow modestly — productivity per adviser is doing the work.

AI-enabled productivity

File notes, transcription and RoA generation cut administration, returning time to client-facing work.

Managed account adoption

Professional portfolio management and rebalancing improves client outcomes and frees adviser capacity.

Repricing to market

Ongoing fees per client moving to market benchmarks.

New client acquisition

Referral flow and unmet demand for advice.

F28–F29 FORWARD

+$150k revenue per adviser → **+$3.45m** incremental revenue → **50% margin** → **$1.725m** annual contribution

F28–F29 forward modelling; illustrative of the platform's operating leverage.

ICONIQ: PATHWAY TO $1 BILLION

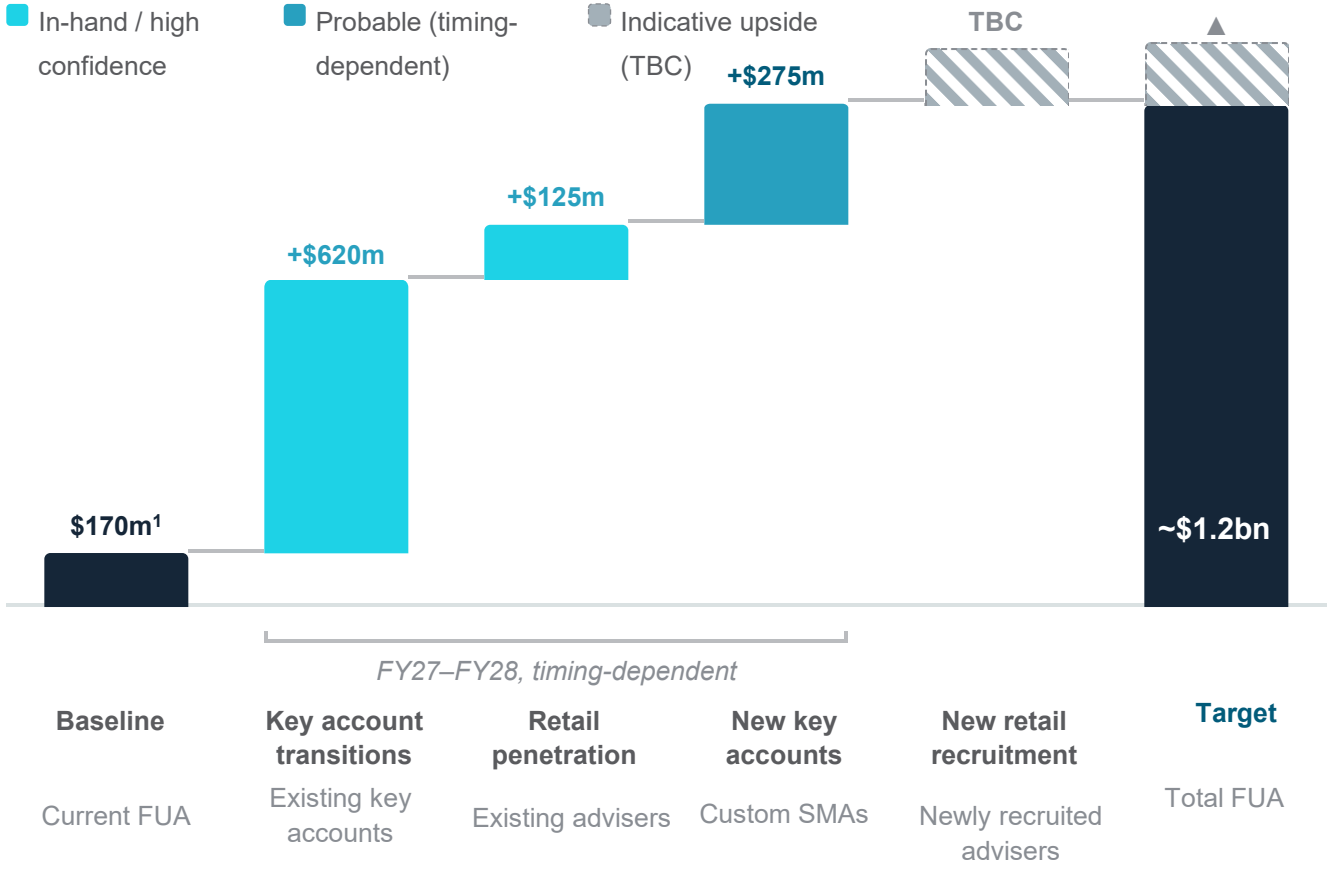
A full-featured platform, highly competitive with the majors

- **Technology and experience** — advisers rate on par with the incumbent platforms
- **Sharp pricing** — no minimum standing fee, fee caps across most admin fees, competitive on both IDPS and Super
- **Custom SMAs** stood up in 2–3 months with reputable asset consultants
- **"Red-carpet" service** — dedicated implementation executive, hands-on training and ongoing support

Proposition validated — key accounts are transitioning

- Combined client books **exceeding $1bn** across key accounts will progressively transition over the next 2 years
- Further key-account pipeline in progress, targeting custom SMAs with external asset consultants
- Institutional investors point to platforms and asset management as the group's key re-rating driver

FUA BUILD-OUT — THE LEVERS TO $1BN



Illustrative, based on the IconiQ flows model. Modelled levers build to ~$1.2bn; the largest driver is the existing key-account transition pipeline, whose timing is not yet fixed. New retail adviser recruitment is shown as indicative upside above the modelled total (TBC). 1. Updated Baseline FUA as at 6 November 2026.

OUR AI INVESTMENT · BUILDING CAPABILITY IN-HOUSE

BUILT IN-HOUSE, NOW DELIVERING

Centrepoint has chosen to build AI capability itself rather than outsource it. The foundation is in place, and our first applications are in final production testing.

THE FOUNDATION

Built in-house

Governed from day one
Framework, use policies and firm-wide staff training

In-house engineering
Head of AI Engineering joined in August 2026

Build once, deploy many
One extensible foundation for every application

FIRST APPLICATIONS

Close at hand

IN PRODUCTION TESTING
AI-enabled file audits

TO FOLLOW SHORTLY
Pre-vetting of advice documents

THEN
Further applications on the same foundation

THE OUTCOMES

Gains on three fronts

Adviser productivity
Less time spent on audit and pre-vet preparation

Centrepoint efficiency
More capacity from the same teams

Stronger risk management
More consistent monitoring and supervision, with wider reach

HUMAN-FRONTED, AI-ENABLED

Our people remain accountable for outcomes. The technology augments their judgement and operates within clear guardrails by design.

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END CEO UPDATE

CENTREPOINT ALLIANCE