Prime

ASX Announcement

Prime Financial Group Ltd (Prime – ASX:PFG)

aspire, innovate, grow & impact

27 November 2026

2026 Annual General Meeting

In accordance with the requirements of the ASX Listing Rules, Prime Financial Group Ltd (Prime - ASX:PFG) is pleased to provide a copy of the presentation to be given by Prime's Chairman and Managing Director, Mr Simon Madder, at the Company's Annual General Meeting (which will commence at 9.00am this morning).

Authorised for release by the Board of Prime Financial Group Limited.

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About Prime Financial Group
Prime is a market-leading integrated advice and investment firm for ambitious clients operating across Melbourne, Sydney and Brisbane.

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Prime Financial Group Limited
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2026 Annual General Meeting

Chairman's Address

The year reflected both the strength of our progress and the scale of the opportunity ahead as Prime continues to develop into a more focused, connected and scalable advice and investment firm.

It remains an exciting and often fascinating time to be in professional and financial services. Our clients are navigating economic uncertainty, technological change, staffing challenges, generational wealth transfer and a fragile, evolving regulatory environment. These forces are changing business decision-making, capital flows and the way clients seek advice, products and solutions.

During FY26, we continued to grow while also consolidating, specialising and improving. We sharpened our focus on ideal recurring clients, scalability, better ways of working, enterprise system development, deep integration and simplification, and stronger team alignment and ownership. This has meant being more selective in how we operate and with whom we work, with a clear emphasis on doing less better and building a more repeatable, scalable model.

This focus was reflected in the divestment of a small portion of our client base, the realignment of resourcing and skill sets, and a deliberate de-emphasis of transactional services in favour of our multiple service and product model. We also continued to advance OneConnected, recognising that the value of Prime is not simply in the services we deliver, but in how well we connect them around client needs.

The current Group business strategy reinforces this direction. Prime's vision is to become Australia's most trusted integrated advice and investment firm for ambitious clients. The strategy is built around creating a connected ecosystem of advice, products and services that removes barriers between segments, improves the experience for our people and ensures clients receive the right solutions at the right time throughout their journey.

Importantly, the year also highlighted that continued growth cannot rely on effort, local knowledge and informal ways of working alone. As Prime becomes larger, our next phase requires a focus on organisational systems, consistent governance, high-quality data, targeted decision-making, scalable technology and disciplined execution.

From a financial and strategic perspective, FY26 demonstrated the benefits of this approach. Group revenue, earnings quality, recurring revenue, acquisition integration and cross-service opportunity all remained central measures of progress. The integration of Lincoln Indicators expanded our access to high-net-worth and wholesale investors, strengthened our research and

managed solutions capability, and created further opportunity to connect Prime's wealth, SMSF and intergenerational planning capabilities to a broader client base.

Looking forward, the opportunity is clear. Prime's growth agenda will be driven by ideal clients, disciplined M&A, deeper integration, scalable products, technology enablement, improved client account management and structured use of data. Our strategic pillars—Prime Place to Be, Compel the Client, Grow Revenue Streams and Simplify the Business—provide a simple framework for prioritising effort and ensuring that activity translates into measurable value.

We are not seeking growth for its own sake. We are seeking to build a higher quality, more sustainable and more valuable firm that is easier for clients to engage with, easier for our people to work within, and better positioned to compound value for shareholders. This requires focus, discipline and the willingness to simplify where appropriate so that we can scale what matters most.

Prime

27 November 2026

Annual General Meeting (AGM)

Prime Financial Group Ltd (ASX:PFG)

Important Notice & Disclaimer

This investor presentation (Presentation) has been prepared by Prime Financial Group Limited ('PFG').

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This Presentation contains summary information about Prime. The information in this Presentation is general background information and does not purport to summarise all information that an investor should consider when making an investment decision. It should be read in conjunction with Prime's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange ('ASX'), which are available at www.asx.com.au. Not all assets depicted in the Presentation are necessarily owned by Prime or any entity managed by Prime. Figures may not sum due to rounding. Currencies are generally presented in Australian dollars and times are references to Melbourne times except where the context requires otherwise.

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- any opinions expressed in this presentation are based on the knowledge and approach of the persons forming the opinion at the date that the opinion was formed and may have ceased or may in the future cease to be appropriate in the light of subsequent knowledge or attitudes.

Directors



Simon Madder

Managing Director & Chairman



Andrea Slingsby

Independent Non-Executive Director



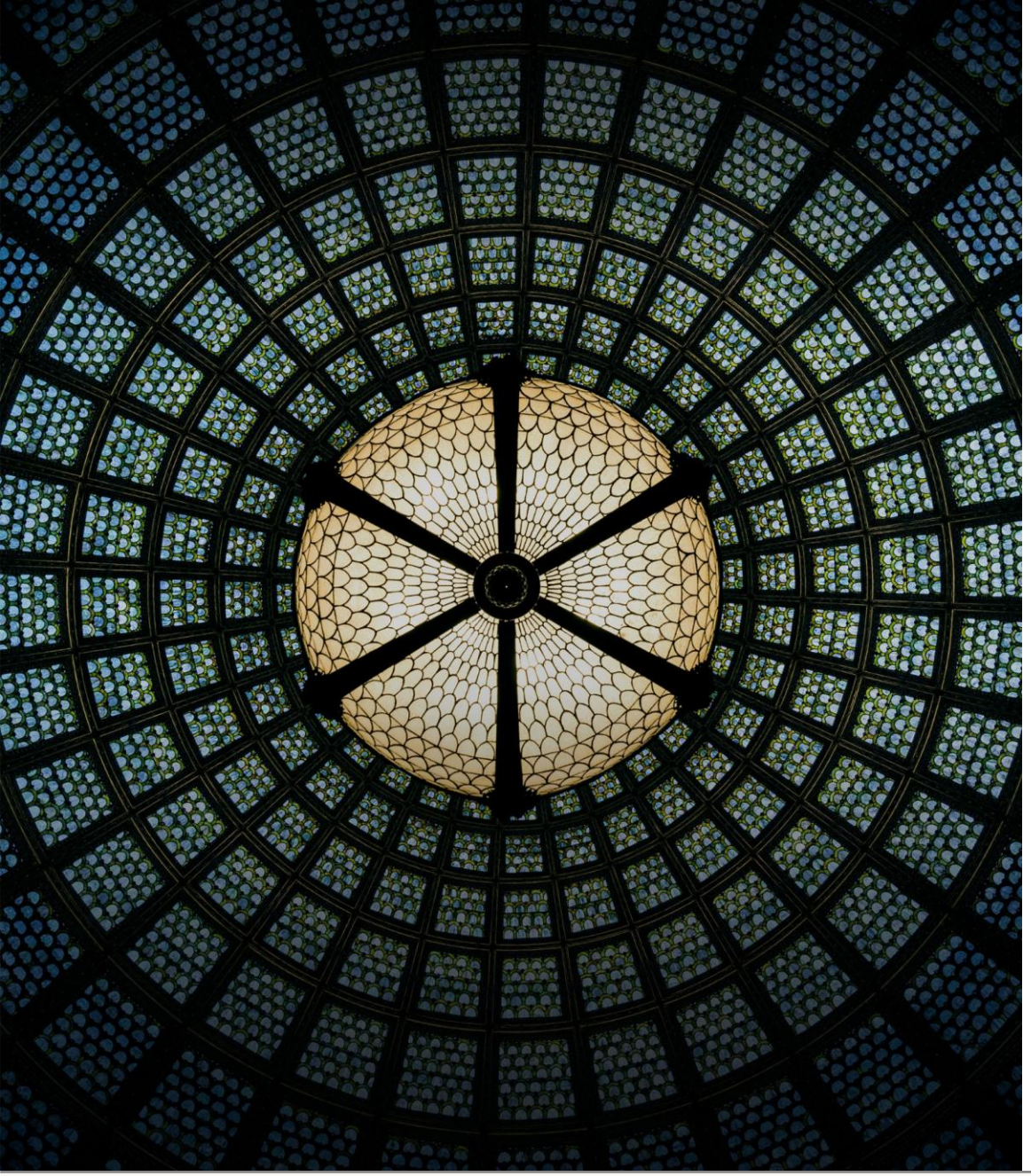
Tim Bennett

Executive Director



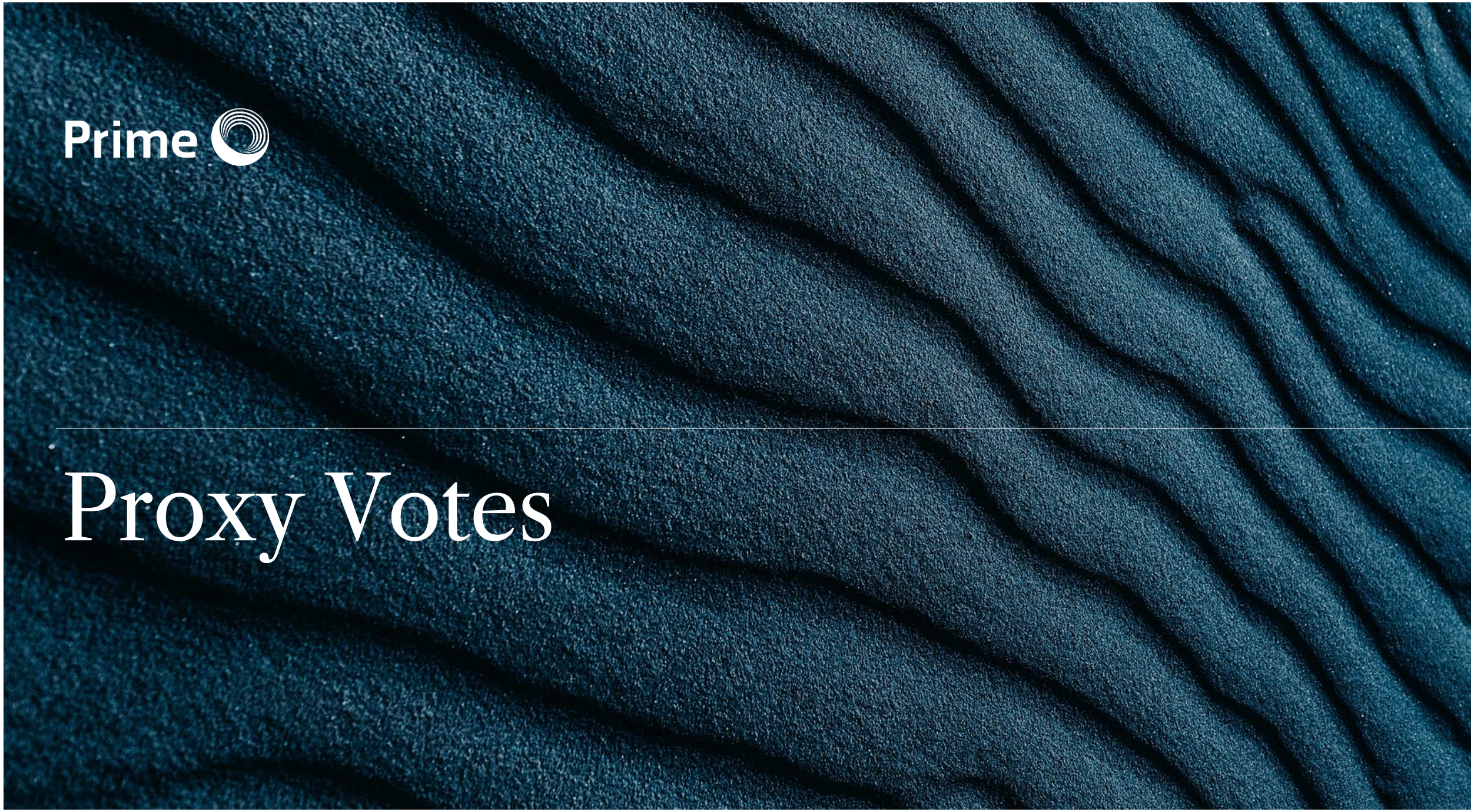
Matt Murphy

Non- Executive Director



Agenda

1. Chairman’s Address – Simon Madder
2. Managing Director’s Presentation – Simon Madder
3. Business of the Meeting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Proxy Votes

Proxies received for

Resolution 1. Remuneration Report

That the Remuneration Report for the year ended 30 June 2026 forming part of the Directors' Report be adopted by shareholders

For	Against	Open Usable	Abstain
56,620,694 (84.17%)	687,380 (1.03%)	9,955,391 (14.80%)	1,052,275

Proxies received for

Resolution 2. Re-election of Director (Mr Matt Murphy)

That Mr Matt Murphy, a Director retiring in accordance with the Company's constitution, and offering himself for re-election, be re-elected as a Director of the Company

For	Against	Open Usable	Abstain
108,822,458 (89.07%)	3,384,849 (2.77%)	9,972,230 (8.16%)	3,795,633

Proxies received for

Resolution 3. Approval of issue of Performance Rights to Mr Simon Madder, Managing Director and Chief Executive Officer

That, for the purposes of ASX Listing Rule 10.14 and for all other purposes, approval be given to issue to Mr. Simon Madder, as Managing Director & CEO of the Company, 1,158,129 Performance Rights under the Company's Performance Rights Plan, to acquire fully paid ordinary shares in the capital of the Company, on the terms and conditions set out in the Explanatory Statement accompanying this Notice of AGM

For	Against	Open Usable	Abstain
58,679,902 (83.52%)	1,622,474 (2.31%)	9,951,840 (14.17%)	18,599,820

Proxies received for

Resolution 4. Approval of issue of Performance Rights to Mr Tim Bennett, Managing Director Business Segment

That, for the purposes of ASX Listing Rule 10.14 and for all other purposes, approval be given to issue to Mr Tim Bennett, as Executive Director of the Company, 431,250 Performance Rights under the Company's Performance Rights Plan, to acquire fully paid ordinary shares in the capital of the Company, on the terms and conditions set out in the Explanatory Statement accompanying this Notice of AGM

For	Against	Open Usable	Abstain
93,146,948 (88.95%)	1,622,474 (1.55%)	9,951,840 (9.50%)	17,424,502

Proxies received for

Resolution 5. Approval of Financial Assistance

That for the purposes of section 260B(2) of the Corporations Act 2001, and for all other purposes, Shareholders approve Lincoln Indicators Pty Ltd providing financial assistance in connection with the Acquisition, as described in the Explanatory Statement accompanying this Notice of Meeting.

For	Against	Open Usable	Abstain
113,738,709 (91.17%)	1,064,228 (0.85%)	9,951,840 (7.98%)	1,220,393

Prime

Chairman's Address



Managing Director's Presentation

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.

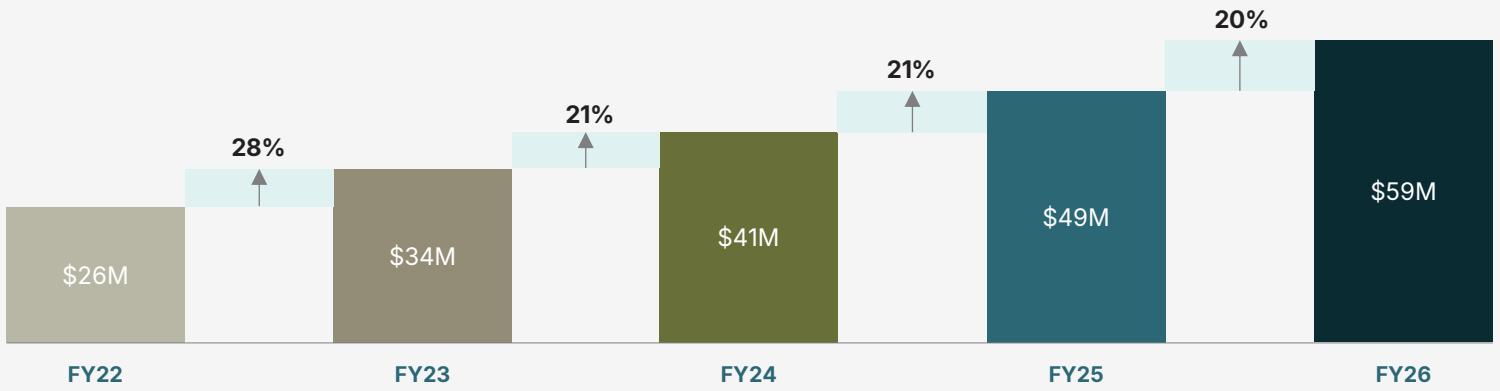
Mid-market opportunity

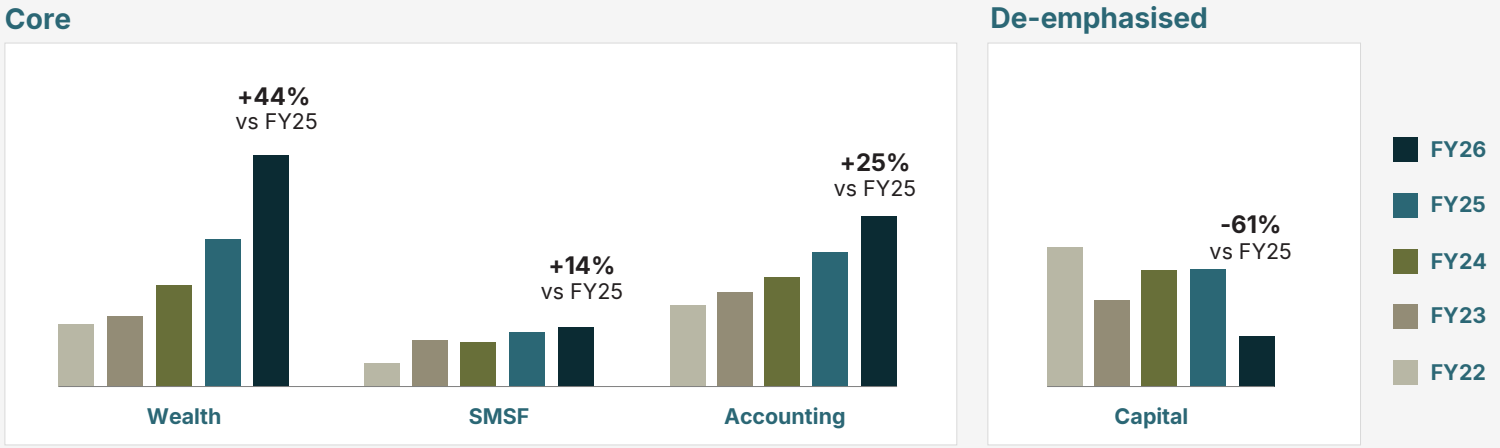
04.

Need for Advice

History of Continued Revenue Growth

Revenue Growth from contracts with customers



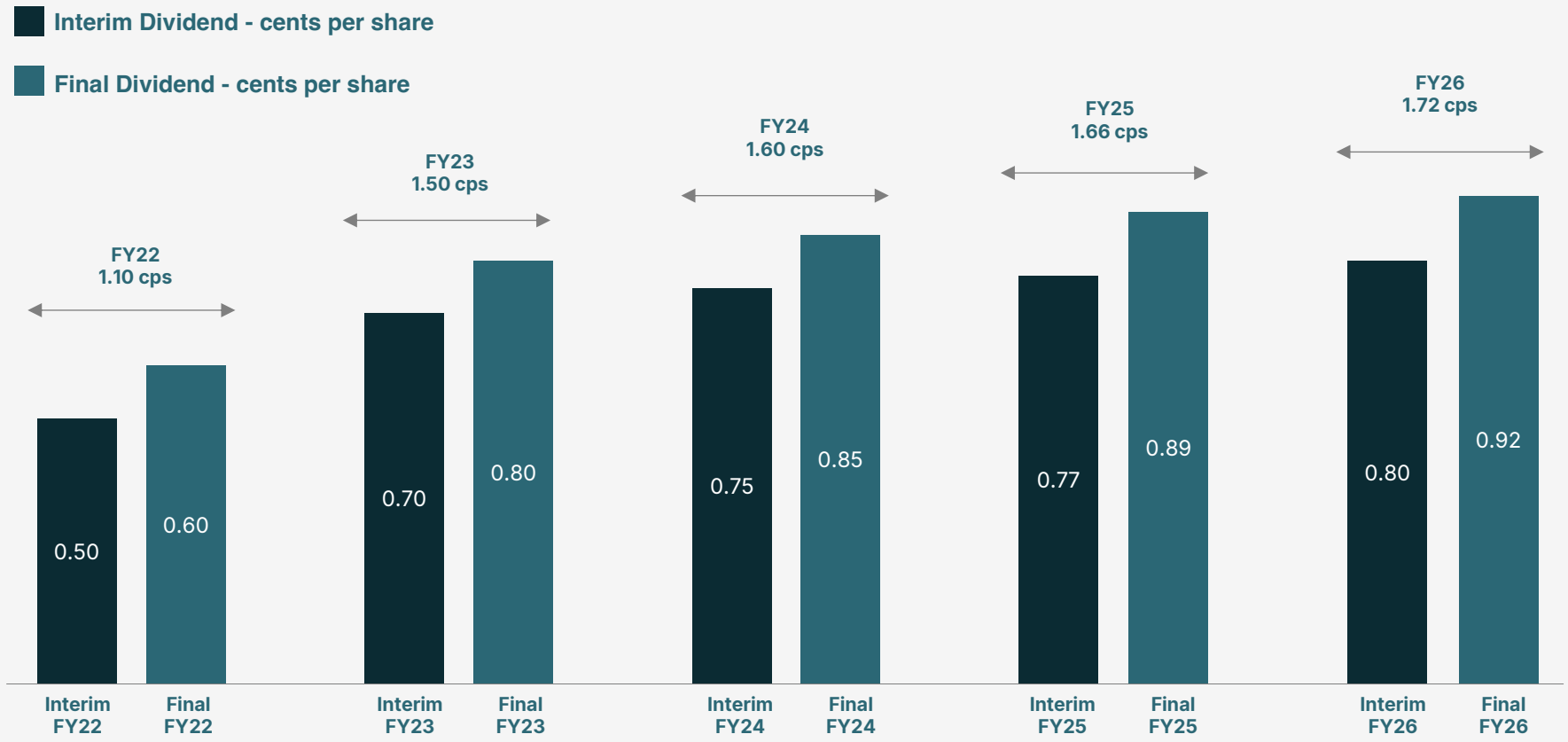


Total Revenue of $60.5M, +22% including contracts with customers of $59.4M, +20%

- 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

Dividends

Dividends FY22 - FY26



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%

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



Business of the Meeting

Business of the Meeting

Financial Statements and Reports

To receive and consider the Director's Report and Financial Report for the year ended 30 June 2026 and the Auditor's Report on the Financial Report and the consolidated Financial Report.

For all resolutions being put to the meeting, Article 5.8 of the Company's Constitution states that a resolution put to the vote of a meeting is decided on a show of hands unless a poll is demanded. As Chairman I have elected that all resolutions will be put to vote as a poll today.

Resolution 1: Remuneration Report

To consider and, if thought fit, to pass the following as a non-binding ordinary resolution:

"That the Remuneration Report for the year ended 30 June 2026 forming part of the Director's Report be adopted by shareholders".

Resolution 2: Re-Election of Director (Mr Matt Murphy)

To consider and, if thought fit, to pass the following as an ordinary resolution:

"That Mr Matt Murphy, a Director retiring in accordance with the Company's constitution, and offering himself for re-election, be re-elected as a Director of the Company".

Business of the Meeting

Resolution 3: Approval of Issue of Performance Rights to Mr Simon Madder

To consider and, if thought fit, pass the following as an ordinary resolution:

“That, for the purposes of ASX Listing Rule 10.14 and for all other purposes, approval be given to issue to Mr. Simon Madder, as Managing Director & CEO of the Company, 1,158,129 Performance Rights under the Company’s Performance Rights Plan, to acquire fully paid ordinary shares in the capital of the Company, on the terms and conditions set out in the Explanatory Statement accompanying this Notice of AGM."

Resolution 4: Approval of Issue of Performance Rights to Tim Bennett

To consider and, if thought fit, pass the following as an ordinary resolution:

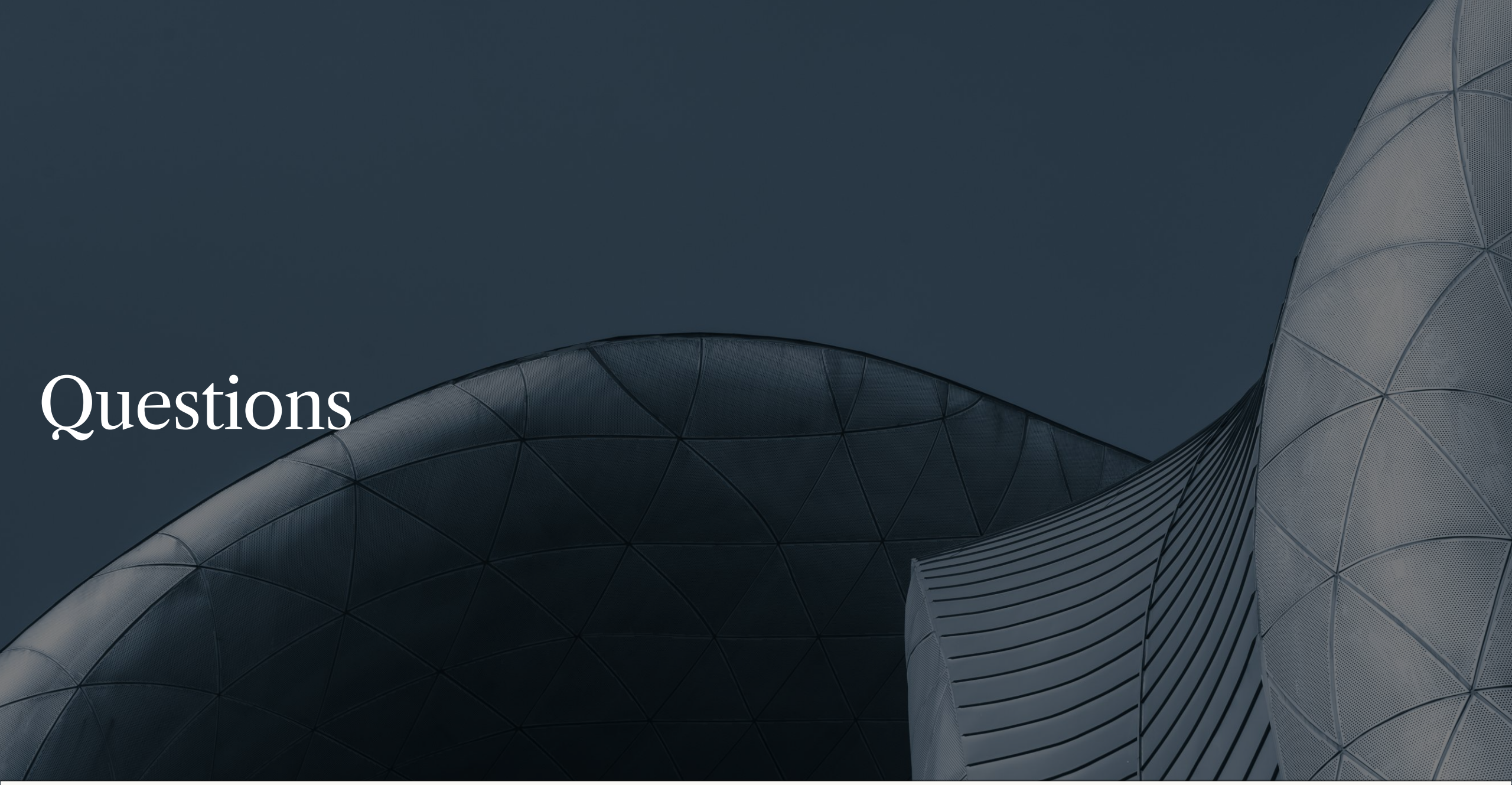
“That, for the purposes of ASX Listing Rule 10.14 and for all other purposes, approval be given to issue to Mr Tim Bennett, as Executive Director of the Company, 431,250 Performance Rights under the Company’s Performance Rights Plan, to acquire fully paid ordinary shares in the capital of the Company, on the terms and conditions set out in the Explanatory Statement accompanying this Notice of AGM."

Business of the Meeting

Resolution 5:
Approval of Financial Assistance

To consider and, if thought fit, pass the following as a special resolution:

"That for the purposes of section 260B(2) of the Corporations Act 2001, and for all other purposes, Shareholders approve Lincoln Indicators Pty Ltd providing financial assistance in connection with the Acquisition, as described in the Explanatory Statement accompanying this Notice of Meeting."



Questions

Prime

Simon Madder

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