

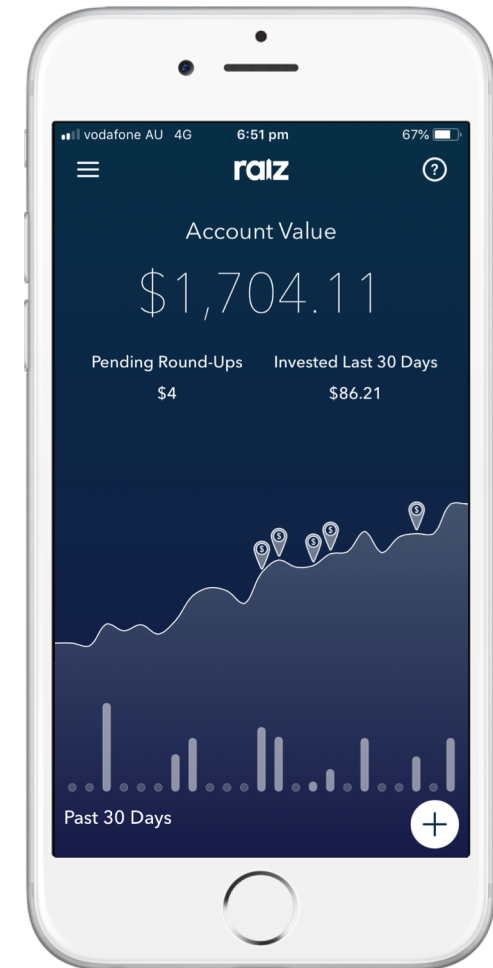


CEO Presentation -- AGM  
15 November 2018  
(ASX: RZI)

# About Raiz



- Raiz (formerly Acorns) is a mobile first micro-investing platform via mobile phone or web app, which allows customers to invest in a portfolio of Exchange Traded Funds (ETFs) in and outside of superannuation on a single platform.
- Raiz launched in February 2016 and is a market leading mobile-led platform that will continually grow and evolve with its millennial customers, providing them with services and products to suit their emerging needs.
- Customer-centric approach – our customers tell us what features they want from the Raiz platform providing our product development pipeline.
- Raiz customers are highly engaged, with over 80% investing at least once a month.
- The Raiz technology is focused on a continuous cycle of platform improvements and will continue to build better predictive machine learning and artificial intelligence models.



# 2018 Full Year Overview



129%

Funds Under Management

30 June 2018: \$199.8m

30 June 2017: \$86.9m



82%

Customer sign ups

30 June 2018: +500k

30 June 2017: +275k



56%

Active customers

30 June 2018: +160k

30 June 2017: 103,144

Well funded to deliver on current growth strategy, with over \$10.0m in bank (as 30 Sep 2018)

80% customers invest monthly

26% increase in revenue per active customer

64,000 Raiz Rewards paid - over 150+ retail partners

South East Asia expansion on track

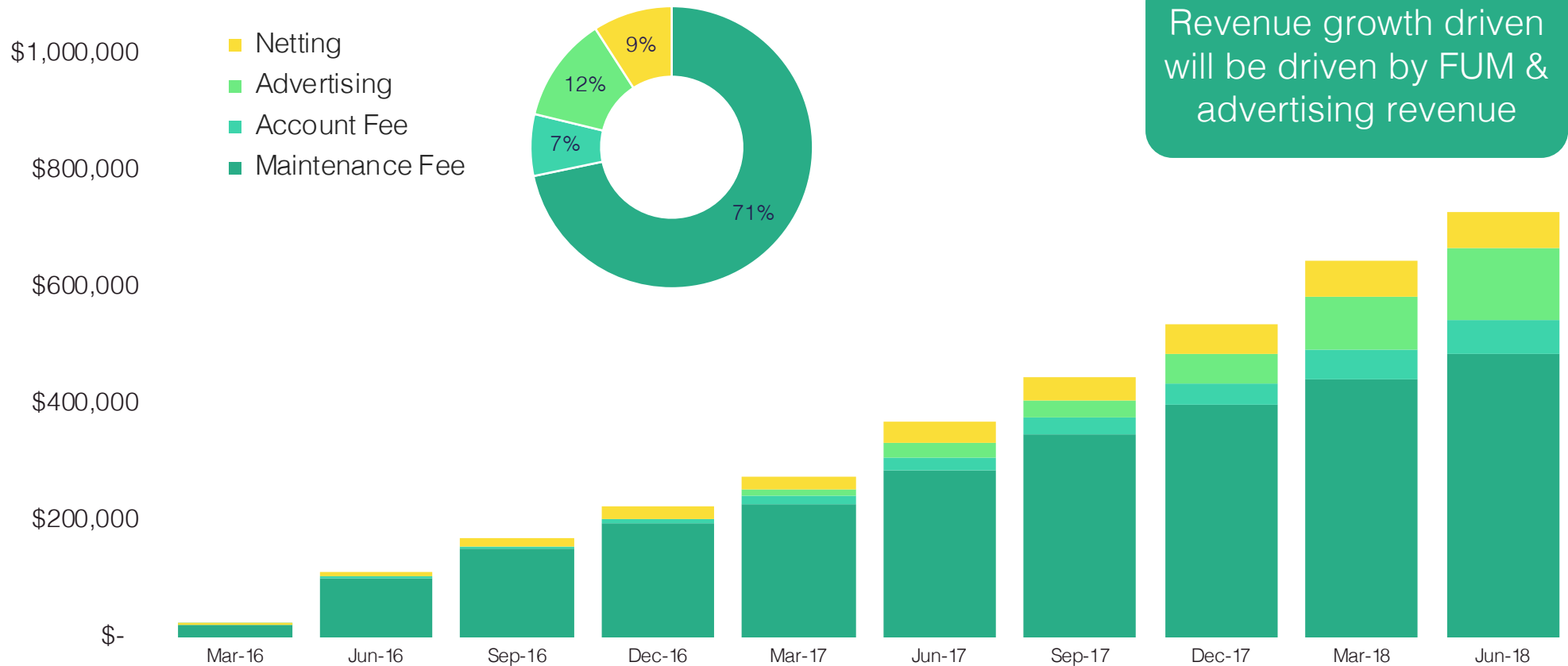
Average active customer balance at \$1,332

Raiz Invest Super launched July 2018  
FUM: \$25m+

First Mover Advantage for Mobile-led Investing Platform

# Revenue Drivers

Normalised revenue up 126% from FY17 to FY18.

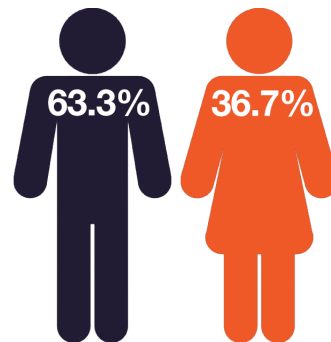


# Raiz Customers



Raiz appeals to a new generation of investors, with its automated processes, and as a result, the Raiz platform will grow with our customers on their life journey, to meet their emerging wealth and well-being needs.

**176,000+**  
Active customers



**26%**  
increase in revenue  
per active customer

**84%**  
between  
18 – 44 years

**80%**  
invest  
once a month

Jamie G.



Over the years I've felt incapable of saving a cent; I have a perpetual hole in my pocket growing steadily larger. I took out payday loans, borrowed money from family. That was the last straw; I wanted financial freedom and independence and to feel capable in saving for the future. I stumbled upon an article online discussing Raiz. It seemed a foolproof way to save, even without realising you were doing it! I hope to actually have substantial savings by my 25th birthday. Thank you Raiz!

# Average Balance / Months Signed Up

Raiz customers are highly engaged. The longer a customer has used the platform the higher their balance, on average.

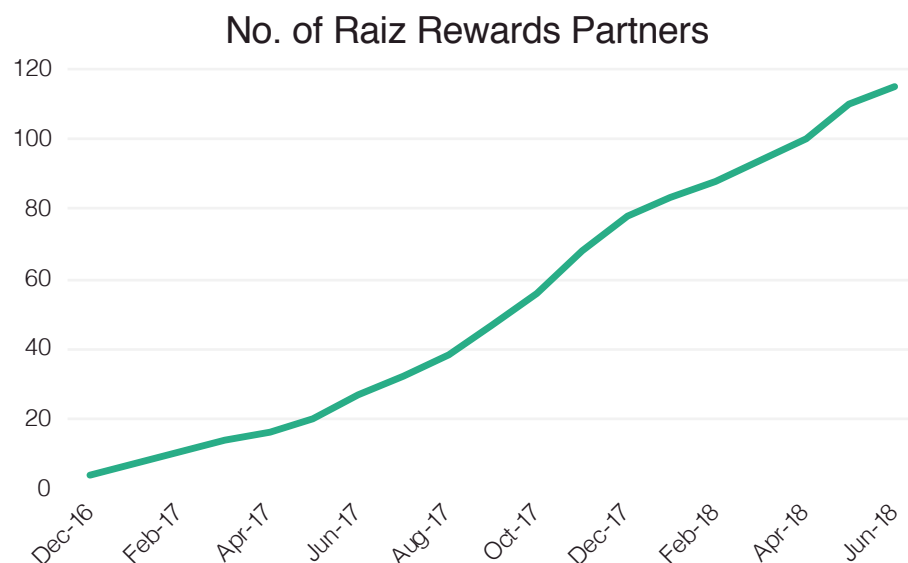
Average active customer balance at \$1,332



# Raiz Rewards Partnership Growth



Raiz Reward Partners grew 326% to 115 in FY18 from 27 at FY17.



Raiz Reward Partners include:



We are working with specific partners to bring Raiz Rewards to brick & mortar shops as well as online.

# Raiz Invest Super



- 🔑 Since launching in July 2018, FUM has grown to **\$25+ million** (as at 30 September 2018).
- 🔑 Marketed to **existing customers** of Raiz through online channels targeting the database of over 550,000 sign ups.
- 🔑 Raiz Invest Super gives customers access to their Superannuation via their **mobile phone**.
- 🔑 With a fast sign up process within the app the product allows customers to view all **investments in one place**, consolidating existing funds in minutes and reduce fees.

Ben M.

“

Love your product, loving the super option. I'm financially ignorant and super is always something I've treated like dark matter, it definitely exists but I'll be damned if I can give you any details. Your product allows me to keep an eye on my super, see how much I have, how the markets impact the overall amount etc. Much like your savings tool it has taken me from financial Luddite to financial Luddite minus a crippling fear of discussing anything to do with money and finances.

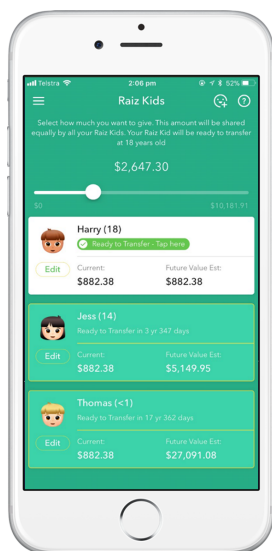
Raiz Invest Super ranks in the cheapest quartile for a Superannuation product, based on a SuperRatings review of over 440 superannuation funds.



# New Features Added

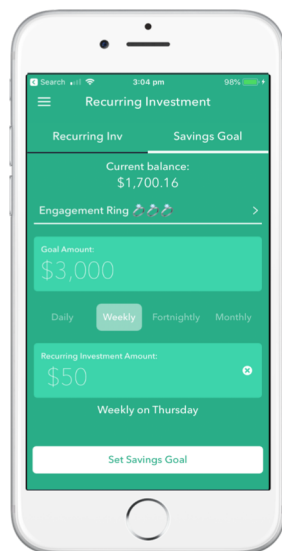


Raiz Kids: Simple way to invest for under 18s



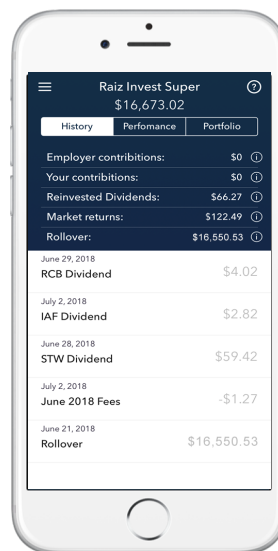
20K+  
Raiz Kids

Goals functionality to assist customers to save



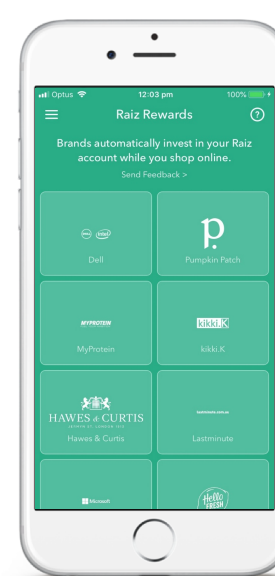
\$5m a month via  
saving plans

Raiz Invest Super

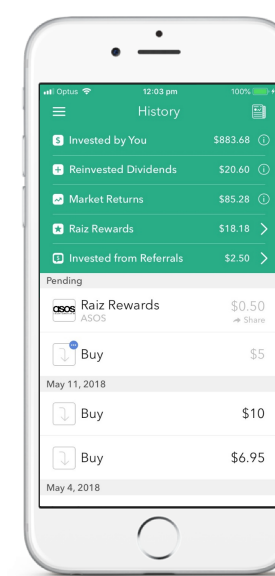


\$25m+ FUM  
Raiz Invest Super

Raiz Rewards improvements



150+  
brands



12k+ transactions  
a month

# Growth Strategy

The Company's growth strategy will focus on opportunities to add **multiple revenue streams** based on Raiz's **scalable technology platform**:

- Accelerating the **Raiz Group's growth in Australia** through increased marketing spend and R&D with machine learning and AI.
- Promoting the new **Raiz Invest Super** product to leverage the Raiz Group's existing customer base – fees earned from funds under management and increasing the depth of the relationship.
- Increasing **revenue per customer** through increased engagement, new features and products.
- **Expand offshore into South East Asia:**
  - **Indonesian** partners locked in and joint venture company incorporated, advance discussions with regulator and licence application submitted; and
  - Non-binding agreement signed with a **Malaysian** partner and licence application submitted.

Raiz's strong brand, engaged network, first mover advantage and reputation as a customer-centric organisation will support the Company's growth strategy.

# FY2019 Outlook



Raiz focus for FY2019:

- Increase **revenue** and reduce negative operating margins to become cash flow positive.
- Increase **paying customers** by proactively engaging inactive customers and new customers.
- Continuously improve the platform and **user experience** – a major redesign of the client apps on Android, IOS and Web is underway
- Continue research and development programs, in conjunction with universities, Swiss Re, to improve customer journey, and deliver **relevant products and features**.
- Expanding the Raiz Group's operations into South East Asia.

Angie R.

“

They say dream big. I'm serious about that. For as long as I can remember, my ultimate dream was to go to space. No, seriously. When I turned 30 I decided I needed to start saving for 30 years and bank on compound interest so I can buy my ticket. I looked around at different options, learned about stocks and bonds, and then I found Raiz. Super simple. Now I have top ups and additional weekly payments in a high risk long term portfolio, and I'm going to make it happen. One day far far into the future you'll see a post from me, living my dream because of Raiz! I can't wait.

# Raiz: Market Conditions

- ❏ The Royal Commission and Productivity Commission have greatly affected the way consumers view the industry:
  - ❏ Customer trust in all financial institutions is damaged.
  - ❏ Number of financial advisors is expected to decrease.
- ❏ New online superannuation and investment products are copying product features of Raiz – as well as incumbents and providing competition.
- ❏ Increasing concerns over data security and privacy. Raiz understands this and recently installed Versive AI technology to increase the security of it's data.
- ❏ Uncertain markets affecting fund performance and net inflows

These factors provide long-term challenges and opportunities that Raiz is well positioned to meet.

## Millennials more confident about their financial future, despite stresses



42%

of respondents are confident with their current financial status

*Research conducted by Raiz Invest Limited July 2018*

The financial services market environment is changing. With a large millennial customer base and the ability to deliver new products and services, Raiz is well positioned to evolve as the financial industry changes. We are here for the long-term

# The Raiz Team – highly productive

The awards and recognition Raiz have received highlights the hard work and commitment of the team.

- ❏ We have **seventeen full time workers**, responsible for coding, onboarding, funds management, operation administration, customer service and marketing.
- ❏ We have assembled a **talented team** that **manage the complexity of the** day to day Raiz operations and who were also instrumental in the restructuring of the business
- ❏ We will continue to focus **on culture as a key differentiator for our people as** this not only effects our creativity, productivity and team tenure but also ensures that we continue to be committed to compliance and client service excellence.



“I love my job and the team I am fortunate to work with. I am excited to be here every day, with the team, helping to contribute to creating more success and a better future for our customers” – George Lucas



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