

SelfWealth[®]

2020 Annual General Meeting

Delivering exceptional growth

22nd October 2020



SelfWealth Ltd
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Who We Are

SelfWealth is the solution to a problem Australian investors have been frustrated with for years: how to access the world's most cutting edge investment insights, without breaking the bank.

Our History

2012. Founded by Andrew Ward. Australia's first P2P investing community is created.

2016. Australia's first flat-fee online broker launched.

2017. SelfWealth lists on the ASX under ticker code SWF.

2020. Milestones: \$3bn funds under administration (FUA) and 50,000 active traders.

Our Products

Retail trading platform. \$9.50 flat-fee brokerage. No account fees or commission.

SelfWealth Adviser Platform. Advisers can now access flat-fee brokerage.

The SelfWealth SMSF Leaders ETF. \$100m seeding at launch in 2019.

FY21 First Half: US trading launch followed by a brand new iOS and Android app.

Structural Changes

A generation of savers is transforming into a generation of investors.



Wealth creation has been turned on its head. Ultra-low interest rates and term deposits are no longer attractive. Stagnant wage growth.



A momentous shift in the digitisation of investment markets.



COVID-19 has accelerated tailwinds for broker platforms and SelfWealth was positioned well to capture the uptick.



Australians more likely to start or increase investing than before COVID-19*



Highlights

2020 Key Performance Metrics

Financial Results

Business Update

SelfWealth®

FY20 Highlights

Year on year. End of June 2019 vs end of June 2020.

↑ 313%
increase in revenue YOY to \$8.6m.

↑ 235%
increase in active traders to 46,445.

↑ 299%
increase in total trades to 659,131 for the year.

↑ \$366m
Total client cash held. Up 307% YOY.

↑ \$2.52bn
Total assets on HIN, up 124% YOY.

↓ \$147k
Cash burn for FY20 relating to operating activities, down from \$3.4m.



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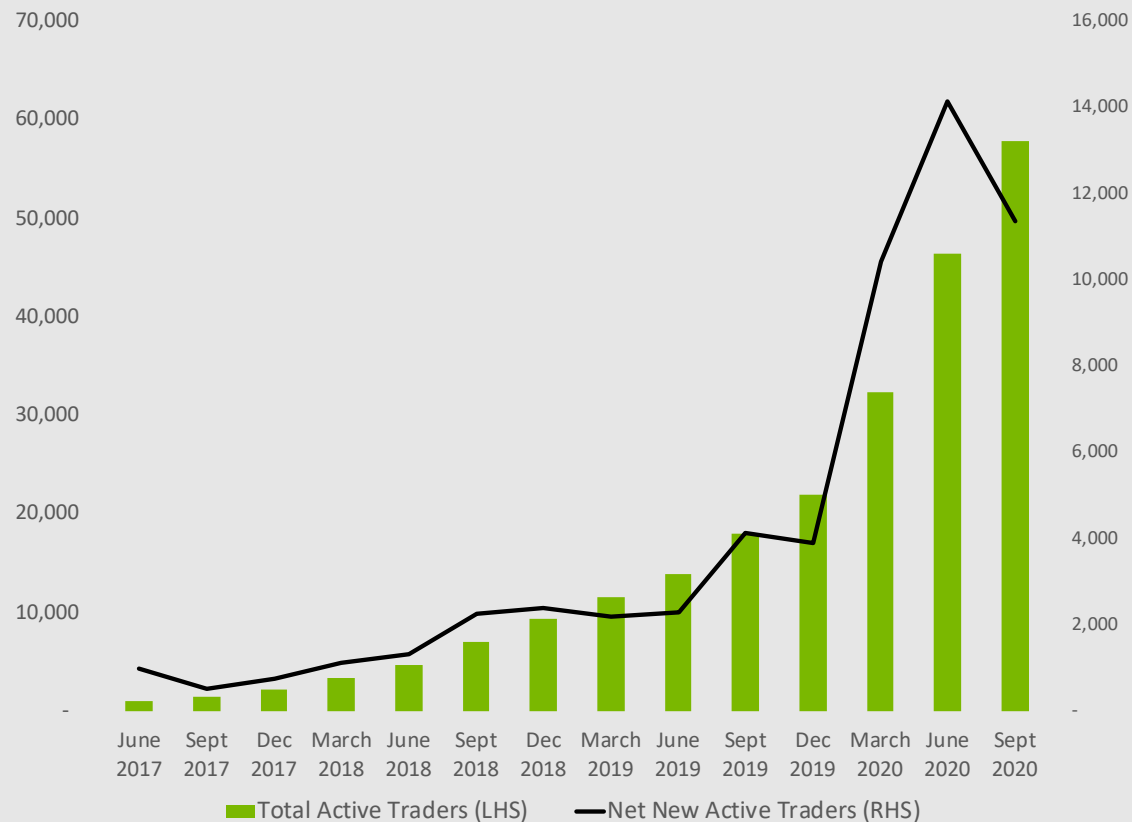
Business Update

SelfWealth®

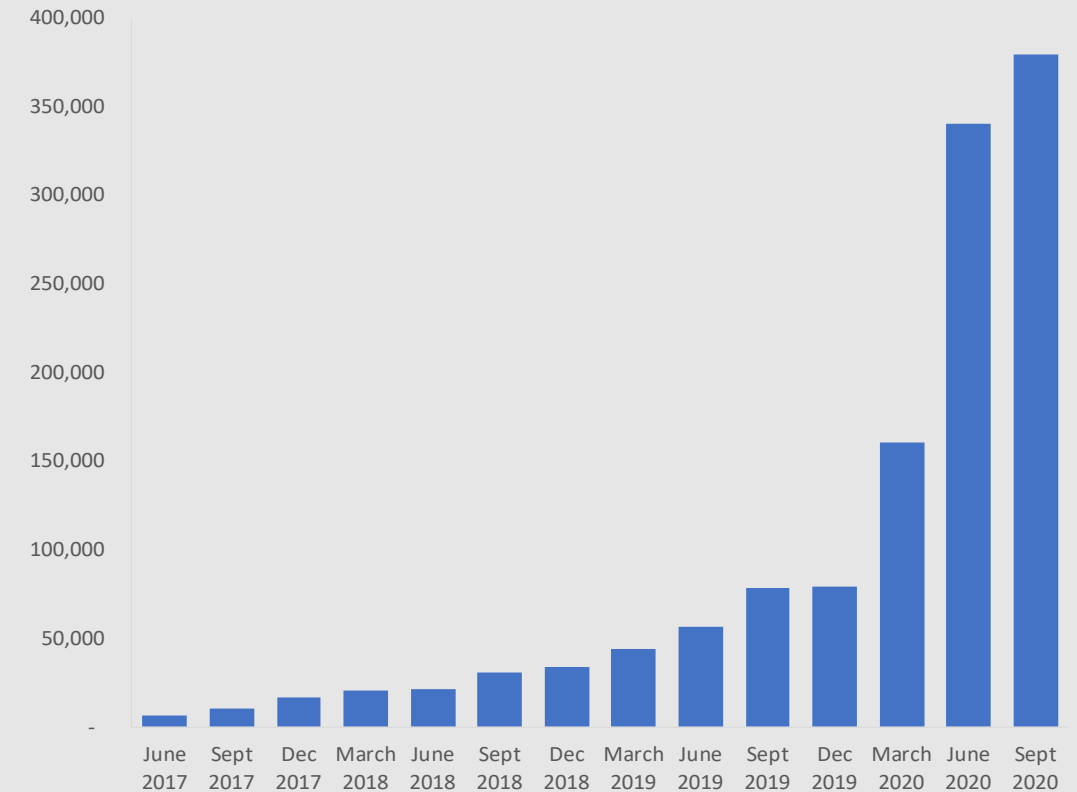
Visualising Our Growth

SelfWealth's growth is best represented visually. The sharp increase in active traders through the pandemic tells the story of a young brand developing into one of Australia's most trusted in the investment industry.

Active Trader Growth by Quarter



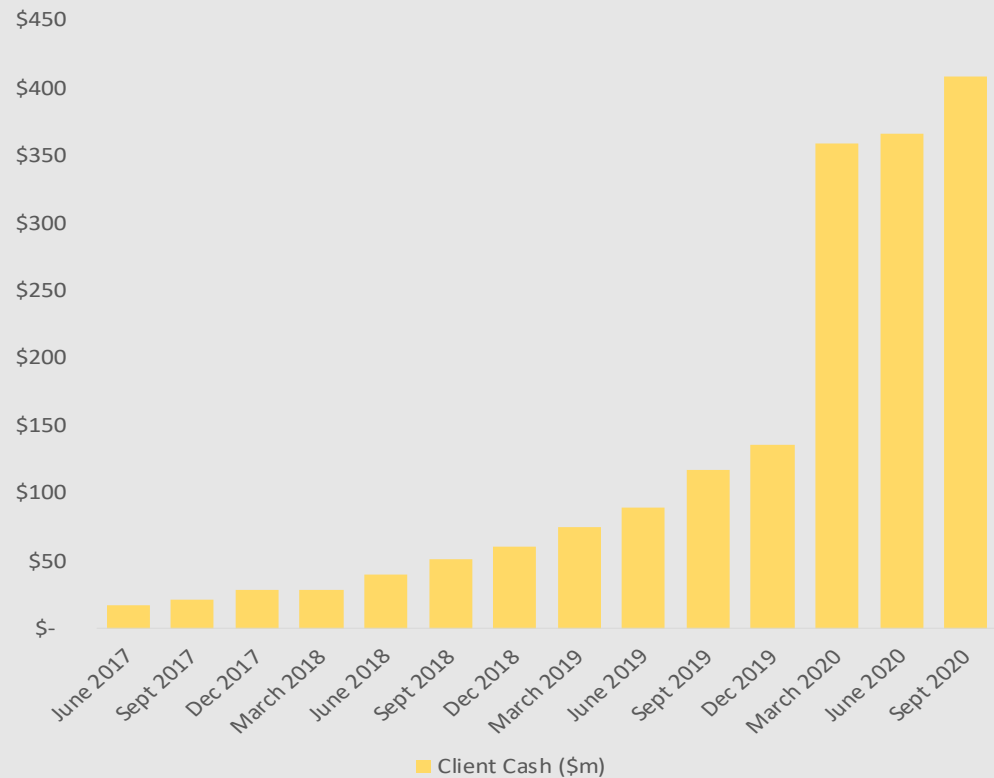
Trade Volumes by Quarter



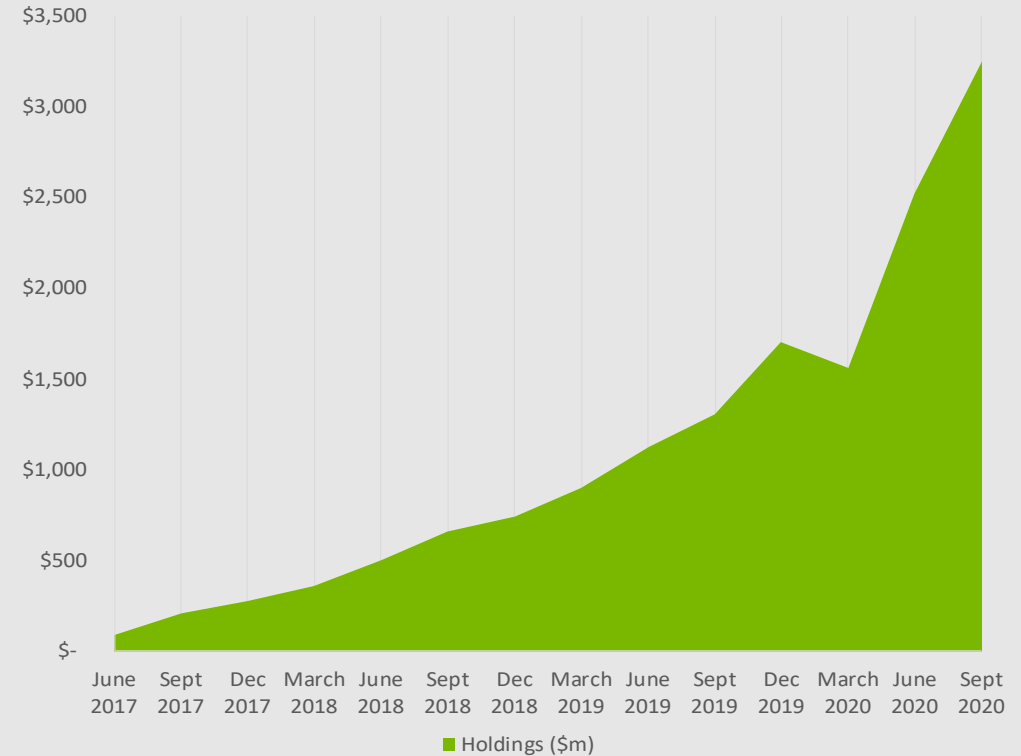
Visualising Our Growth (cont)

Client cash grew in line with new client acquisitions and assets on HIN continue to grow, due to recovering markets and new active traders.

Client Cash Growth by Quarter (\$m)



Assets on HIN (\$m)





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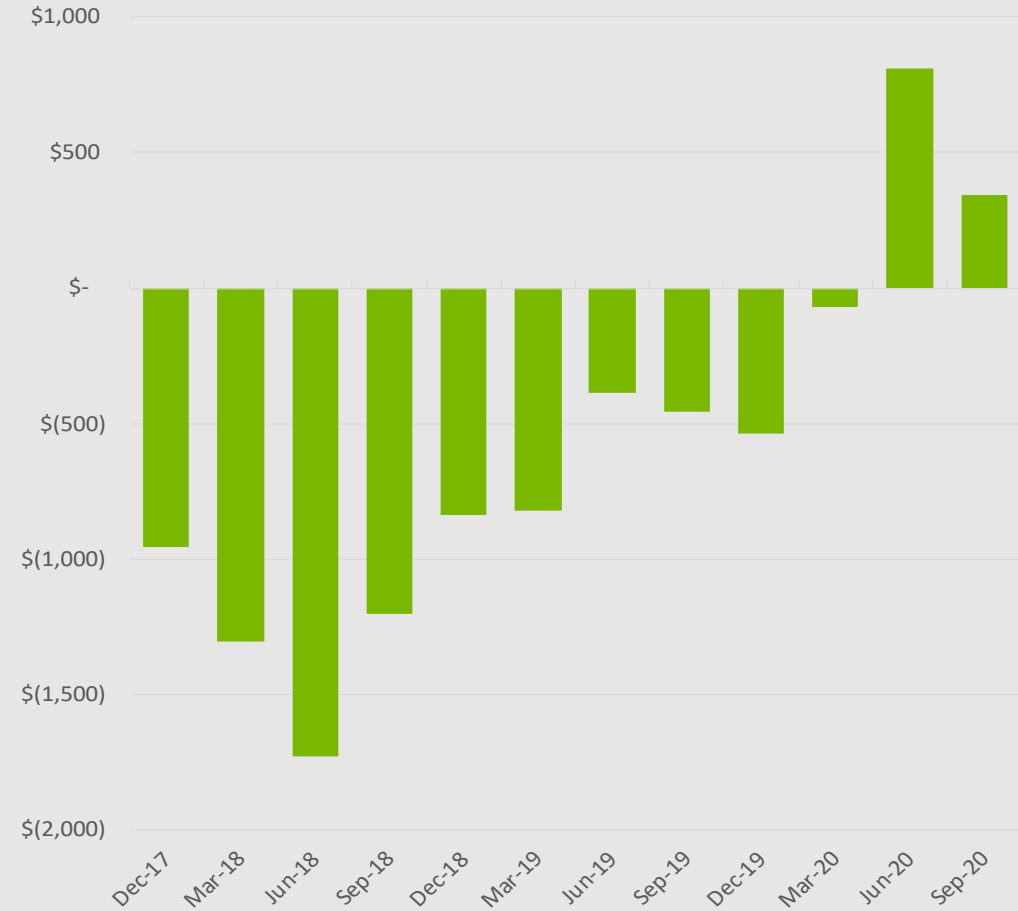
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Financial Results

Operating Revenue by Quarter ('000s)



Cash Flow by Quarter ('000s)





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FY21 Performance to Date

SelfWealth's momentum continues into FY21.

60,000

active traders milestone surpassed in October.

Record breaking trade volumes

Highest monthly number of trades recorded in September.

\$440m

in client cash milestone reached in October.

Growth in the Addressable Market

Total Online Investor Market Over Time ('000s)



Market Share

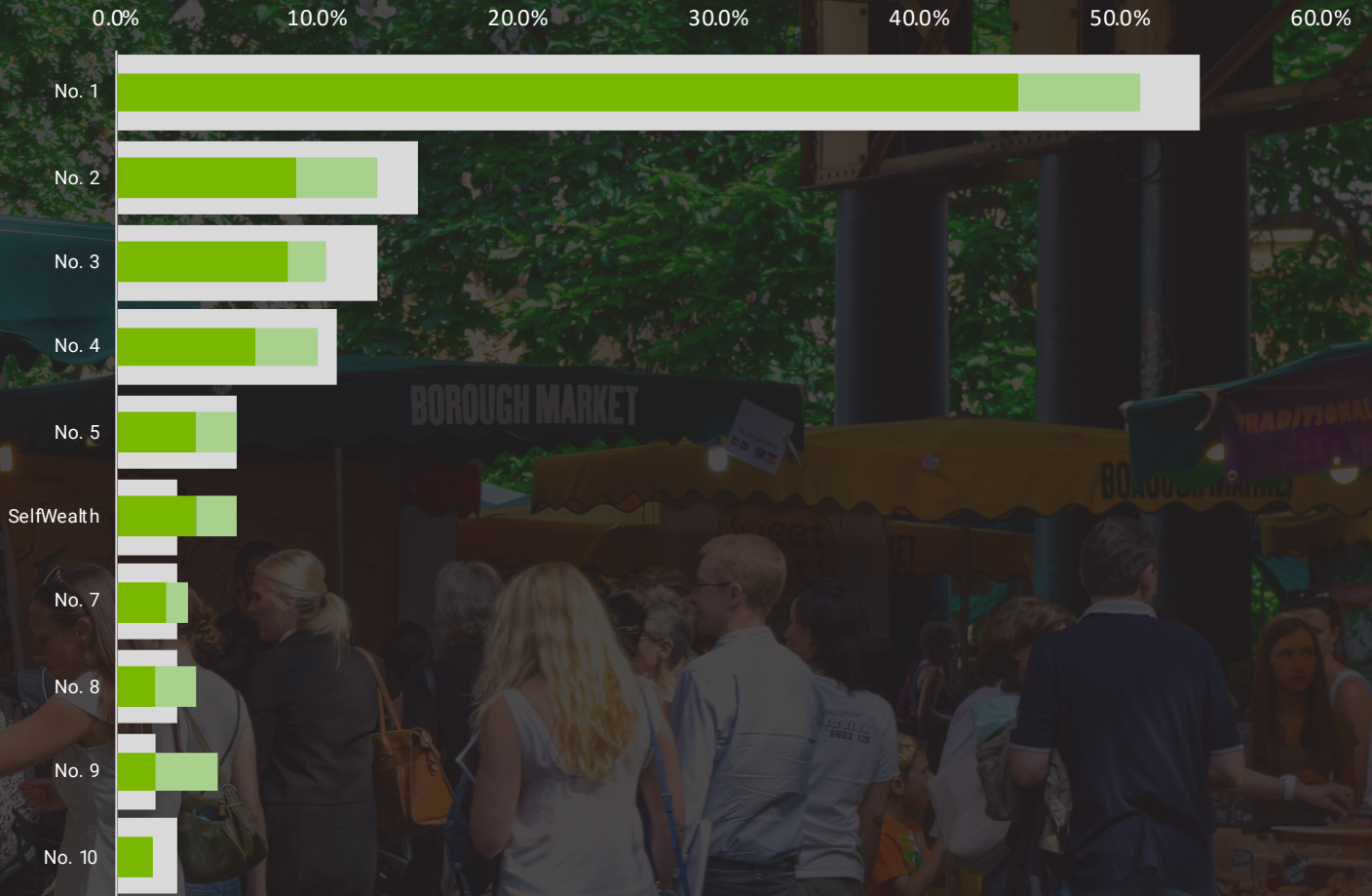
SelfWealth continues to take market share from incumbents.

6% of all online investors use SelfWealth.
Up from 4% in Dec. 2019.

12% of all new online investors choose SelfWealth.

11% of all online investors changing brokers choose SelfWealth.

#1 in the industry for value for money.



Investment Trends, 2020 First Half Australia Online Investing Report. Graph: Top 10 brokers by Primary and Secondary Relationships with investors. Secondary Relationship = an investor places less than the majority of their trades. Survey of 11,492 Australian investors.

■ Total Relationship Dec. 2019 ■ Primary Relationship ■ Secondary Relationship

Looking Forward

International Trading

SelfWealth will be launching US trading in the December quarter. SelfWealth intends to become the home for direct equities trading, with a highly-competitive fee structure and the ability for Australian investors to invest in the US and Australia, all in the once place. More international markets to be added in the future via the partnership with PhillipCapital.



\$9.50 USD flat-fee trading. No account fees. No further commissions.



Access to all major US exchanges through a SelfWealth account. There will be a massive 7,500+ financial instruments to choose from.



A competitive FX spread of 0.60% when transferring to or from USD. This compares to banks and other competitors who can charge up to 1.00%.



USD cash account. Transfer money from your SelfWealth AUD cash account to your USD cash account with ease. No need to get hit multiple times with FX fees. No withdrawal fees.

Platform Enhancement

Our customers are extremely involved with the SelfWealth platform and eager to provide feedback. These enhancements will be added to improve the investing experience on SelfWealth over the coming 12 to 18 months.

- » Add platform-wide live pricing as a paid-for feature. This is the number 1 requested feature by clients.
- » Increased independent stock research for both Australian and US equities via renewed partnership with Refinitiv.
- » Enable the creation of 'minor' accounts for parents wanting to invest on behalf of their children.
- » Delivering unique IPO opportunities to investors as well as access to capital raising and the ability to trade options.

2/3

of SelfWealth clients have indicated they would be willing to pay for additional features or services.[^]

Modern Mobile App

The SelfWealth app is due for an overhaul. The new iOS and Android apps will attract more millennials and zoomers, while retaining existing SelfWealth clients and improving their investing experience.

#2

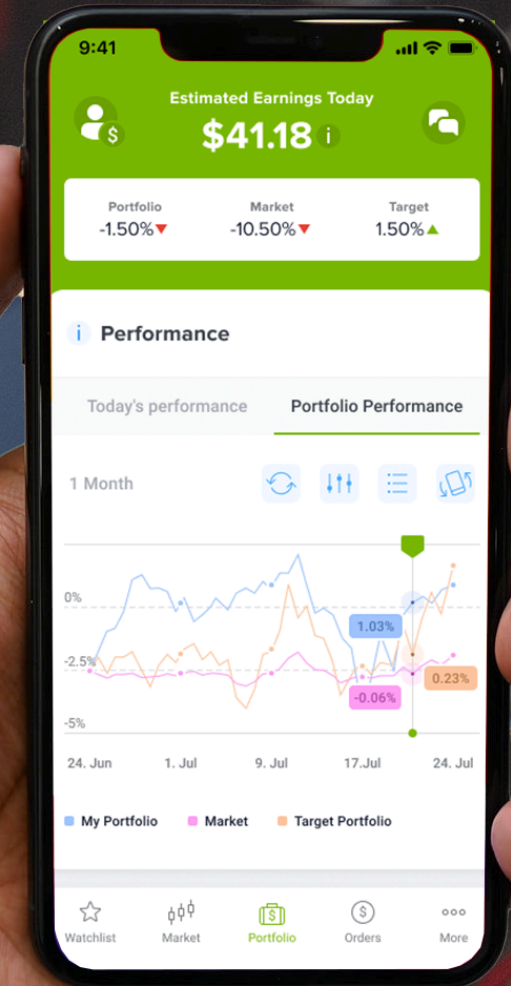
SelfWealth clients are the second most prolific mobile investors, excluding mobile-only products.

#2

The second most likely reason for clients to leave a broker is a poor mobile experience. #1 is brokerage.



Positive mobile app experience essential in attracting and retaining millennial and zoomer audiences.



Investment Trends, 2020 First Half Australia Online Investing Report. Results from surveyed Australian investors. Indicative example of app. Work in progress.

Thank You

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For retail trading visit selfwealth.com.au

For more information on the SelfWealth SMSF Leaders ETF visit etf.selfwealth.com.au

For more information on the SelfWealth Adviser Platform visit
advisers.selfwealth.com.au

Robert Edgley, Managing Director of SelfWealth Ltd has authorised the release of this announcement to the market.

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Trade smarter. Every time.