ASX Release: 19 November 2026

HUB24 2026 Annual General Meeting – address and presentations

HUB24 Limited (ASX: HUB) attaches the Chair's address and presentation slides and the Managing Director's presentation slides to be delivered at HUB24's 2026 Annual General Meeting today.

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About HUB24

HUB24 Limited is listed on the Australian Securities Exchange, and includes the award-winning HUB24 Platform, Class, NowInfinity and myprosperity.

The HUB24 Platform offers advisers and their clients a comprehensive range of investment options, including market-leading managed portfolio solutions, and enhanced transaction and reporting functionality. As one of the fastest growing platforms in the market, the platform is recognised for providing choice and innovative product solutions that create value for advisers and their clients.

Class is a pioneer in cloud-based wealth accounting software and is recognised as one of Australia's most innovative technology companies. Class delivers SMSF administration, trust accounting, portfolio management, legal documentation and corporate compliance solutions to financial professionals across Australia who depend on Class to drive business automation, increase profitability and deliver better client service.

myprosperity is a leading provider of client portals for accountants and financial advisers, enabling streamlined service delivery, increased productivity and enhanced customer experience for finance professionals and their clients.

This release is not financial product advice. Past performance is not indicative of future performance and any forward-looking statements in this release are not representations or guarantees as to future performance.

This announcement was authorised for release to the market by the Disclosure Officer.

For further information, please visit www.HUB24.com.au

HUB24 LIMITED - 2026 ANNUAL GENERAL MEETING

Thursday 19 November 2026

Address by the Chair, Mr Paul Rogan

Slide 1 - Chair's address

Good afternoon,

On behalf of the Board, I extend a warm welcome to everyone attending HUB24 Group's 20th Annual General Meeting, whether you are joining us in person or via webcast.

Before we get started, I would like to acknowledge the Gadigal people of the Eora Nation, the traditional custodians of this land where we are holding our meeting today, and I pay my respects to their Elders both past and present. I also acknowledge the Traditional Custodians of the lands from which those joining us online are located and pay my respects to their Elders past and present.

For those I haven't had the opportunity to meet, my name is Paul Rogan.

This is my third AGM as Chair, and I am proud to be here today to reflect on your company's progress and achievements over the past year. These achievements reflect the contribution of our people, who bring our purpose of empowering better financial futures, together, to life every day.

Slide 2 - FY26 financial highlights

FY26 has been another defining year for HUB24. We've continued to deliver strong growth for shareholders while investing in the capabilities, governance and customer propositions that position the Group for its next phase. As HUB24 grows in scale and significance within Australia's wealth industry, our focus remains firmly on sustainable growth and creating long-term value.

As you can see, Group revenue increased 23% to more than $500 million, while Underlying Earnings Before Interest, Tax, Depreciation and Amortisation, or Underlying EBITDA, increased 30% to more than $211 million as our business continues to scale. Underlying Net Profit After Tax, or Underlying NPAT, grew even more strongly, increasing 40% to over $137 million and our Underlying EPS grew 42%.

Importantly, this growth also translated into increased dividends for shareholders, with total fully franked dividends for the year increasing 39% to 78 cents per share.

Taken together, these results demonstrate continued strong growth alongside building a more diversified and scalable business.

Slide 3 - Consistent growth

Looking over the longer term, these charts demonstrate the consistent growth we've delivered across the Group.

Over the past four years, Group revenue has grown at a compound annual growth rate of 27%, with Total Funds Under Administration reaching $164.3 billion at 30 June 2026.

Our Managing Director and CEO, Mr Andrew Alcock, will take you through the drivers of this growth, progress on executing our strategy, and our financial performance in FY26 in more detail shortly.

Slide 4 - Cashflows and shareholder returns

Our approach to capital management remains focused on balancing returns to shareholders, including mitigating the dilutionary impacts of our employee share schemes, with investment in the business whilst retaining flexibility to pursue future growth opportunities.

These charts demonstrate the value this approach has delivered over time, with strong growth in operating cashflows, dividends and shareholder returns.

Over the four years to 30 June 2026, HUB24 delivered Total Shareholder Return at a compound annual growth rate of 39%, significantly exceeding the ASX 200 benchmark.

We remain focused on disciplined capital management and creating sustainable long-term value for shareholders.

Slide 5 - ESG & Board

As HUB24 grows in scale and complexity, strong governance remains fundamental to supporting sustainable, long-term growth.

During FY26, we evolved our governance arrangements, including changes to our Board committee structure and progressed our intention to bring the trustee function for the HUB24 Super Fund in-house.

We exercised our option to acquire HTFS Nominees from Equity Trustees, subject to regulatory approval. This is an important next step in HUB24's evolution and reflects the scale HUB24 Super has now achieved and our commitment to ensuring our governance and operating model continue to evolve alongside the business.

Board succession also remained an important focus. Andrew Formica joined the Board as an independent Non-Executive Director on 1 July 2026 and will stand for election today. Rachel Grimes will also stand for re-election. You will hear from both Andrew and Rachel later in today's meeting.

As I shared in the Chair's report in our FY26 Annual Report, this is likely to be Tony McDonald's last AGM with us. I would like to formally acknowledge the significant contribution Tony has made in his 11 years at HUB24 and to thank him sincerely for the help and guidance he has provided to the Board and the executive team throughout his tenure. I will also get Tony to address the meeting a little later.

We also continue to make progress across our sustainability priorities outlined on this slide.

Conclusion

As we mark our 20th AGM, it's an opportunity to reflect on how far HUB24 has come. While the business has evolved significantly, what has remained consistent is our focus on innovation, our customers and creating better financial futures. As the Group has grown, so too has our opportunity to make a meaningful difference across Australia's wealth industry.

In closing, FY26 was another year of significant progress for HUB24 Group. We delivered record financial results, strengthened our market position, and continued to invest for the future.

We've also made a strong start to FY27. In the context of a subdued macroeconomic environment, the HUB24 Platform delivered net inflows of $4.0 billion in the first quarter. The long-term structural drivers across our industry remain strong and HUB24 is well positioned to capture the opportunities ahead.

Importantly, HUB24 enters this next phase from a position of strength. We have scale, strong customer advocacy, a growing market position, and a clear and differentiated strategy being executed by a talented executive team. The opportunity ahead remains significant, and the Board is confident in our ability to continue investing for growth while creating sustainable long-term value for shareholders.

On behalf of the Board, I'd like to thank our shareholders and customers for their ongoing support and advocacy. I'd also like to recognise our people across the Group, whose commitment, expertise and focus on our customers continue to underpin HUB24's success.

Thanks also to my fellow Board members for their continued guidance and stewardship.

I'd now like to hand over to our Managing Director and CEO, Andrew Alcock, who will take you through our FY26 performance and the progress we're making across the Group in more detail.

Thank you.

END

Chair’s address

Paul Rogan, Chair & NED

19 November 2026

HUB24

FY26 financial highlights[1]

Revenue

$501.1m

Up 23%

Underlying EBITDA[2]

$211.4m

Up 30%

Underlying NPAT[2]

$137.3m

Up 40%

Statutory NPAT

$120.2m

Up 51%

Underlying EPS (diluted)[2]

166.7cps

Up 42%

Total Dividends[3]

78.0cps

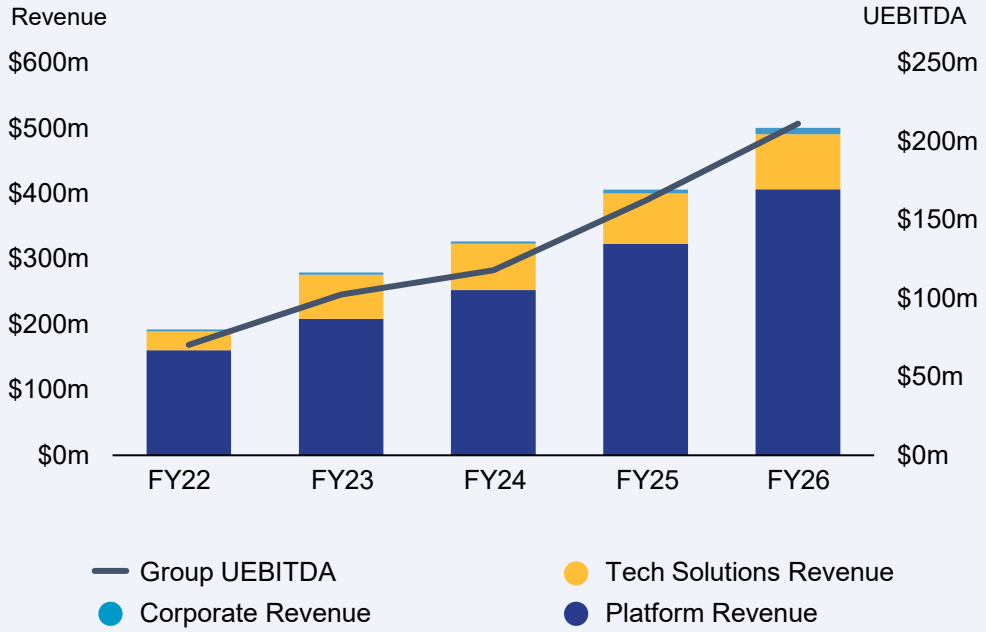
Fully franked

Up 39%

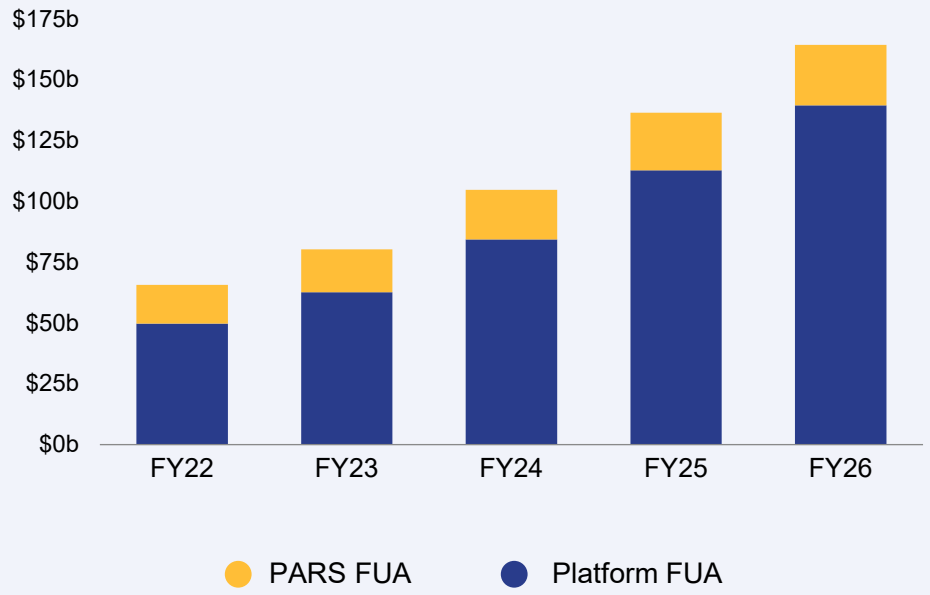
1. Comparisons are from FY25, unless stated otherwise.
2. HUB24's preferred (non-IFRS) measure which is used to assess the underlying operating performance of the business excluding Notable Items. See the HUB24 Analyst & Investor Pack for a reconciliation.
3. Total FY26 Dividends include the interim and final dividend.

Consistently delivering growth and profitability

Group Revenue[1] 4-YR CAGR +27%
Group UEBITDA[1] 4-YR CAGR +32%



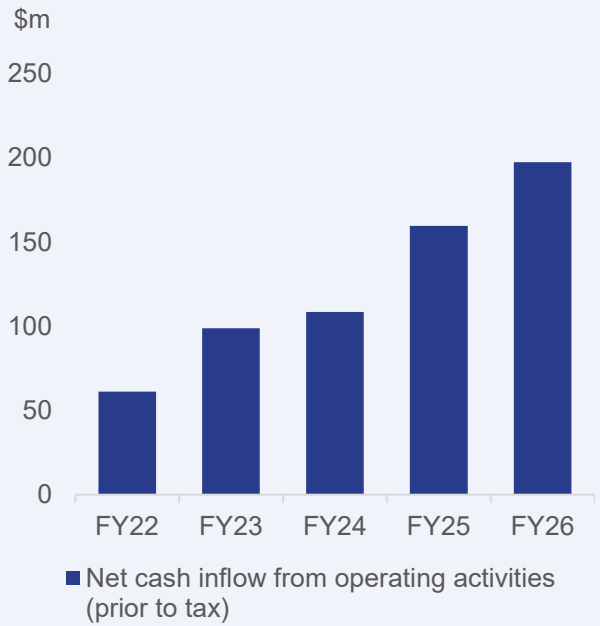
Funds under administration 4-YR CAGR +26%



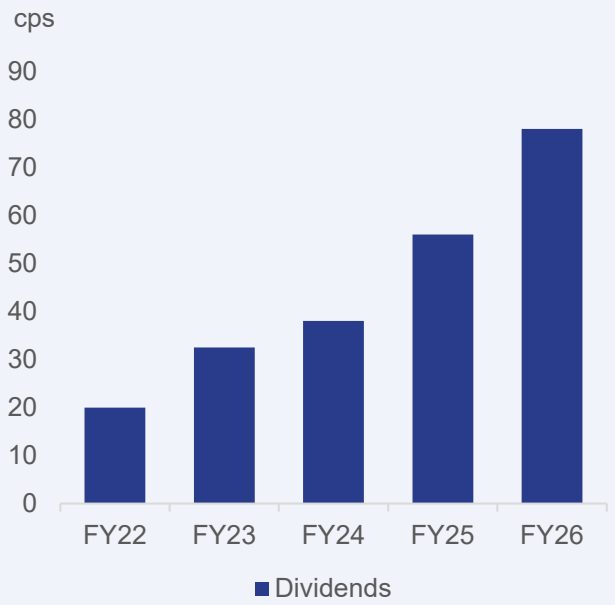
1. Revenue and UEBITDA shown represents a continuing business view.

Delivering growing cashflows and strong shareholder returns

Group Operating Cashflow 4-YR CAGR +34%[1]



Dividends (cps) 4-YR CAGR +41%



Total Shareholder Return (TSR)[1] 4-YR CAGR +39%



1. Net cash inflow from operating activities prior to strategic transaction and project costs and tax.
2. Total Shareholder Return data sourced from Morningstar and is for 1 July 2022 to 30 June 2026.

Continued progress across sustainability priorities

Delivering for our customers with leading NPS

High employee engagement and continued community investment

Maintained gender diversity targets across Board, leadership and total workforce

Continued commitment to United Nations Global Compact

Enhanced privacy and data governance capabilities

AI governance framework launched

Significant progress toward the 2030 net zero goal for Scope 1 and 2 emissions[1]

Adoption of AASB S2 climate-related financial disclosure standards



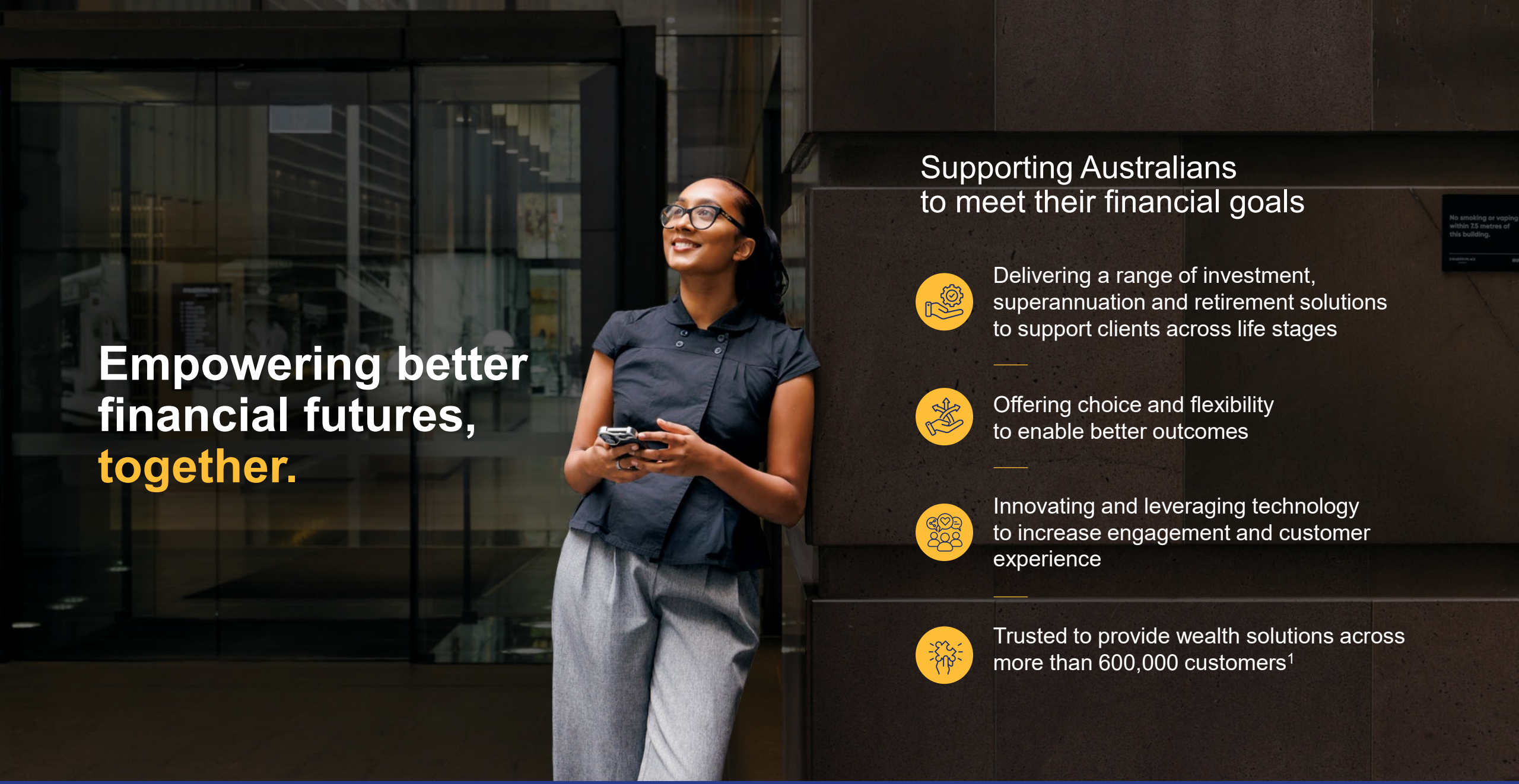
1. Net zero Scope 1 and Scope 2 emissions by 2030 from FY22 base year.

HUB24

Empowering better financial futures, together

Managing Director & CEO address

Andrew Alcock, Managing Director & CEO



Empowering better financial futures, together.

Supporting Australians to meet their financial goals

- Delivering a range of investment, superannuation and retirement solutions to support clients across life stages
- Offering choice and flexibility to enable better outcomes
- Innovating and leveraging technology to increase engagement and customer experience
- Trusted to provide wealth solutions across more than 600,000 customers[1]

1. Customer accounts across HUB24, Class and myprosperity.

FY26 performance highlights[1]

Total FUA
$164.3b ▲ 20%

Platform FUA
$139.5b ▲ 24%

$143.7b as at 30 Sep 2026

PARS FUA
$24.8b ▲ 5%

Revenue

Total Group
$501.1m ▲ 23%

Platform
$406.9m ▲ 26%

Tech Solutions
$84.0m ▲ 9%

Underlying EBITDA[2]

Total Group
$211.4m ▲ 30%

Platform
$186.7m ▲ 31%

Tech Solutions
$29.3m ▲ 8%

Class accounts
226,767 ▲ 5%

Companies on Corporate Messenger
943,039 ▲ 11%

1. Comparisons are relation to FY25, unless stated otherwise.
2. HUB24's preferred (non-IFRS) measure which is used to assess the operating performance of the business Underlying NPAT represents Net Profit After Tax excluding acquisition amortisation. See the HUB24 Analyst & Investor Pack for a reconciliation.

FY26 business highlights

Leadership and growth



- Record net inflows of $18.9 billion excluding large migrations[1]
- #1 net inflows and market share gains over last 12 months[2]
- Continued recognition as industry leader including #1 NPS and #1 Best Platform Overall[3]
- New offers gaining strong market traction and supporting growth
- Largest annual increase in Class accounts since FY18
- NowInfinity growing >2x system[4]

Executing our strategy



- Commenced development of myhub, wealth tech solution integrating leading advice technology with HUB24 Group capabilities
- Launched market-leading Engage reporting with ~7,200 advice practice users[5]
- Enhanced proposition for all customer life stages, including the launch of an Innovative Lifetime Retirement Solution
- Class & NowInfinity delivering multi-year enhancement program

Building for the future



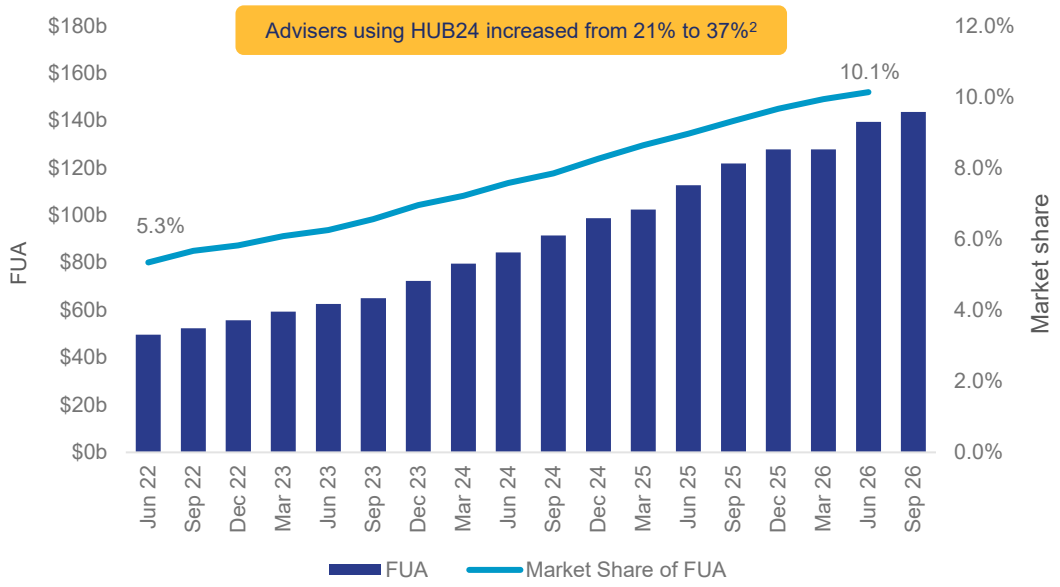
- Aligning the organisation and building executive bench strength to drive growth and execute our strategy
- Engaged workforce with 80% employee engagement ranking HUB24 in the top quartile[6]
- Leveraging and investing in innovative technologies to support growth and unlock value for customers and shareholders
- Advocating on behalf of our customers and industry for positive change with a strong focus on risk and governance
- Strategic decision to transition HUB24 Super Fund trustee inhouse[7]

1. There were no large migrations in FY26.
2. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, June 2026. Based on Administrator View. Net inflows and market share change in 12 months to 30 June 2026.
3. Investment Trends 2025 Platform Competitive Analysis and Benchmarking Report. Retained highest NPS within Investment Trends 2026 Adviser Technology Needs Report and Wealth Insights Platform NPS Report, May 2026 (for All Users)
4. ASIC company registration statistics. Companies on NowInfinity Corporate Messenger growing at 2.1x system in 12 months to 30 June 2026.
5. Engage was launched in September 2025 after previously being available to a select group of clients. As at 30 June 2026.
6. Culture Amp January 2026. Benchmarked against Financial Services (+5ppts), IT/Technology (+6ppts), Top 25% of Australian Employers 1000-5000 employees.
7. HUB24 has exercised the call option to acquire HTFS Nominees Pty Limited (HTFS), the trustee of the HUB24 Super Fund and a subsidiary of EQT Holdings Limited. Subject to APRA and other regulatory approvals.

HUB24 platform growing market share

Market share increased from 5.3% to 10.1% over last 4 years[1]

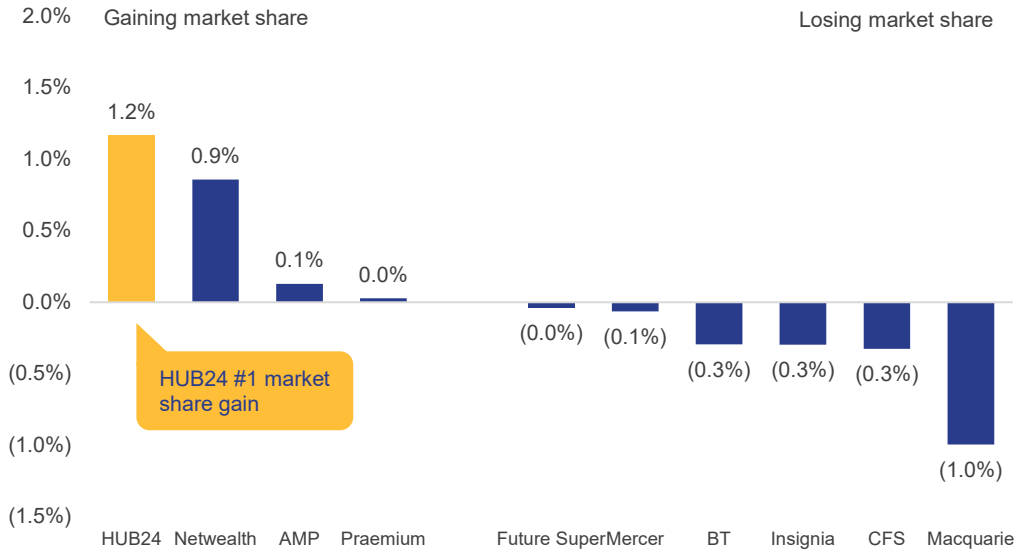
HUB24 Platform FUA and market share[1]



HUB24 ranked #6 platform by FUA[1]

HUB24 ranked #1 for market share gains over last 12 months[1]

12-month change in market share of top 10 platforms[1]



HUB24 #1 net inflows for eleven consecutive quarters[1]

1. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, June 2026. Based on Administrator View. Rank as at 30 June 2026. Market share change in 12 months to 30 June 2026.
2. 37% share of advisers using HUB24 as at 30 June 2026 and 21% share as at 30 June 2022. ASIC Financial Advisers Dataset. Adviser Ratings data.

Recognised for innovation, customer service and product leadership



2025 Platform Competitive Analysis and Benchmarking Report

Best Platform Overall

HUB24

#1 Best Platform Overall

- 4 years running

#1 Best Platform Managed Accounts Functionality

- #1 Best in Product Offering
- #1 Best in Decision Support Tools
- #1 Best in Reporting
- #1 Best in Online Business Management



2026 Adviser Technology Needs Report

Overall Satisfaction: Wrap Platform

HUB24

#1 NPS

#1 Actual Advocacy

Highest adviser satisfaction in nine categories, including:

- #1 Managed Accounts Capabilities
- #1 Client Onboarding Tools
- #1 Tax Reporting & Optimisation
- #1 Online Transaction Capabilities
- #1 Range of Investments & Products

Investment Trends 2026 Managed Accounts Report

- #1 Overall Satisfaction



Adviser Ratings 2026 Australian Financial Advice Landscape Report

#1 NPS

HUB24 ranked first in nine platform capability categories including:

- #1 Overall Platform Functionality
- #1 Client Experience
- #1 Ease of Client Onboarding
- #1 Investment Options
- #1 Quality of Reporting



Wealth Insights 2026 Platform Service Level Report

- #1 Platform Offering
- #1 BDM Support
- #1 Reporting & Communication
- #1 IT & Web functionality
- #1 Image & Reputation

Wealth Insights NPS Report[1]

- #1 NPS for all platform users

1. Wealth Insights NPS Report, May 2026.

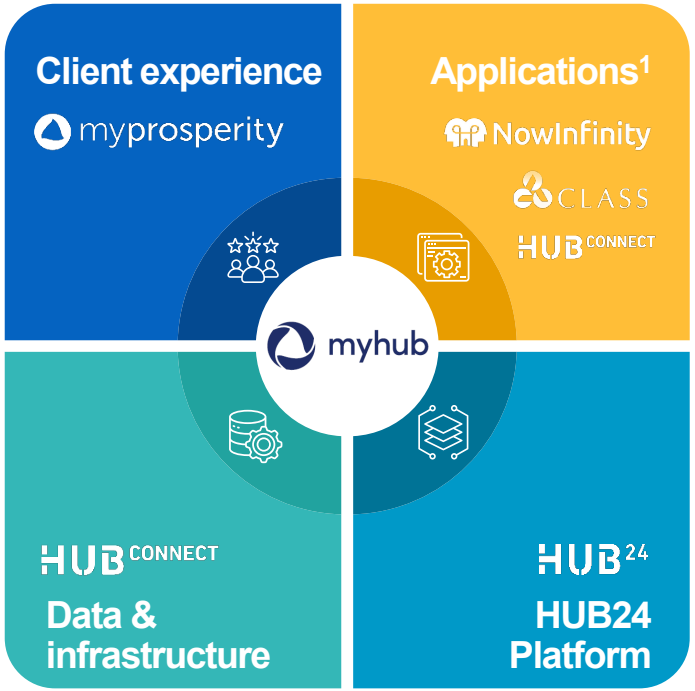
Leveraging our capabilities to lead industry change

Lead today
Delivering customer value and growth

Create tomorrow
Creating integrated wealth technology and platform solutions

Build together
Collaborating to shape the future of the wealth industry

Be future ready
Developing our people, capabilities and infrastructure to support our future growth strategies



Be the best provider of integrated platform, technology and data solutions

To enhance productivity for financial professionals through

- One way of doing business with access to market-leading solutions
- Single view of wealth for financial professionals and their clients
- Efficient access to ecosystem partners
- Flexibility for advisers and insights for networks
- Reporting and insights for businesses

And deliver solutions to meet needs across the customer lifecycle

1. HUBconnect applications refers to Broker and Licensee.

Delivering shareholder value through leading today and creating tomorrow

Strong growth outlook in existing established businesses

HUB24 Platform

Market leadership with significant opportunity to capture further market share

- Market leading platform, managed accounts and client portal capability
- Ranked #1 for net inflows[1]
- Strong and growing relationships with advisers including privately owned groups
- Well positioned to increase market share from current ~10%[1]
- Continue to benefit from industry transformation

Class & NowInfinity

Delivering consistent and sustainable growth

- Leading SMSF and Corporate Compliance solutions
- Class growth accelerating and NowInfinity growing above system, supported by structurally growing markets (SMSFs and company registrations)
- Ongoing investment in customer solutions to enable growth

Creating additional customer and shareholder value

myhub

Investing in solutions to continue to lead and transform the industry

- Leveraging Group capabilities to build solutions that improve outcomes for financial professionals and their clients
- Enhancing client experience, increasing advice productivity and delivering business intelligence and insights
- Unique data capability, providing secure and integrated access to high quality data
- Strengthening advocacy and leveraging Group footprint to deliver more products to more customers

Creating growth synergies

1. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, June 2026. Based on Administrator View. Net inflows in 12 months to 30 June 2026. Market share as at 30 June 2026.

Uniquely positioned to capitalise on structurally growing markets and industry transformation

Strong growth driven by structural tailwinds

- Growing superannuation system (reinforced by the proposed tax changes)
- Demand for retirement solutions due to shifting demographics
- Intergenerational wealth transfer
- Demand for advice expected to increase

With industry dynamics providing opportunities to disrupt

- Ongoing shift towards leading providers offering better client experience and outcomes
- Emergence of large advice networks leveraging technology and scale
- Complexity, compliance and disparate data and tech challenging advice firm productivity
- Emerging technologies and new global capabilities (including AI) creating opportunities to enhance efficiency
- Demand for safe, reliable and trusted solutions with strong governance

Significant market share opportunity

- Platform consolidation with 79% of industry net inflows captured by two platforms over the last year – with 44% flowing to HUB24[1]
- 42% of advisers used a single platform for new account openings over the last 12 months (with a further 38% using two platforms)[2]

1. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, June 2026. Based on Administrator View. Net inflows in 12 months to 30 June 2026. 79% of industry net inflows captured by HUB24 and Netwealth.
2. SuitabilityHub & CoreData 2026 Adviser Platform Experience report.

Strong start to FY27 amid evolving regulatory landscape

Advocating for informed choice and strengthening governance

- Continued focus on robust investment governance and consumer protection
- Championing member choice and advocating for greater access to quality financial advice
- Engaging with government and industry bodies on policy reform to strengthen Australia's retirement system
- Transitioning HUB24 Super Trustee (HTFS) inhouse and evolving governance practices in line with regulatory expectations[1]

Federal Budget reforms strengthening long term growth opportunities

- Recent tax reforms are:
  - Reinforcing the attractiveness of superannuation for Australians saving for retirement
  - Creating opportunities through development of innovative solutions
  - Changing asset allocations amongst investors with potential for a shift towards platforms
- Tax reforms and subdued macro environment are broadly acknowledged as impacting recent net inflows across the industry as advisers refine investment strategies

Strong momentum in Q1 FY27

- Platform FUA up 18% YoY to $143.7b
- Net inflows of $4.0b reflecting strong start to FY27 in the context of subdued macro environment
- Active advisers increased 211 in Q1 to 5,860 with 45 new licensee agreements
- Class accounts up 6% YoY to 229,651
- Companies on Corporate Messenger up 9% YoY to 964,301

1. During FY26 HUB24 exercised the call option to acquire HTFS Nominees Pty Limited (HTFS), the trustee of the HUB24 Super Fund and a subsidiary of EQT Holdings Limited. The transaction is subject to APRA and other regulatory approvals.

Significant opportunity for growth and value creation for customers and shareholders

Leverage structurally growing markets and demand for integrated solutions

Strong and reliable growth from both existing and new customer relationships

Continued focus on governance, risk culture and customer outcomes

Capitalise on unique Group capabilities and technology leadership to unlock value

Scalable operations enabling both UEBITDA margin expansion and ongoing investment

Strong balance sheet, increasing profitability and cash flows supporting ongoing investment and shareholder returns

Platform FUA Target (excluding PARS FUA)

$186b-$200b

for FY28[1]

Platform FUA target comprises

- Continued strong net inflows
- Range of market growth assumptions

1. The company expects strong growth and increasing profitability moving forward subject to consistent and stable investment markets and HUB24 terms of business that may affect platform FUA and revenue.