



Investor Presentation
January 2019

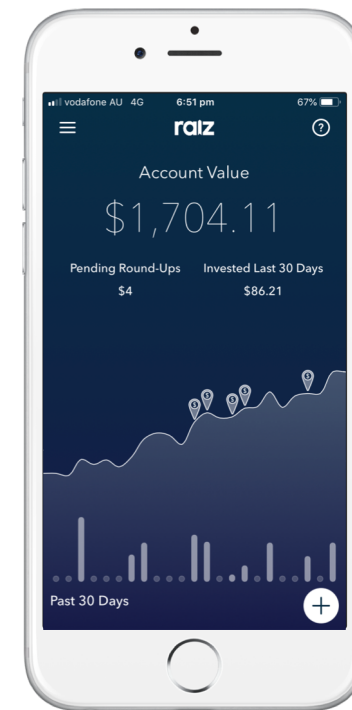


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About Raiz



- ❏ 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's key IP is an end to end technology platform allowing *fractional ownership* of ETFs through investment of small sums of money.
- ❏ Raiz is the 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 – will allow us to continue to grow our life time value per customer driven by customer feedback on new products and services.
- ❏ The Raiz will continue to use its “big data” to build better predictive machine learning and artificial intelligence models to improve user experience, maintain low CAC and increase LTV.
- ❏ Raiz strategy is to expand in Southeast Asia and is licenced in Indonesia to capture the trend of growth wealth in these countries middle class.



Q2'19 Highlights



+30%

Revenue
against previous
quarter

+22%

Normalised revenue
against previous
Quarter

\$240k

Reduction in net operating
cash outflow for quarter. Two
months of positive total cash
flow

\$254m

In FUM despite poor global
equity market conditions

+21%

Raiz Invest
superannuation FUM

175k

Active Paying
Customers

\$9.4m

In cash
& term deposits for
expansion



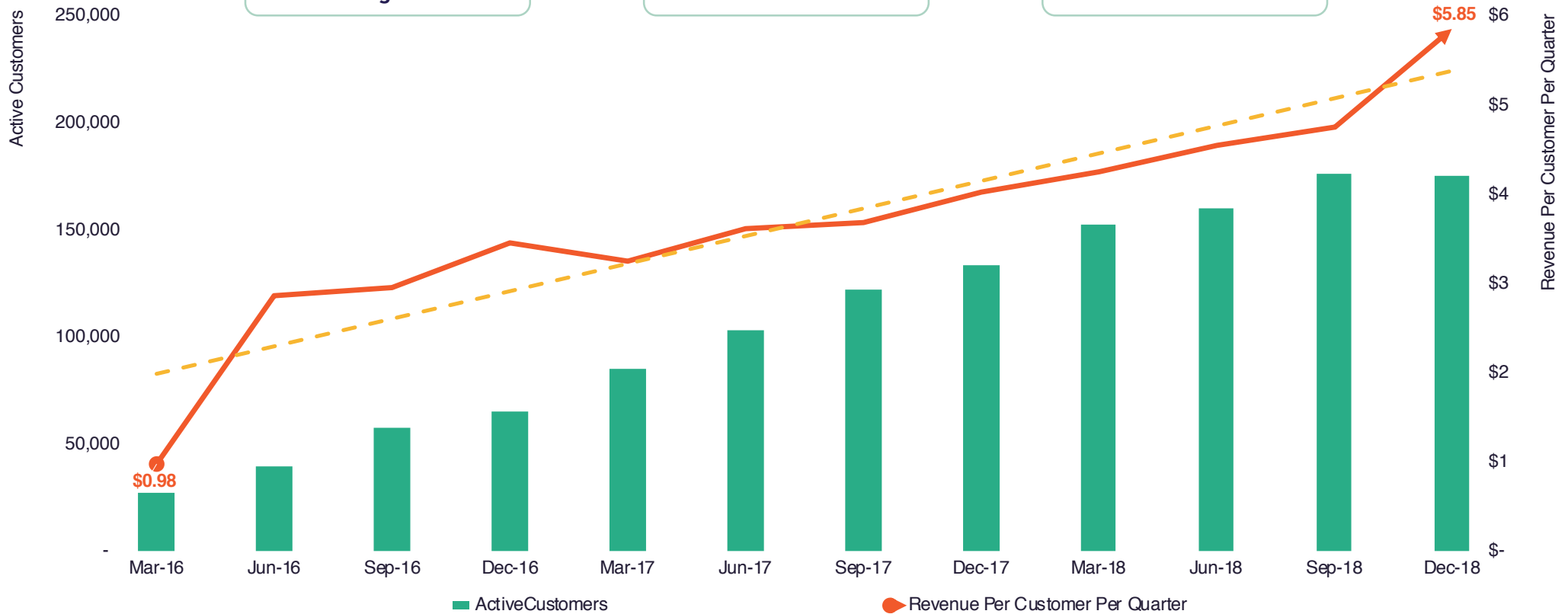
SE Asia expansion
on track with mutual funds
license secured in Indonesia

LTV of Customer Model

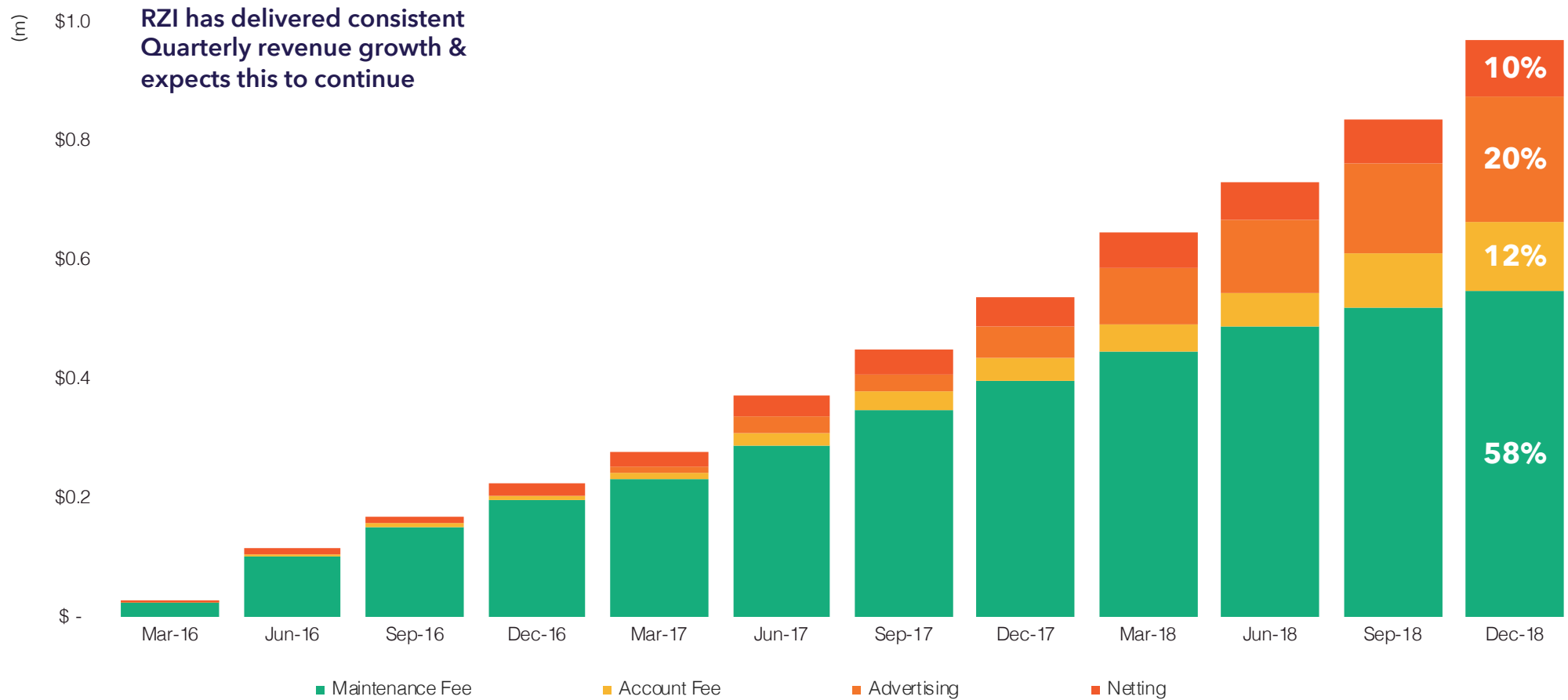
Revenue per customer growth, supports an increased lifetime value of customer ("LTV") independent of account and FUM growth

Revenue per customer was up 14.3% on previous quarter and 35.1% since Dec-17

LTV to be enhanced through advertising, big data, Raiz Rewards, Raiz Invest Super and multiple app upgrades and enhancements







Revenue Growth



Growth Strategy

The Company's growth strategy will focus on opportunities to increase the life time value of the customer 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 Southeast Asia to leverage off the growing wealth in these countries:

Indonesian partners locked in and joint venture company incorporated, with license granted; and

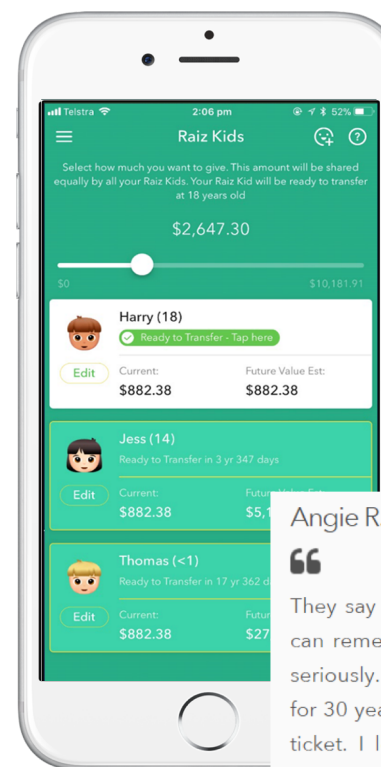
Non-binding agreement signed with a Malaysian partner and licence process begun.

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



FY'19 Outlook

- Raiz focus for FY2019:
- Continue to increase revenue and control costs to become cash flow positive.
- Increase the LTV of existing customer base.
- 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 and strategic partners to improve customer journey, and deliver relevant products and services.
- Expanding the Raiz Group's operations into Southeast 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.

Market Conditions

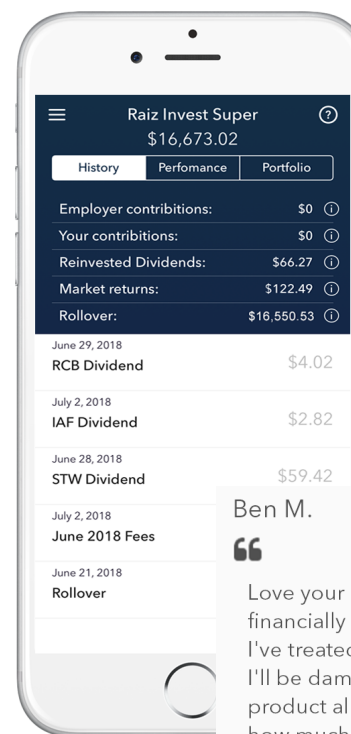
- ❏ The Royal Commission and Productivity Commission have greatly affected the way consumers view the industry:
 - Customer trust in all financial institutions is damaged.
 - Number of financial advisors is expected to decrease.
- ❏ New online superannuation and investment products are copying product 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 its data.
- ❏ Uncertain markets have affected fund performance and net inflows. These conditions are expected to persist for the next quarter.
- ❏ These factors provide long-term challenges and opportunities that Raiz is well positioned to meet



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

Raiz Invest Super

- Since launching in July 2018, FUM has grown to \$28+ million (as at 31 December 2018).
- Marketed to existing customers of Raiz through online channels targeting the database of over 600,000 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.

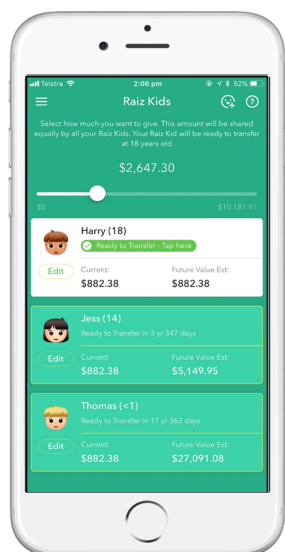
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Love your product, loving the super option. I'm financially ignorant and super is always something I've treated like dark matter, it definitely exists but I'll be damned if I can give you any details. Your product allows me to keep an eye on my super, 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.

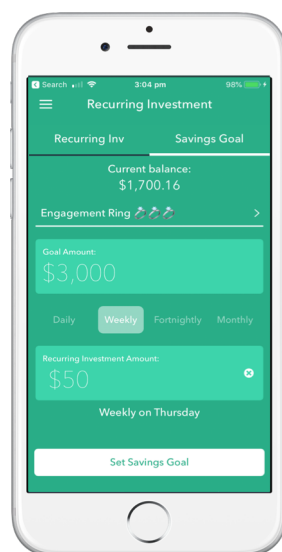
New Features Added

Raiz Kids: Simple way to invest for under 18s



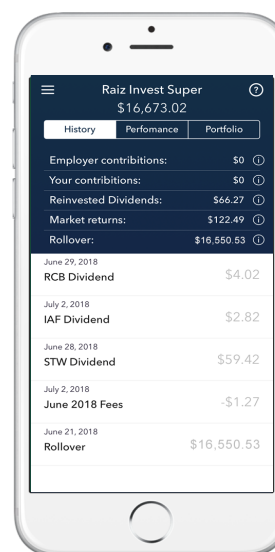
20K+
Raiz Kids

Goals functionality to assist customers to save



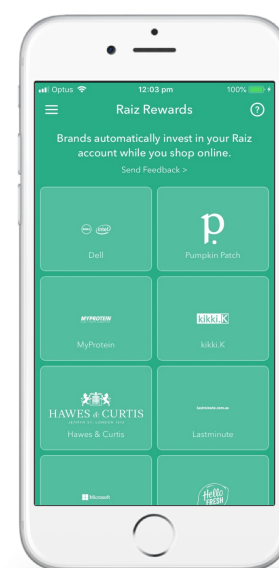
\$5m a month via
saving plans

Raiz Invest Super

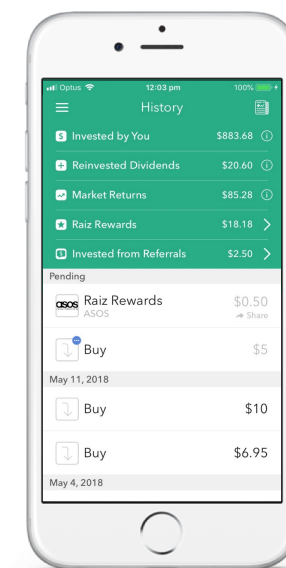


\$28m+ FUM
Raiz Invest Super

Raiz Rewards improvements



160+
brands



12k+ transactions a
month

Appendix

Raiz Team



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.



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.



Jamie G.

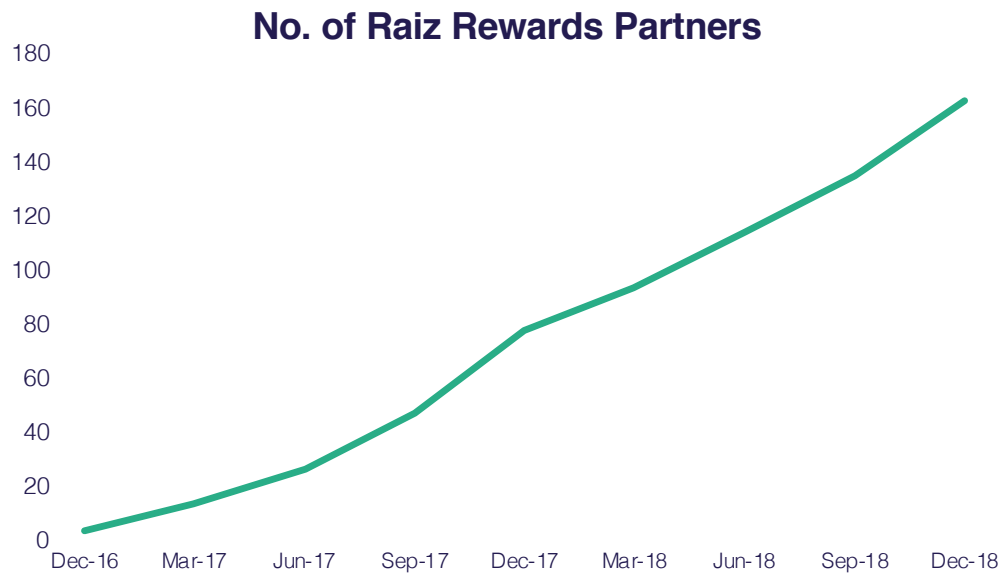
“

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!

Raiz Rewards Partnership Growth



Raiz Reward Partners grew 42% to 163 partners since the end of June 2018.



Reward Partners:



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

Awards



WINNER

Investor Innovator
FinTech Business 2017



WINNER

Excellence in Wealth
Management
Finnies 2017



WINNER

Best Tech Innovation
Finder Awards 2016



WINNER

Digital Design - App
Good Design Award 2016



WINNER

Best Personal Finance App
Finder Awards
2017



WINNER

Investor Innovator
FinTech Business
2018



WINNER

Innovator in Wealth Management
FinTech Australia
2018



FINALIST

Best Tech Innovation
Finder Awards 2018



FINALIST

Wealth Management
Finnies 2018



FINALIST

Best Communication
Campaign
FinTech Australia 2018



FINALIST

Best Personal Finance
Innovator
FinTech Business 2018



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