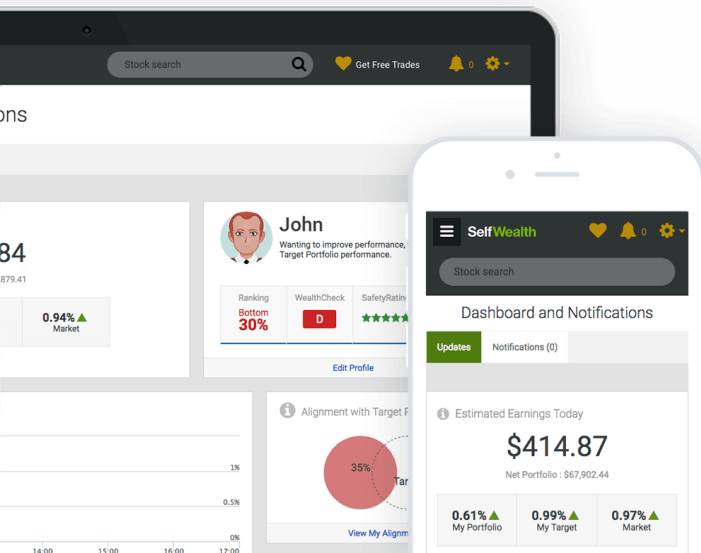


SelfWealth[®]

Trading knowledge not just shares



Q3 FY18
presentation

April 2018

Q3 FY18 Highlights



✓ SelfWealth has continued to demonstrate strong growth across key metrics in Q3 FY18.

✓ Q3 FY18 performance comparatives :

Key metrics		Q3 FY18	Q3 FY17		% Change	Q2 FY17		% Change
Revenue	\$000s	318	37	UP	759%	167	UP	90%
Active Users		3,382	502	UP	574%	2,261	UP	50%
Trade Volume		20,167	3,663	UP	451%	16,175	UP	25%
Client stock holding	\$M	363	42	UP	764%	277	UP	31%
Client cash	\$M	29	10	UP	190%	29	UP	0%

✓ SelfWealth will substantially increase its marketing spend CY18 to further accelerate growth across key metrics.

✓ SelfWealth is looking to launch Australia's first representative SMSF ETF mid 2018 powered by it's social network of 30,000 SMSF portfolios.

Our vision: Australia's #1 'low-cost flat fee' online share broker

Our Business

\$9.50 flat fee brokerage

Community peer investing solution

Growing A\$1.7bn+ market opportunity

Executing on a clear plan

Validation

3,382
Active Trading Members

5,497
Trading Applications approved

A\$363m
Total value of client HINs
(Mar 2018)

A\$29m
Total client cash holdings
(Mar 2018)

~60,000
Cum. trades executed
(Mar 2018)

A\$1.35bn+
Cum. trade value executed
(Mar 2018)

Recognition



2018 Winner
Cheapest Online Broker



2017 Finalist
Fintech Business Awards
Investment Innovator of the Year



2016 Winner
Australian Business Awards
Software Innovation



2016 Winner
Optus My Business Awards
Fintech Business of the Year



2016 Finalist
Ifa Excellence Awards
Innovator of the Year



2016 Finalist
Benzinga Fintech Awards

Business model: Underpinned by three existing revenue streams, with scope to add multiple additional sources in the medium term

Existing revenue streams

Trading revenue

- **Flat fee of A\$9.50** per trade (irrespective of the trade size)
- Brokerage fees for both consumers and enterprise / corporate agreements
- Low cost brokerage

PREMIUM revenue

- **A\$20 per month** (free access provided for the first 90 days)
- SelfWealth PREMIUM for consumers and enterprise / corporate agreements
- Subscription-based fees provide recurring revenue stream

Interest revenue

- **RBA cash rate + 0.5% p.a.**
- Represents TRADING cash account interest income, with clients' monies held with ANZ bank

Imminent revenue streams

Exchange traded funds revenue

International shares

Potential revenue streams

Margin Lending

Data Licensing

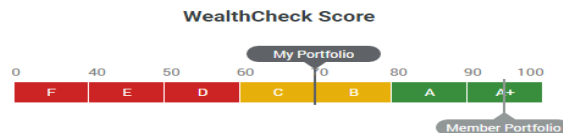
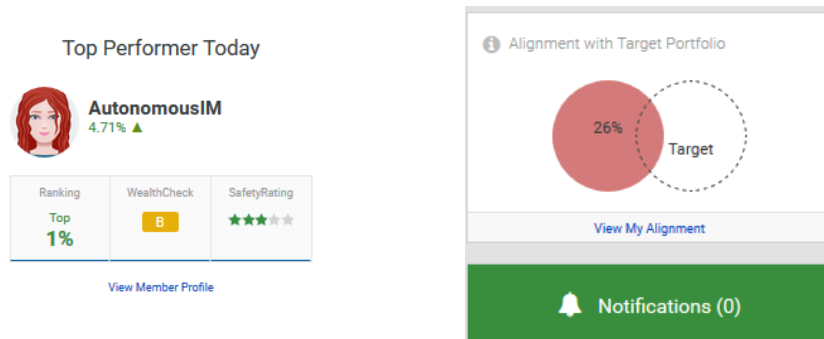
Advertising

SelfWealth PREMIUM access benefits

SelfWealth PREMIUM provides members with a range of performance enhancements alerts and emails, including:

- ✓ Access the power of the community – 30,000+ portfolios
- ✓ Target portfolio – peer to peer portfolio construction
- ✓ Track top performing members, member profiles like you, receive alerts as they trade.
- ✓ Top stock of the day, most traded stock, community sentiment on stocks in your portfolio
- ✓ Mobile phone app notifications create reliance on SelfWealth PREMIUM with portfolio movements and other member/index activity.

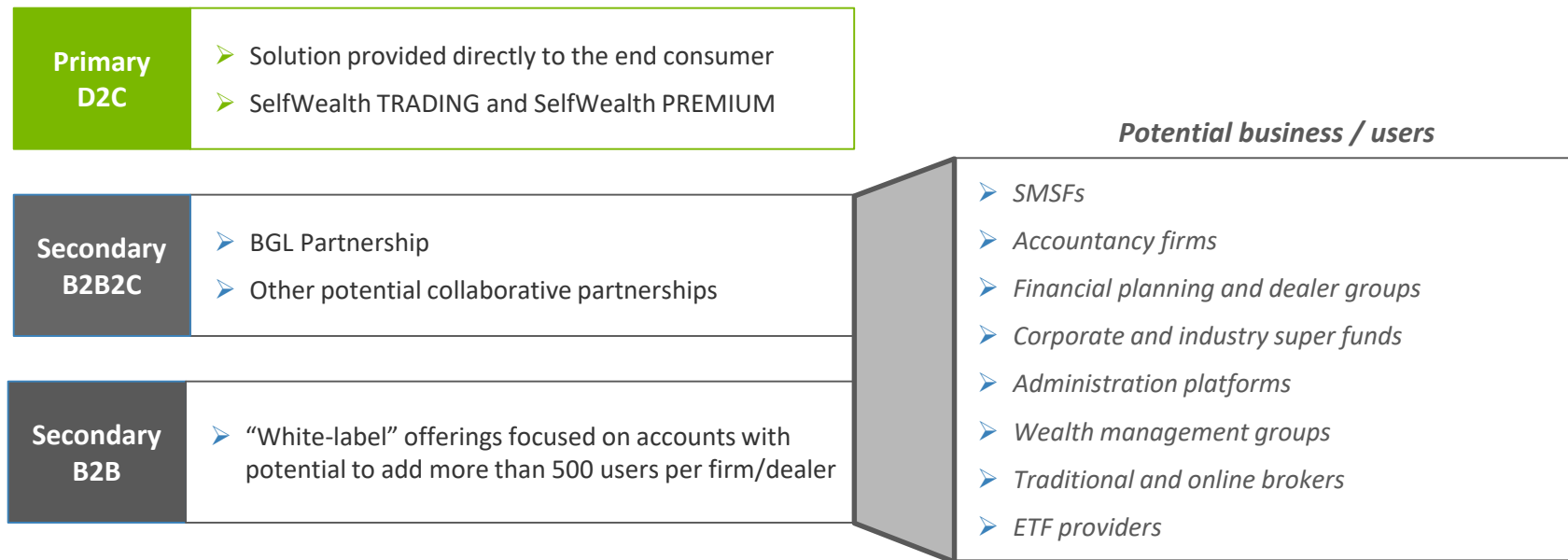
SelfWealth is Australia's first peer- to-peer investing solution, providing a well-established financial community and access to “follow” top investors to help members outperform.



Distribution strategy

Distribution strategy in place to maximise potential users and aligned with SelfWealth's existing revenue model

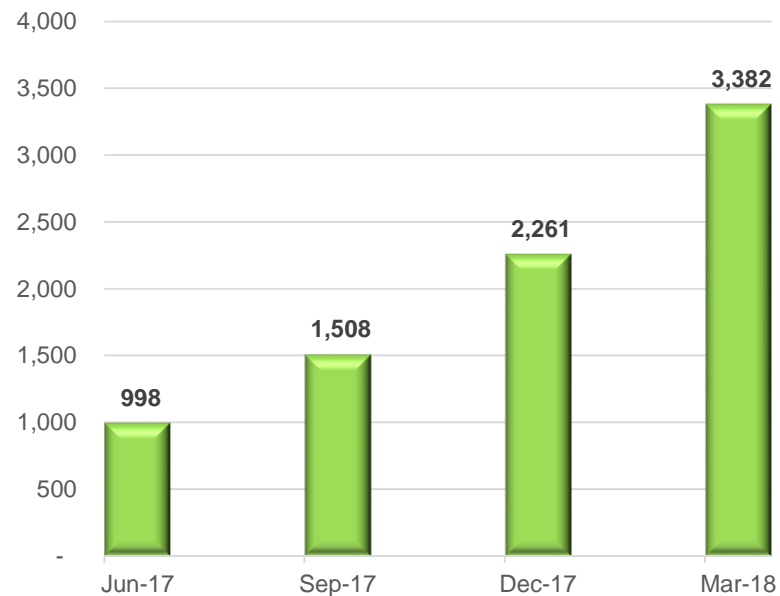
Distribution channels



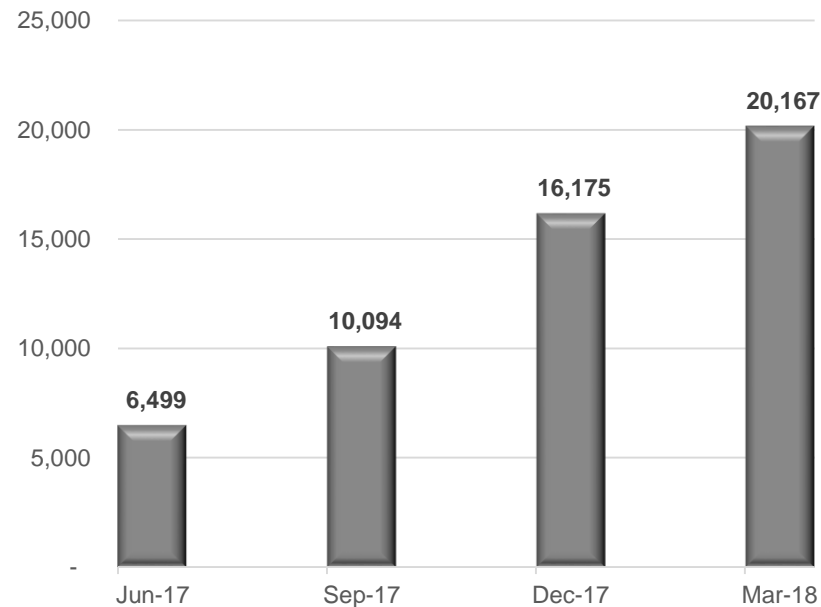
SelfWealth is focused on distributing the platform through relevant channels with existing distribution networks

SelfWealth KPI traction to March 2018

Number of active traders - cumulative

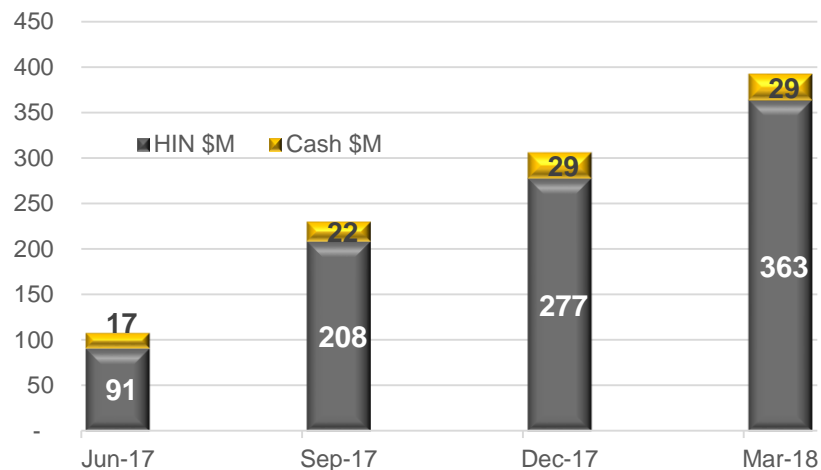


Trade volumes by quarter

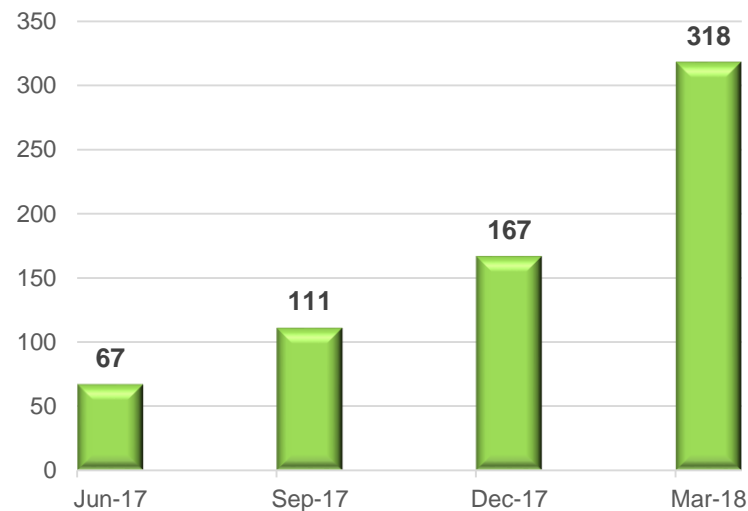


SelfWealth KPI traction to March 2018 (cont'd)

Client HIN and cash holdings (\$m)



Quarterly revenue (\$'000s)

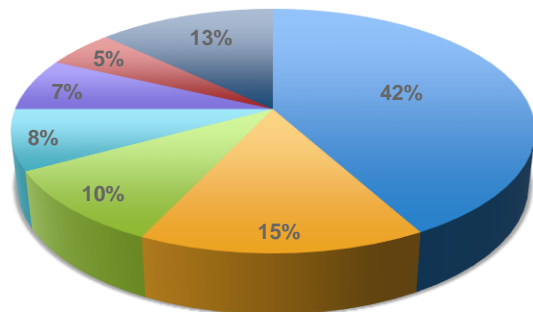


SelfWealth is well positioned to capture market share

Our trading costs are significantly more attractive than any other provider in the market... ¹

...and we are only just beginning to optimise how frequently our users trade with us

Online Trading Market Share



■ Commsec ■ ANZ ■ WBC ■ NAB ■ CMC ■ Bell Direct ■ Other

Source : 2014 Investment Trends publication.

Trade Size	SelfWealth	Comm Sec	ANZ	Bell Direct
< \$1,000	\$9.50	\$10.00	\$19.95	\$15.00
\$5,001	\$9.50	\$19.95	\$24.95	\$15.00
\$10,001	\$9.50	\$29.95	\$29.95	\$25.00
\$100,001	\$9.50	\$120+	\$110+	\$100
\$1,000,000	\$9.50	\$1,200+	\$1,100+	\$1,000

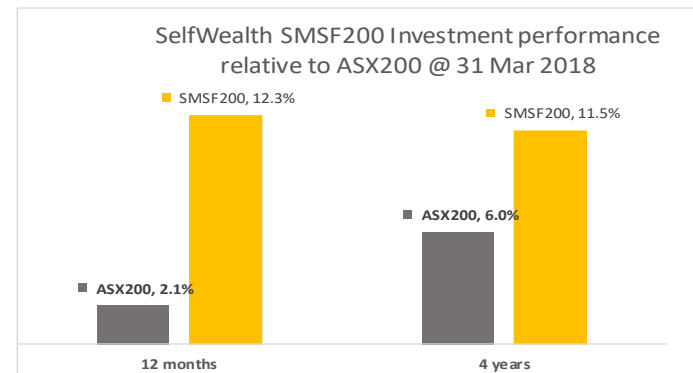
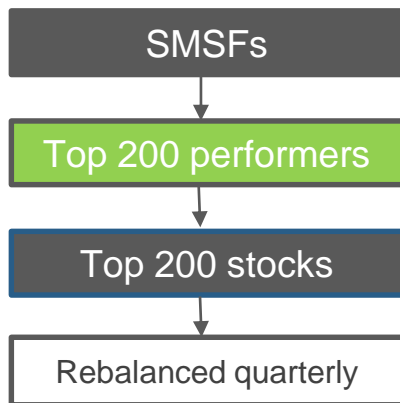
1. Other brokerage costs based on the following companies – CommSec, ANZ, WBC, NAB, Bell Direct, IG Markets. Assuming one trade only (i.e. no volume discounts) –Current @ March 2018

Exchange Traded Funds (ETF)

Strategic partnership with BGL underpins the expected growth trajectory of **SelfWealth's SMSF ETF**

Exchange Traded Funds

- **SelfWealth will offer an Australian representative 'Self Managed Super Fund ETF' in CY18, sourced from a large SMSF data base**
- Act as a reference index for 600,000 SMSFs in existence
- SMSF data sourced from BGL Simple Fund 360 (BGL's cloud solution)
- SMSF data base target is 250,000 funds, 30,000 already transitioned
- Performance data of 30,000 funds is distilled to the top performing 200 SMSFs by 'WealthCheck' score and the top weighted 200 stocks therein:



Had the SelfWealth SMSF ETF had been previously available, ETF participants would have achieved the above performance relative to the ASX 200 benchmark for the period ended 31 March 2018.

BGL overview

- BGL is Australia's largest SMSF administration and compliance software provider
- Servicing ~60% of the Australian SMSF market representing a client base of ~350,000 SMSFs (~A\$90bn AUM)
- BGL is transitioning clients to SimpleFund 360 cloud solution
- Broader market data opportunity exists post IPO

Focus for next 6 months

- Increased marketing to grow brand awareness
- Grow key metrics:
 - > Active Traders, Trade volumes, Tradeable Assets, and Revenue
- SMSF200 ETF product launch – June 2018
- Financial planner portal launch – July 2018
- International shares – July 2018
- Upweight user functionality- Sept 2018

Summary

- ✓ Significant market opportunity identified and targeted
- ✓ Compelling user propositions launched and rapidly established traction in the market
- ✓ Experienced and motivated senior management team on board
- ✓ Clear strategy and execution plan in place

THANK YOU

Disclaimer

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