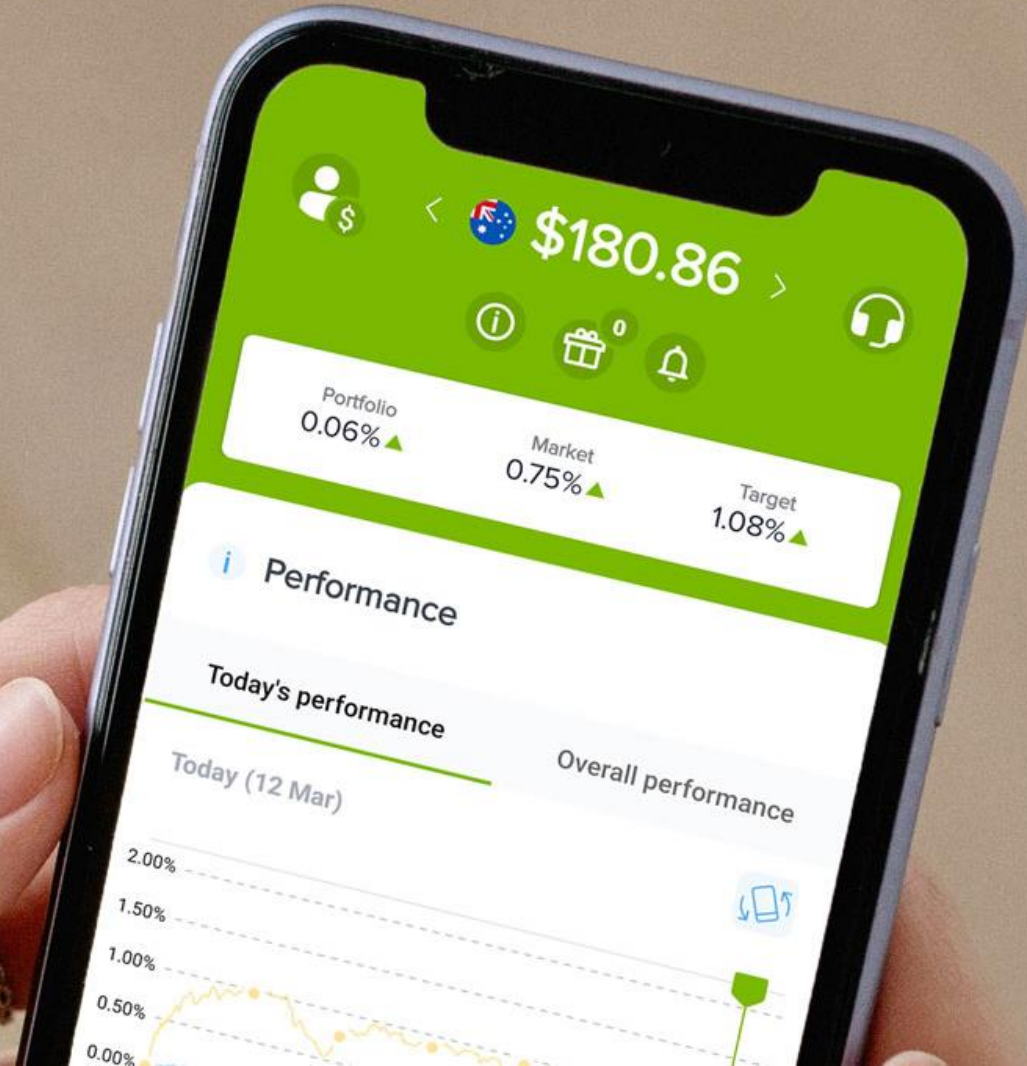


Capital Raise Presentation

16 July 2021

SelfWealth[®]

Trade smarter. Every time.



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- b) meets the investment activity criteria specified in clause 38 of Schedule 1 of the FMC Act;
- c) is large within the meaning of clause 39 of Schedule 1 of the FMC Act;
- d) is a government agency within the meaning of clause 40 of Schedule 1 of the FMC Act; or
- e) is an eligible investor within the meaning of clause 41 of Schedule 1 of the FMC Act.

Helping Australians build wealth for almost a decade, through innovative technology, transparent pricing and support when our members need it.

SelfWealth.

SelfWealth: A Leading, Australian Fintech



The Story

- Since its inception in 2012, SelfWealth has been **designed to help Australians build wealth**
- Has quickly become **Australia's most popular independent online trading platform**
- **Connects everyday Australians** to wealth creation tools
- A **price-conscious yet high-value mindset** putting **security at the centre** of our decisions



Retail Investors: Australian, Low-cost and Safe

- Australia's **first flat-fee online broker** launched in 2016. **\$9.50 flat fee brokerage.**
- ASX: HIN based, **CHESS sponsored**
- **US trading** launched in December 2020 - \$9.50 USD trading, including USD cash account
- **Two new native mobile apps** – launched May 2021
- **Minor Accounts** – launched June 2021



Advisers: Innovative, Safe and Transparent

SelfWealth Adviser Platform provides innovative features and functionality that enables financial advisers / financial intermediaries to manage client direct equity portfolios

- ✓ Access to \$9.50 flat-fee brokerage
- ✓ No commissions
- ✓ No percentage fees
- ✓ No other admin and transaction fees

Uniquely compelling offer for both advisers and their clients

62
Australian Financial
Services Licensees
registered
130
financial advisers

SelfWealth: July 2021

TRADING SUMMARY:

- ✓ A year of exponential growth for SelfWealth (SWF) - partially fuelled by COVID, but growth trajectory had already commenced
- ✓ In June 2021, completed detailed market assessment:
 - Surveying and interviewing >4,500 end users
 - Defined client archetypes;
 - Roadmap creation
- ✓ Ambitious Management team + Experienced Board.

KEY CHALLENGES:

- ✓ Low volatility & low trading ASX volumes does not align well to SWF's current revenue model
- ✓ Increased competition on “low cost” models – lacking CHESSE sponsored holdings
- ✓ Lack of understanding on HIN v Custodial models
- ✓ Talent War → SWF attracting great tech resources

Summary of recent quarterly results

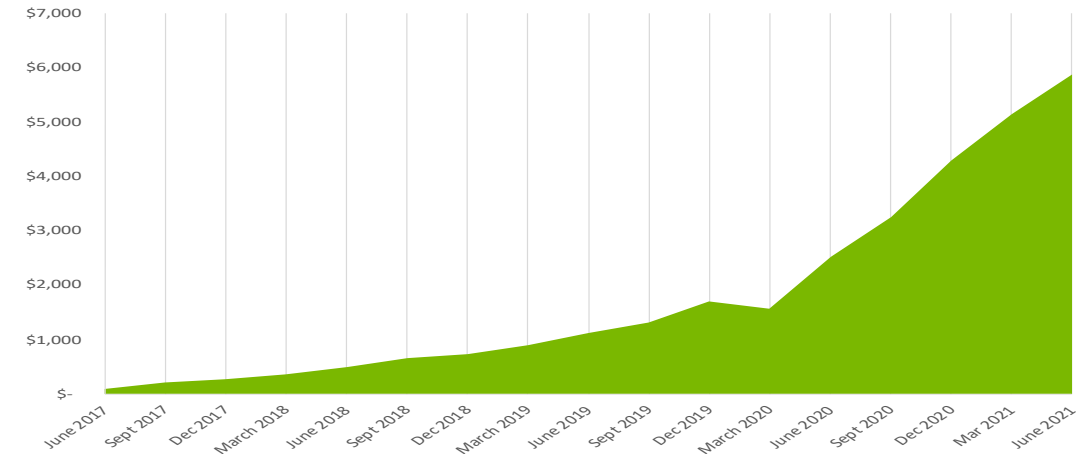
- SWF recorded another strong quarter of operating revenue – the second largest in the Company's nine-year history – and continued growth in active traders
- Key highlights:
 - Quarterly operating revenue of \$5.11m – the second-best quarter on record
 - Further growth in active traders¹ increasing by 9,195 to 95,189
 - Positive quarterly cash flow from operating activities of \$140k
 - Positive FY21 cash flow from operating activities of \$1.01m
 - Value of AUD 'client cash held' increases significantly to \$522m
 - Value of securities held on HIN increases to \$5.86bn
- Quarterly trade volume of 357,974 for the quarter. Lower than last quarter. A reflection of low equities trading volume on the ASX

YoY Growth Rates

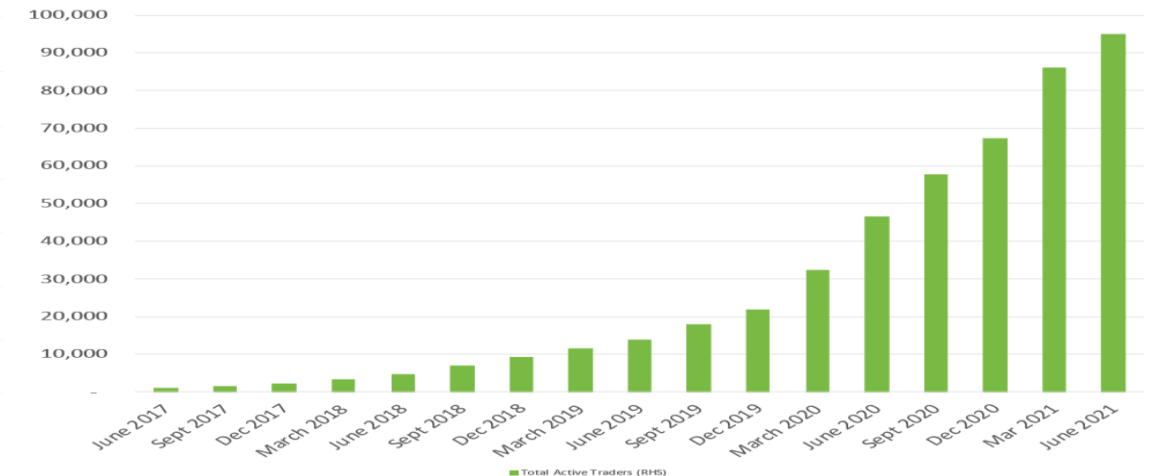
	June 20	March 21	June 21	YoY Change
Operating Revenue (m)	\$4.18	\$5.78	\$5.11	22%
Active Traders ¹	46,445	85,994	95,189	105%
Quarterly Trades	340,405	514,246	357,974	5%
Client Cash (\$m)	\$366	\$452	\$523	43%
Securities Held on HIN (\$bn)	\$2.52	\$515	\$5.86	132%

1. An 'active trader' is a portfolio that contains cash or stocks.

Value of Securities Held Under HIN (\$m)



Active Trader Growth by Quarter



Equity raise to fund growth strategy

SelfWealth Limited (“SWF”) seeks to raise up to \$12.0 million by way of a Placement of up to approximately \$10.0 million and an SPP of up to \$2.0 million to provide funding flexibility to support its growth strategy outlined in the product roadmap (“the Offer”)

Capital raising details	<ul style="list-style-type: none">• SelfWealth to raise up to approximately \$10.0 million via a Placement (Placement) to existing and new investors• A Share Purchase Plan (SPP) of up to \$2.0 million will also be offered to eligible Australian and New Zealand shareholders (together, the Offer)• The offer will be conducted at a price of \$0.39 per Share, reflecting a 9.3% discount to last close of \$0.43 (as at 14 July 2021) and a 5.4% discount to the 5-Day VWAP (since 8 July 2021) of \$0.41• SelfWealth is raising up to \$12.0m, with proceeds supplemented by internal cash reserves to be applied to an investment of up to \$15.0m in growth initiatives
Use of funds	<ul style="list-style-type: none">• Proceeds of the capital raising will be used to pursue SWF’s growth strategy and accelerate investment in:<ul style="list-style-type: none">– Broadening the product offering, which will require investment in IT resources for development of new product lines;– Investing in the user experience and high-demand features (i.e. instant payments);– Pursuing a more aggressive marketing strategy;– Implement leading edge data & analytics strategy;– Headcount to support mobilisation & growth e.g. HR and client services.• The Company will not apply funds from this capital raising to the establishment of a cryptocurrency trading service until all Board and appropriate regulatory approvals are obtained. The Board is still evaluating this initiative and regulatory approvals have not yet been sought. Given these potential approval requirements, any commencement of the cryptocurrency trading service is not expected earlier than Q3 FY22• Investment is aimed at delivering diversified revenue streams through a broader product offering and increasing SWF’s market share
SPP overview	<ul style="list-style-type: none">• SWF will offer Eligible Shareholders the opportunity to participate in a capped non-underwritten SPP• Eligible Shareholders on the register at 7.00pm (AEST) on 14 July 2021 in Australia will be invited to subscribe for up to \$30,000 of new shares free of any brokerage or transaction costs• SWF retains the ability to scale back applications should it receive demand above the SPP cap or to issue a higher amount, at its absolute discretion• Further information regarding the SPP will be provided to Eligible Shareholders in the SPP booklet which Eligible Shareholders will receive following the completion of the Placement• The issue price under the SPP will be the lower of the Issue price of \$0.39 per Share or a 2.5% discount (rounded down to the nearest cent) to the volume-weighted average price of SWF traded on ASX during the five trading days up to and including the SPP closing date (expected to be Friday, 6 August 2021)
Underwriting	<ul style="list-style-type: none">• The Placement and SPP are not underwritten

Sources & uses of funds

Sources of funds	\$m
Placement	~\$10.0m
Share Purchase Plan	~\$2.0m
Existing Cash on Balance Sheet	~\$3.0m
Total sources of funds	~\$15.0m

Uses of funds	\$m
Technology development	\$7.3m
Marketing	\$3.5m
Data strategy and infrastructure	\$2.2m
Additional headcount	\$1.4m
Transaction costs	\$0.6m
Total uses of funds	~\$15.0m

- ▶ The funds raised under the Offer will be used to accelerate SWF's investment in its growth strategy including:
 - ▶ Broadening the product offering, which will require investment in IT resources for development of new product lines
 - ▶ Investing in the user experience and high-demand features (i.e. instant payments)
 - ▶ Pursuing a more aggressive marketing strategy
 - ▶ Implementing a robust data and analytics strategy
- ▶ Additional headcount includes additional staffing requirements to support increased scale, including client services, operations and HR
- ▶ The Company also intends to utilise existing cash reserves of ~\$3.0m to provide incremental funding to the amount of \$15.0m in order to pursue investment in planned growth initiatives
- ▶ The Company will not apply funds from this capital raising to the establishment of a cryptocurrency trading service until all Board and appropriate regulatory approvals are obtained. The Board is still evaluating this initiative and regulatory approvals have not yet been sought. Given these potential approval requirements, any commencement of the cryptocurrency trading service is not expected earlier than Q3 FY22
- ▶ The Company plans to deploy the funds over the course of the next 18 months
- ▶ Following the Offer, SWF expects to have pro forma unaudited liquidity of approximately \$18 million as at 30 June 2021

Scalability and diversification of revenue

Today

- > Transactional revenue model
- > Trading volumes driven by market movement
- > Flat markets result in lower trade volumes and lower revenues
- > Interest generated from cash balances is counter productive – it should be invested!

Tomorrow



Channel:

- Big 4 platform users
- Super Administrators
- Younger traders who want HIN
- Targeted Business Groups



Experience:

- Best in class
- Live pricing through out
- Reporting & visualisation
- Relevant Education / Content



Members:

- Tailor experience to customer segments
- Continued penetration to Gen X, Millennials
- Alliances with complementary businesses
- Adviser offering: B:B:b:C

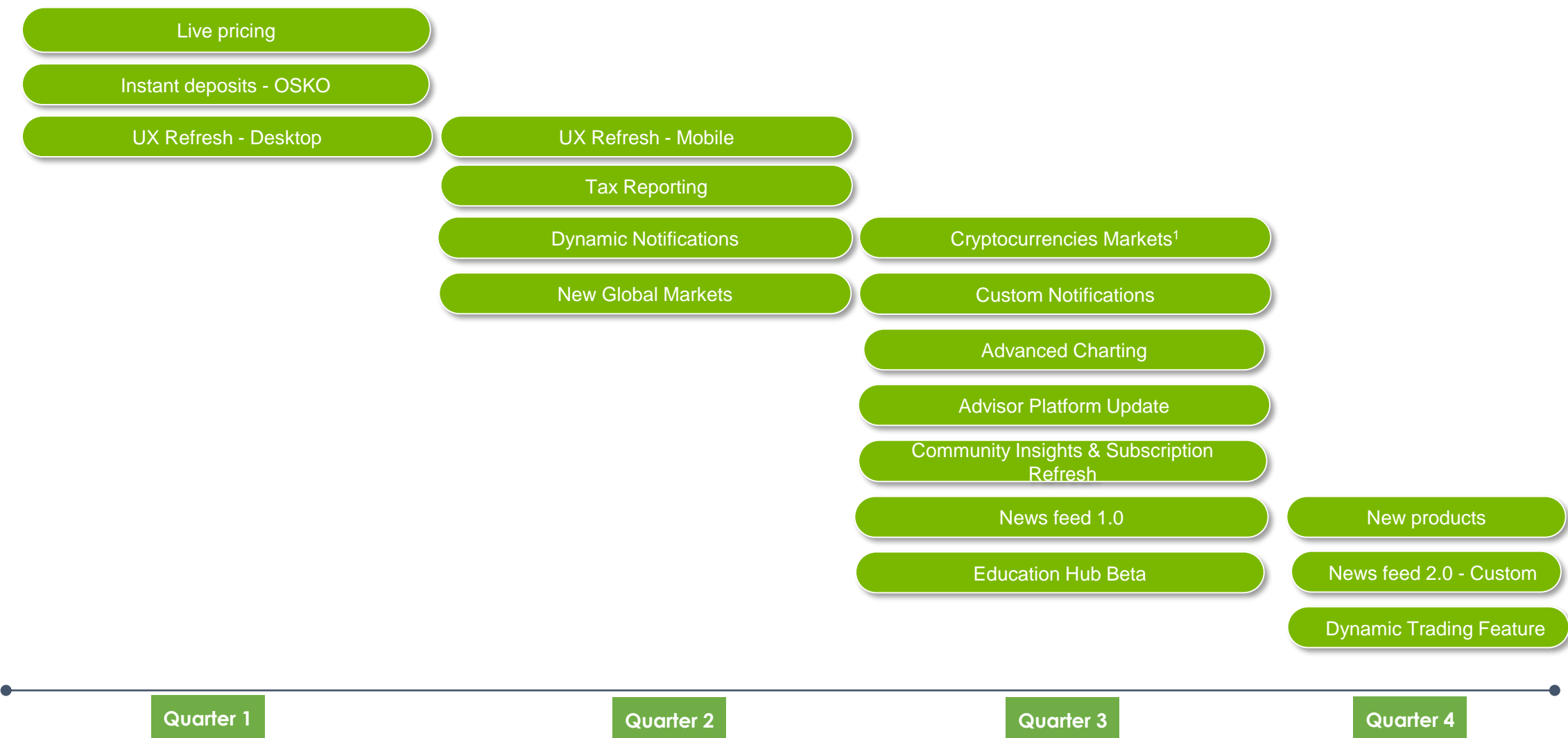


Product Availability:

- Crypto¹
- Global Trading (2 additional countries)
- Subscriptions
- Plus more....

1. The establishment of a cryptocurrency trading service is still being evaluated by SelfWealth and remains subject to Board approval, and all appropriate regulatory approvals.

Proposed Product Roadmap – FY22



1. The establishment of a cryptocurrency trading service is still being evaluated by SelfWealth and remains subject to Board approval, and all appropriate regulatory approvals.

Earnings guidance

SWF expects to achieve FY21 full year revenue in the range of \$18.2m - \$18.7m (FY20 \$7.8m) and an EBITDA loss of \$(900)k – \$(400)k (FY20 loss of \$(2.9)m)¹

FY22 outlook

- ✓ Proceeds from the capital raising are focused on accelerating SelfWealth's investment in its growth strategy as outlined in the product roadmap
- ✓ Additional investment expected to further strengthen SelfWealth's position in the Australian online trading market, with a core focus on continuing to gain market share
- ✓ Planned launch of new products and features aimed at becoming the first investment platform to offer CHESSE sponsored share trading on the ASX, US trading and cryptocurrency² access to Australian investors
- ✓ Further information relating to the potential FY22 contribution of these initiatives will be disclosed to investors as the investment programme is progressed

1. FY21 numbers are unaudited and subject to review by SWF's auditors. FY20 results restated due to change in Accounting Policy as per Interim Financial Report for the half year 31 December 2020

2. The establishment of a cryptocurrency trading service is still being evaluated by SelfWealth and remains subject to Board approval, and all appropriate regulatory approvals.

Timetable

Event	Date
Record date for SPP	7:00pm (AEST) Wednesday, 14 July 2021
Trading halt and announcement of Placement and SPP	Thursday, 15 July 2021
Announcement of outcome of the Placement and resume normal trading	Monday, 19 July 2021
Settlement of New Shares issued under the Institutional Placement	Wednesday, 21 July 2021
Issue and normal trading of New Shares issued under the Placement	Thursday, 22 July 2021
SPP offer opens and SPP offer booklet is dispatched	9:00am (AEST) Friday, 23 July 2021
SPP offer closes	5:00pm (AEST) Friday, 6 August 2021
Announcement of results of SPP	Monday, 9 August 2021
Allotment, quotation and trading of New Shares issued under SPP	Thursday, 12 August 2021
Dispatch of confirmation statements for new securities issued under the SPP	Friday, 13 August 2021

Appendices

Key risks

Business / operating risks

Failure to retain existing customers and to attract new customers	<ul style="list-style-type: none">• The Company's success depends on its ability to continue to retain its current customer base, organically grow the service requirements of those existing customers and attract new customers• The Company's future success and growth potential depends on its ability to increase its market share by attracting new customers• Failure to retain existing customers or attract new customers would materially impact the Company's ability to generate revenue which will have an adverse effect on the Company's operating and financial performance
Reliance on key personnel	<ul style="list-style-type: none">• The Company operates with a small management team and the loss of key management personnel could cause a material disruption and adversely affect the Company including the achievement of its product and service development
Regulatory risks	<ul style="list-style-type: none">• The Company, its services and products are subject to various laws and regulations including but not limited to financial services law compliance, accounting standards and tax laws• Changes in these laws and regulations (including interpretation and enforcement) could adversely affect the Company's financial performance
Loss of AFSL licence	<ul style="list-style-type: none">• The Company is required to hold an appropriate AFSL to operate its business. If the Company loses, or has restrictions imposed on its AFSL, so as to prevent it from continuing its business operations, the Company will need to identify an alternate way to continue operating its business (e.g. become an authorised representative of an AFSL holder). A number of the Company's key third party providers are also required to hold an AFSL with appropriate authorisations to provide services to the Company. If any other relevant third-party service provider loses, or has restrictions imposed on its AFSL, the Company will need to engage a suitably authorised alternate AFSL holder to carry out the required services. Any loss, impairment or restriction on the Company's or a third-party provider's AFSL is likely to have an adverse material effect on revenue margins, profitability and the Company's ability to undertake its business operations.
Loss and theft of data / failure to implement secure data controls	<ul style="list-style-type: none">• The Company's business operations involve the storage of clients' confidential, personal and sensitive information. The Company's business could be materially disrupted by privacy / data breaches which may impact the security of the client's information / data. While the Company undertakes measures to prevent and detect the occurrence of such security breaches, there is a risk that such measures may not be adequate
Failure or delays in a disaster recovery scenario	<ul style="list-style-type: none">• The Company stores significant confidential data and there is no guarantee that in a disaster recovery scenario the Company will be able to recover that data and continue the provision of the Company's services in a timely manner. Where there is a failure or delay in a disaster recover scenario to recover data, the Company's reputation may be adversely affected and may expose the Company to damage claims from clients
Reliance on key software / software development	<ul style="list-style-type: none">• The Company's business model heavily depends on its ability to maintain functionality of its software and adapt it to changing needs and preferences, industry standards and any changes in regulatory requirements. Failure to maintain or continue to develop software effectively and in a timely manner may result in a loss of clients or inability to attract new clients which may have a material adverse effect on the Company's sales revenue and reputation. There is a significant risk of development and introduction of new competitive software by third parties which may result in the Company losing clients or not being able to attract new ones
Contractual and counterparty risks	<ul style="list-style-type: none">• As a party to several contracts, the Company will have various contractual rights in the event of noncompliance. However, no assurance can be given that all contracts will be fully performed by all contracting parties and that the Company will be successful in securing compliance with the terms of each contract by the counterparties to its contracts. The Company's material contracts contain early termination provisions on giving notice and / or paying a termination amount. The early termination of any material contract may mean that the Company will not realise the full value of the contract, which is likely to adversely impact the growth prospects, operating results and financial performance of the Company• The Company relies on third parties to perform certain key functions, and their failure to perform those functions could adversely affect business, financial condition and results of operations
Product / service liability	<ul style="list-style-type: none">• The Company's products and services may have errors or defects which could have a material adverse effect on the Company's business. Additionally, such errors or defects could expose the Company to liability claims or litigation, resulting in the removal of regulatory approval for certain products and services and/or monetary damages being awarded against the Company

Key risks

Business / operating risks

Litigation risk	<ul style="list-style-type: none">The Company is not currently involved in any material contractual disputes or litigation, arbitration or government prosecution matters. There is a risk that the Company may in the future have disputes with customers/suppliers or other third parties (including payment disputes) and this may have an adverse impact on the Company's operating results and financial performance.
Limited operating experience at scale	<ul style="list-style-type: none">The Company has grown rapidly in recent years, and therefore has limited operating experience at the current scale of operationsIf the Company is unable to manage its growth effectively, the financial performance may suffer, and the brand and Company culture may be harmed
Fluctuation in operating metrics and financial results	<ul style="list-style-type: none">The Company has grown rapidly over the last few years – particularly in 2020 as a result of the COVID-19 spike in retail trading volumesThe Company's recent revenue growth rate and financial performance should not be considered indicative of its future performanceFinancial performance is likely to fluctuate from quarter to quarter, given operations are heavily reliant on the level of trading activity on the platform and net deposits
Prior and anticipated future operating losses	<ul style="list-style-type: none">The Company has incurred operating losses in the past and may not maintain profitability in the future. However, in FY 21 the Company will post a cashflow positive result over \$1m.Given further anticipated investment in research and development and product innovation, operating losses are expected in the near-term
Reputation and brand exposure	<ul style="list-style-type: none">The Company's brand and reputation are two of its most important assets, and any harm to these could adversely affect its businessThe Company's reputation, brand and ability to build trust with existing and new customers may be adversely affected by complaints and negative publicity, changes to the platform and customers that utilise the platform or competitors' platforms
External business, economic or political shocks	<ul style="list-style-type: none">The Company's business and reputation may be harmed by changes in business, economic or political conditions that impact global financial markets, or by a systemic market event
Long-term impact of COVID-19	<ul style="list-style-type: none">The long-term impact of the COVID-19 pandemic on the Company's business, financial condition and results of operations is uncertainSince the onset of the COVID-19 pandemic in March 2020, the Company has seen substantial growth in its customer base, retention, engagement and trading activity metrics, as well as continued gains and periodic all-time highs achieved by the equity markets generallyIt is uncertain whether these trends and behavioral shifts will continue
Highly competitive market	<ul style="list-style-type: none">The Company operates in highly competitive markets, and many of its competitors may have products and services that may be more appealing to its current or potential customersCurrent and potential future competition may come from incumbent discount brokerages, established financial technology companies, venture-backed financial technology firms, banks, cryptocurrency exchanges, asset management firms and technology platforms

Key risks

Implementation risks

Launch of new products and services	<ul style="list-style-type: none">• Future acquisitions of, or investments in, as applicable, other companies, products, technologies or specialised employees could require significant management attention, disrupt the Company, dilute stockholder value and adversely affect results of operations• Introduction of new products and services, or changes to existing products and services, could fail to attract or retain customers or generate growth and revenue to meet expected return on investment• The commercial viability and launch delay of new products and services may impact the Company's sales growth and financial performance.
Deployment / integration risk	<ul style="list-style-type: none">• The development, integration and launch of new products and services on the Company's existing platform may take longer than expected, delaying the development of new revenue streams• This is heavily dependent on the Company's ability to maintain functionality of its software and develop software effectively• There is also a reputational risk associated with a delayed launch of new products and services, and potential loss of the Company's competitive advantage that could both result in loss of customers
Third party reliance	<ul style="list-style-type: none">• New products and services rely on third parties to perform certain key functions• Failure of third parties to perform those functions could adversely affect the Company's business, financial condition and results of operations• Early termination of any agreements with third parties could result in the Company being unable to provide these new products and services

Cryptocurrency risks¹

Reputational risks	<ul style="list-style-type: none">• Reputational risks may arise due to a variety of reasons• The loss, destruction or unauthorised use or access of an individual's private key may result in irreversible loss of such cryptocurrencies.• If the Company were to allow customers to deposit and withdraw cryptocurrencies into and from its platform, such deposits and withdrawals could result in loss of customer assets, customer disputes and other liabilities.• From time to time, the Company may encounter technical issues in connection with changes and upgrades to the underlying networks of supported cryptocurrencies, which could adversely affect the success of the Company's business, financial condition and results of operations
Volatility	<ul style="list-style-type: none">• The prices of cryptocurrencies are extremely volatile. Fluctuations in the price of various cryptocurrencies may cause uncertainty in the market and could negatively impact trading volumes of cryptocurrencies, which would adversely affect the success of the Company's business, financial condition and results of operations
Regulatory burdens	<ul style="list-style-type: none">• The Company is constantly involved in product development, both in improving existing products and developing potential new products. One area of potential development is a cryptocurrency product. Whilst the nature, features and timing of any potential cryptocurrency product have not yet been decided by the Company, should it decide to develop any cryptocurrency products there are a number of significant risk factors (including material risks related to data fraud and data 'hacking') and regulatory requirements (which may include requiring shareholder and regulatory approval and licensing) that needed to be considered before any particular cryptocurrency product can be launched.• Regulation of the cryptocurrency industry continues to evolve and is subject to change. Moreover, securities and commodities laws and regulations and other bodies of laws can apply to certain cryptocurrency businesses. These laws and regulations are complex and the Company's interpretations of them may be subject to challenge by the relevant regulators. Future regulatory developments are impossible to predict with certainty

1. The establishment of a cryptocurrency trading service is still being evaluated by SelfWealth and remains subject to Board approval, and all appropriate regulatory approvals.