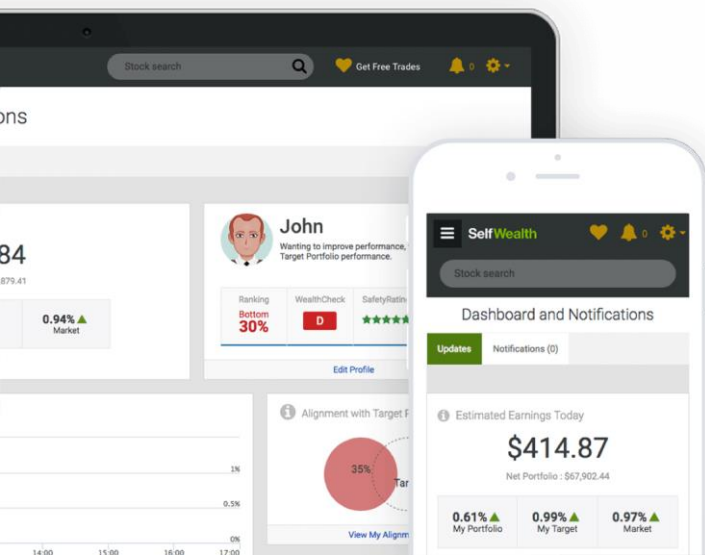


SelfWealth[®]

Trade Smarter, Every Time



ASX:SWF

Emergence 2019

Discussion outline

SelfWealth overview

- History
 - Profitability drivers
 - Results and trajectory
 - Key initiatives
-

ETF business launch

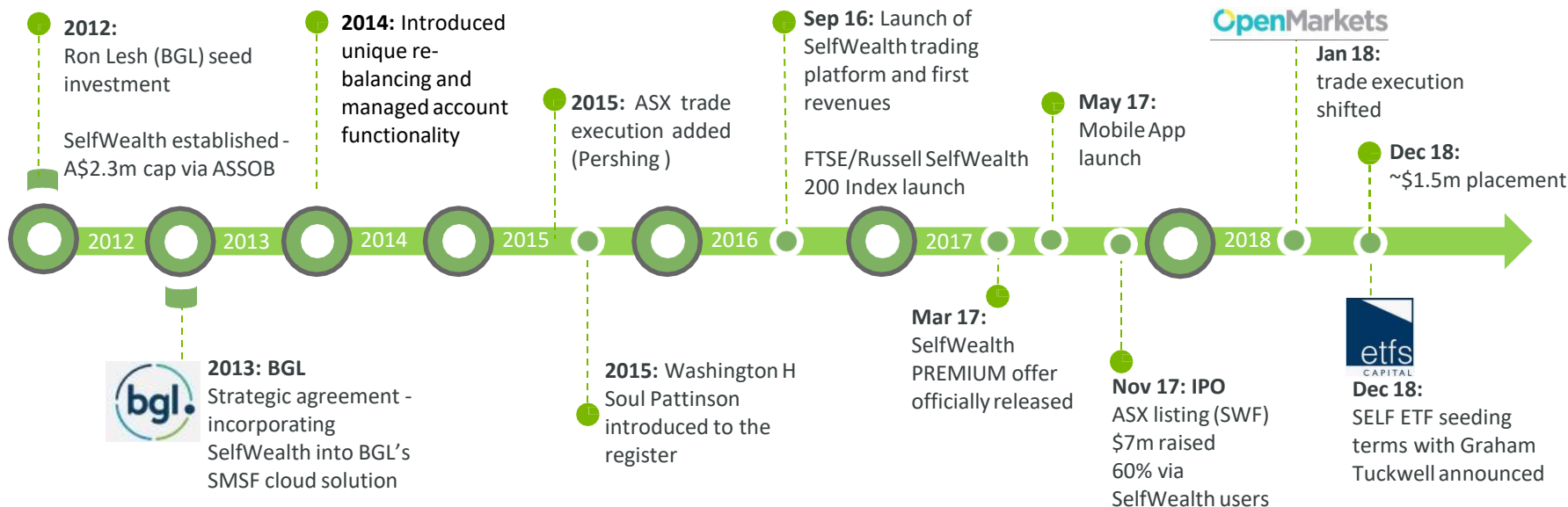
Investment opportunity

Who is SelfWealth?

- SelfWealth (ASX: SWF) is an exciting FinTech pioneer – providing investment solutions to Australian self-directed investors
- Investment solutions are unique - driven by data and crowd intelligence
- High-value community of 60,000+ portfolios provides members with invaluable insights into peer portfolios, including holdings, risk and return relative
- Leading the market as Australia's lowest-cost, flat-fee ASX share trading provider
- Currently launching the SelfWealth Adviser Portal (SWAP) - a platform for financial advisers to access cost-saving tools and the famous low-cost brokerage (currently in Beta release)
- Entering the ETF market – launch of unique, high performing portfolio built on the best of SMSF investors, seeding terms for \$100m investment agreed with ETFS Capital (Graham Tuckwell)

Groundwork is complete – accelerating growth

SelfWealth platform reflects 5 years / \$15m of investment



Technology, systems and infrastructure development, testing and launch

Target marketing for customer growth

SelfWealth's unique premium investor product

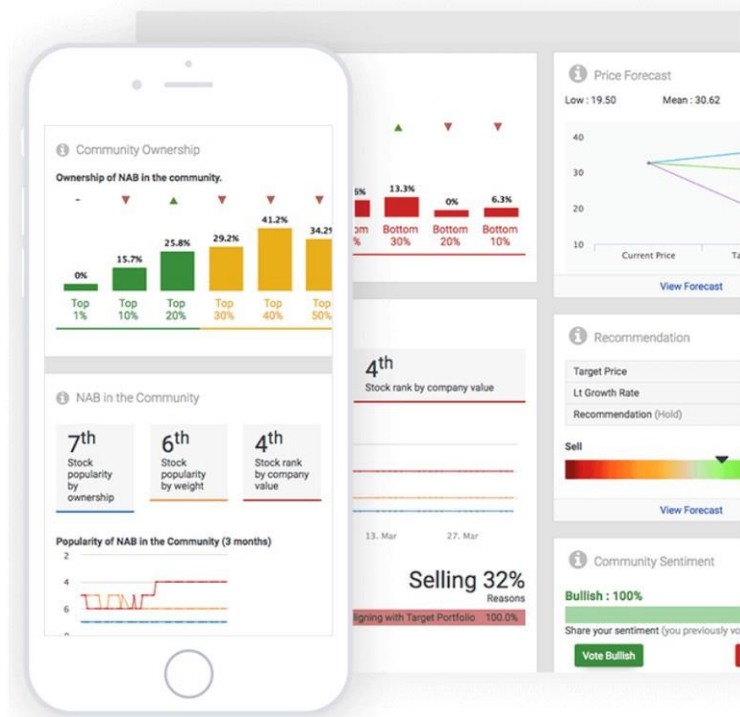
- Benchmarking against other investor portfolios - holdings, risk adjusted returns
WealthCheck & SafetyRating
- Community sentiment / actions on individual stocks

Performance Breakdown

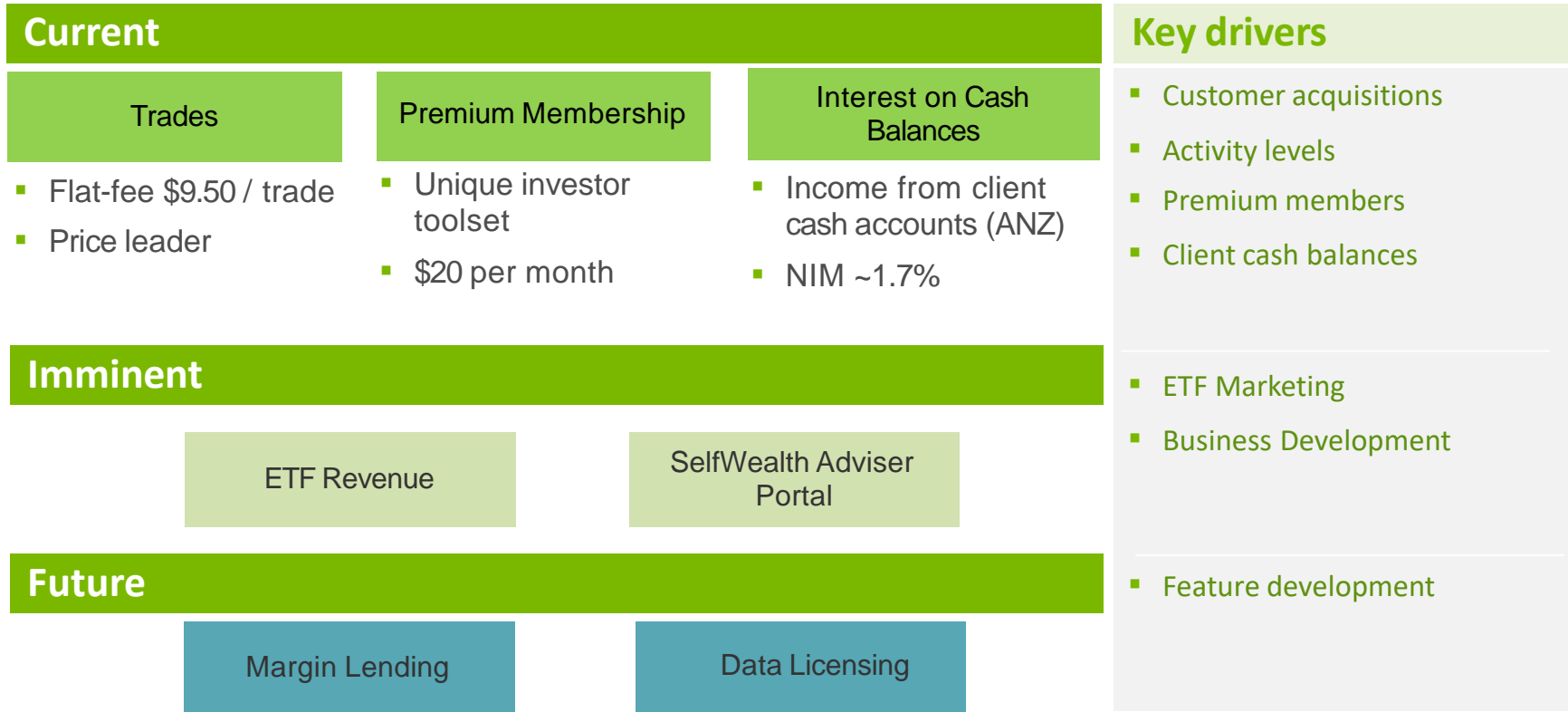
	1 day	1 month	12 month	Annualised
<input checked="" type="radio"/> My Portfolio	2.54%	-2.68%	-1.81%	7.35%
<input type="radio"/> Target Portfolio	--	--	--	--

My Portfolio's ranking in community

Community Rank	1 day	1 month	12 month	Annualised
Top 1%	4.41%	7.09%	21.05%	44.41%
Top 10%	2.54%	1.93%	4.42%	9.18%
Top 20%		0.59%	1.58%	7.35%
Top 30%		0.02%	0.04%	
Top 40%		0.00%	0.00%	
Top 50%		0.00%	0.00%	
Bottom 50%		0.00%	0.00%	
Bottom 40%		-0.21%	-0.52%	
Bottom 30%		-0.75%	-1.81%	
Bottom 20%		-1.83%		
Bottom 10%		-2.68%		

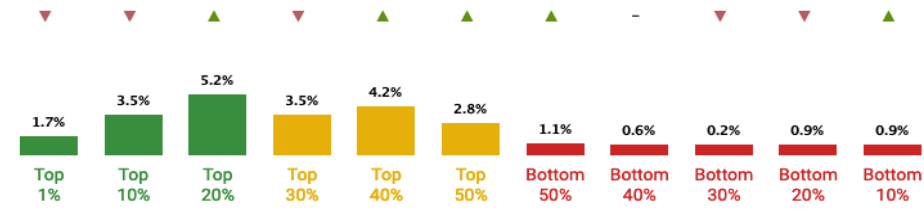


Business model - revenue



Community Ownership

Ownership of RMD in the community.



RMD in the Community

48th

Rank by ownership

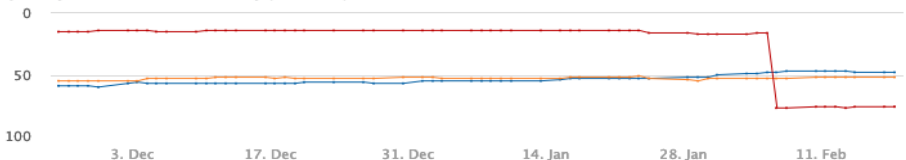
52nd

Rank by weight

76th

Rank by company market cap

Popularity of RMD in the Community (3 months)



71% Buying

Reasons

27.4%	Companies earnings potential looks good
21.7%	Stock is undervalued
20.8%	Aligning with Target Portfolio
12.3%	Other
9.4%	Diversifying into this sector
5.7%	Got a good tip / taking a chance!
2.8%	Good dividend paying stock

Selling 29%

Reasons

Taking profits	38.9%
Have a better investment idea / opportunity	19.4%
Other	16.7%
Aligning with Target Portfolio	13.9%
Moving into different sector	5.6%
Stock is overvalued	2.8%
Not happy with the company outlook	2.8%

[View Forecast](#)

Recommendation

Target Price	\$16.51
Lt Growth Rate	5.71%
Recommendation (Hold)	2.64



[View Forecast](#)

Community Sentiment

Bullish : 83% Bearish : 17%



Share your sentiment (you previously voted : None)

[Vote Bullish](#)

[Vote Bearish](#)

[View Forecast](#)

RMD RESMED INC

Health Care Equipment & Services

\$14.16 0.00 - (0.00%)

● Under Valued (16.6% Under)

Bid (\$)	Offer (\$)
15.00	13.50

SelfWealth.

Investment Platform Performance

Current State of Play

Our Business

Market Leading \$9.50 Flat-fee
Brokerage

Highly Valuable Peer Investing
Community

Increasing Traction in a Growing
A\$1.7bn+ Market

Strong Team Executing on a Clear Plan

Validation

10,000+, 87% up on July
Active Trading Members

A\$745m
Total value of client HINs (Jan 19)

A\$72m
Total client cash holdings (Jan 19)

+115% Trade Growth
Current financial year

Recognition



2 x Money Mag 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

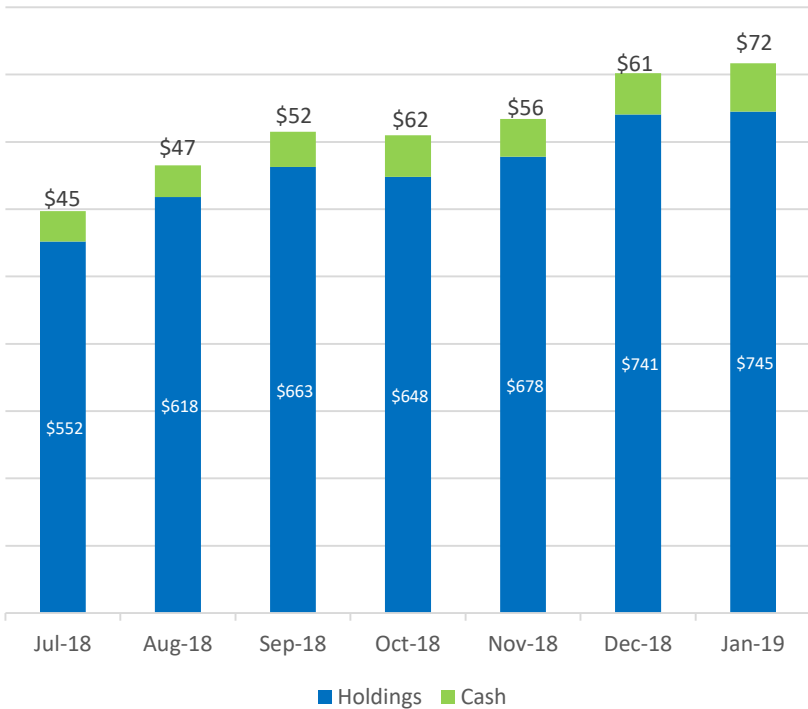


2016 Finalist
Benzinga Fintech Awards

KPI Traction – Member Holdings and Revenue

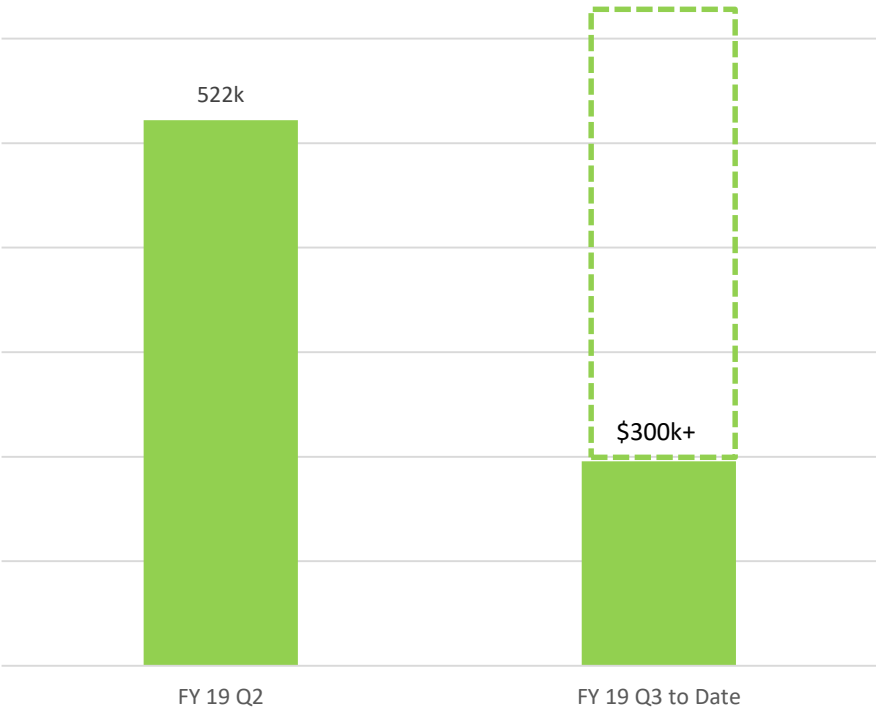
Member Securities and Cash Holdings (\$m)

60% growth of cash holdings, current FY



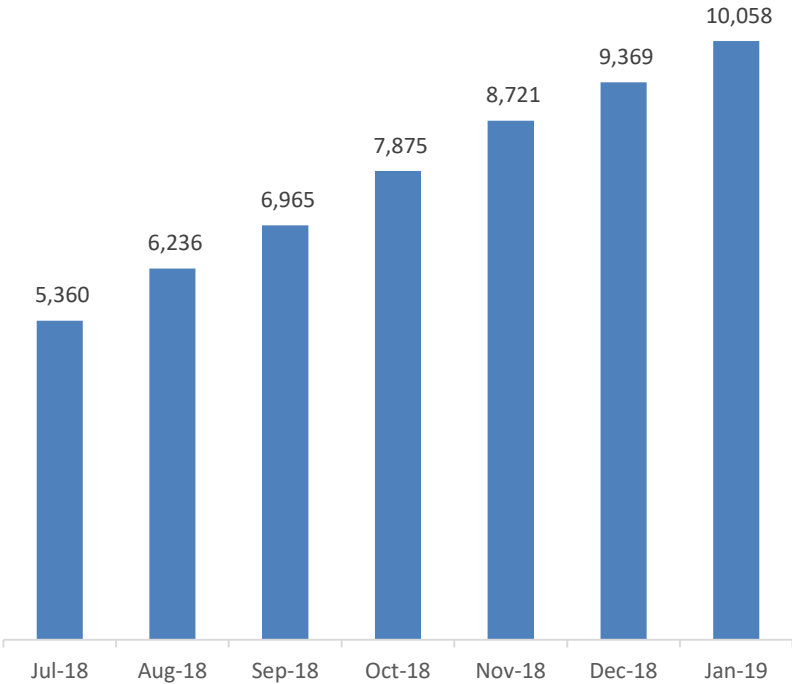
Quarterly Revenue (\$'000s)

130% growth in revenue, in current FY

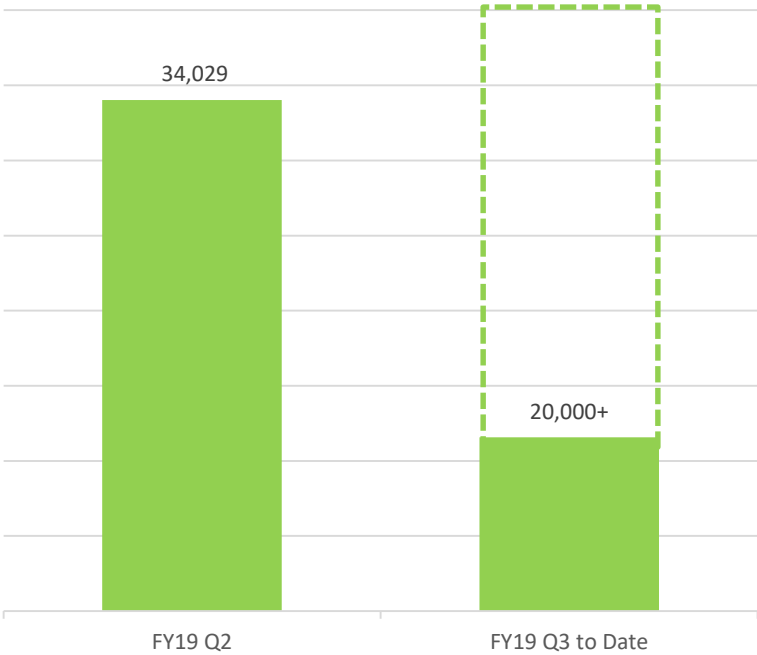


KPI Traction – Active Traders & Trades

Total Active Traders
88% growth, current FY



Total Trade Volume
115% growth on monthly trades, current FY



Winning market share

2% of online market, capturing 15% of contestable pool

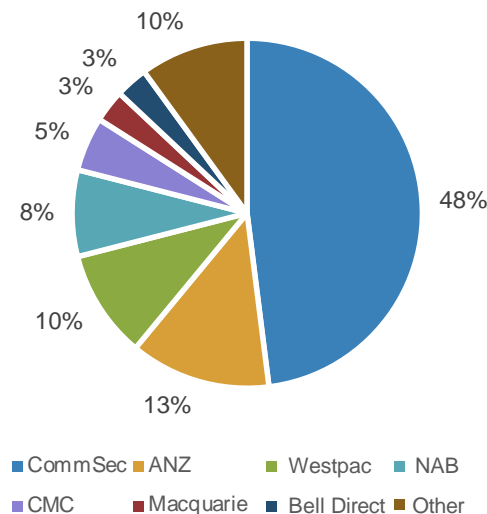
Price Comparison of Online Traders

Our low-cost, flat-fee brokerage continues to beat competitors...

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

*Note: 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 as of March 2018.*

Online Share Trading Market



Source : 2017 Investment Trends publication.

ETF - SMSF Leaders

NB: Launch of ETF on the ASX subject to due diligence and regulatory sign off

SMSF Leaders ETF

SELF ETF

- First crowd-sourced portfolio using collaborative intelligence from SMSF investment portfolios
- An Australian representative 'SMSF ETF'
- Sourced from a large SMSF data base (BGL Simple Fund 360), ~60,000+ portfolios and growing
- Act as a reference portfolio for 600,000 SMSFs
- Seeding terms for \$100m investment agreed with ETFScapital (Graham Tuckwell)
 - Available upon final DD and listing on ASX
- Achieved over 450bps outperformance vs ASX200 (Sharpe 1.0) since inception Dec 14 (*as at October 2018*)

SelfWealth will target the 600,000 SMSFs in Australia

- ✓ 1% Market Penetration of the \$250 billion listed equity asset allocation is \$2.5 billion
- ✓ SMSF investors dominate ETF investment
- ✓ This represents potential annual net revenues of **\$12 million**
- ✓ SELF ETF will generate a major uplift in the core business (*subject to successful launch*)

Investing in SelfWealth

Summary

- ✓ Quarterly cash burn falling rapidly
 - marketing efficiency, and strong growth in trades

- ✓ Register much stronger

- ✓ New revenue streams imminent

- SWAP

- SELF ETF

✓ IIR research – 23c target

Available on our website at

<http://investors.selfwealth.com.au/Investors/>



SelfWealth Limited
(ASX Code: SWF)

Note: This report is based on information provided by the issuer as at December 2018.

Key Facts	
Company Name	SelfWealth Limited
ASX Code	SWF
ASX Listing Date	23 Nov 2017
Total Shares	160.2m
Options out of the money	0.0m
Total Shares (only diluted)	160.2m
Market Capitalisation	\$12.2m
EV/EBITDA Ratio	N/A
Net Debt	\$0.0m
Dividends (fully diluted)	\$0.0000

Major Shareholders	
Andrew Ward	13.7%
Ron Lamb	7.5%
Adam Capital	5.9%
JAF Financial Group	5.7%
Westgroup Asset Patterns	4.8%
Total	37.6%

Key Management & Directors	
Andrew Ward	CEO, Executive Director
Andrew Ward	Chief Technology Officer
James Purchase	GM Marketing
Sharon Muller	Head of Sales
Tim Luby	Non-executive Director
John Giffney	Non-executive Director
John O'Shaughnessy	Non-executive Director

The investment option in this report is current as the date of publication. Investors and advisers must be aware that over the course of the term under which the option may change which may affect the investment option.

Independent Investment Research

OVERVIEW

SelfWealth Limited (SWF) or the 'Company' listed on the ASX on 23 November 2017 and provides Australian investors with a range of investment services. Specifically, the Company provides a flat fee online brokerage service at \$0.50 per trade, irrespective of trade size, representing Australia's lowest cost retail brokerage service, a Peer to Peer (P2P) network for clients to track the portfolio performance of other clients (in real time) on a depersonalised basis as well as a Leaders Model Portfolio based on a select slice of the portfolios of the top 10 best performing clients. SelfWealth Adviser Platform (SWAP), currently in beta testing with a select group of financial advisers and due for commercial rollout at the beginning of 2019, and, the imminent launch (scheduled for first half 2019) of Australia's first representative SMF ETF (the SelfWealth SMF Leaders Fund ASX code: SELF), powered by data from 55,000+ SMF portfolios through a commercial agreement with BGL Corporate Solutions. Importantly, in what is a very strong endorsement of the underlying construction methodology and appeal of the product, the ETF will receive an anticipated A\$10m seedling from ETFS Capital (originally ETFS Securities, founded by Graham Tisdwell). The ETF, which is the Company's largest strategic play to date, is based on SelfWealth's core IP that generates its Leaders Model Portfolio and in fact-based performance has generated 411 basis points of outperformance per annum over the S&P/ASX 200 Total Returns Index over a four-year period. SelfWealth was founded by current CEO and largest shareholder Andrew Ward and its service offering evolution has remained faithful to the original and founding concept of providing self-directed investors, notably Self Managed Super Funds (SMSFs), an affordable and empowering solution to track the performance of any and/or high performing SMF investors. With a rapidly declining quarterly cash burn rate, expectations of continued growth in key earnings metrics, a refocused marketing direction, improved functionality, and a capital raise / rights issue announced in December 2018 for an expected \$2.5m, we believe the Company is well positioned to capitalise upon what is a globally unique product and service offering.

INVESTMENT VIEW

SelfWealth is undeniably a high risk, high return investment proposition. We believe the Company's core IP provides a compelling and unique value proposition. We expect the solution and the ETF – an ETF powered by SMSFs for SMSFs – will resonate strongly with the target market. However, notwithstanding these positives, there is substantial uncertainty regarding the degree of commercial traction of both the ETF and the core model portfolio software solution. Calendar year 2018 will prove a particularly important year in providing indications of the degree of market receptivity. The seed investment by Graham Tisdwell's ETFS Capital not only provides immediate FUM scale for the ETF but, given the significant due-diligence undertaken by and experience of ETFS Securities, provides reassuring third-party confirmation of the strength of the underlying methodology and ability to outperform the S&P/ASX 200 Index. Our valuation of \$0.22 per share implies considerable upside risk, but investors should note that there is a high degree of inherent risk in earnings forecasts for the Company, irrespective of the fact that we believe we have erred on the conservative side. On account of this, SelfWealth is inherently a speculative investment but certainly one, in IIR's view, that has strong investment merit.

KEY POINTS

- **Unique Model Portfolio IP** - Partly through a strategic and commercial relationship with BGL Corporate Solutions and its in-house developed IP SelfWealth offers a unique model portfolio IP with the ability to track top performing SMF investors (on an anonymous basis). We believe the fundamental basis of the underlying IP as an investment strategy is sound. Successful SMF investors are typically smart, highly self-interested, risk averse, and long-term investors, all of which provides a sound underpinning for any investment strategy.

Disclaimer

The material in this presentation has been prepared by SelfWealth Ltd ABN 52 154 324 428 (“SelfWealth”) and is general background information about SelfWealth’s activities as at the date of this presentation.

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