

21st January 2019

Dear Shareholder,

In the 2018 financial year, your Company delivered a number of major milestones, significantly growing revenue, active users, trade volumes, client stock holding, and client cash compared to the 2017 financial year.

Growth trends have continued into the 2019 financial year. Q2 FY2019 (the December quarter) has now been completed. Highlights of Q2 FY2019 included continued growth in customer numbers and overall activity, lower costs and reduced cash burn.

Based on these trends, along with the current, partly complete capital raising process, SelfWealth is well on the way to achieving break-even, and we are well positioned on the path to delivering meaningful profits.

Significantly, SelfWealth in December entered into key strategic arrangements with ETFS Capital and ETF Securities Australia to launch a pioneering data-based exchange-traded fund, the *SelfWealth SMSF Leaders ETF*, later this financial year. This novel ETF is expected to be listed on the ASX under the ticker "SELF".

We expect the launch of the new ETF will transform SelfWealth by diversifying the Company's operations and creating a significant new revenue stream.

ETFS Capital and ETF Securities have agreed to provide \$100 million in seed funding for the new ETF pending regulatory and ASX approval.

Following the announcement of the ETF seeding opportunity, your Company successfully raised approximately \$1.5 million from professional investors in a share placement. The share placement attracted several new investors and was supported by our largest shareholders.

You may know that the Company has offered shareholders the right to subscribe to shares at 7 cents per share, the same price paid by professional investors. Both the Directors and the Senior Management team of SelfWealth will be participating in the Entitlement Offer.

You should have received the Entitlement Offer Information Booklet ("the Booklet"), which contains key information about the issue.

In summary, each shareholder is entitled to subscribe for 1 new share for each 6 shares held (at the 17 December 2018 Record Date), at a subscription price of 7 cents per share. Shareholders can also apply for any number of additional shares, which may be allocated at the discretion of the Board.

As detailed in sections 4.2 and 4.3 of the Booklet, applications for your entitlement shares and for any shares above your entitlement can be completed either by paying the subscription amount via BPAY to the Company's Share Registry, or by cheque. In either case I draw your attention to the requirement that payment be received by 5:00pm (AEDT) 31 January 2018.

I commend the Rights offer to you and invite you to also apply for any additional shares.

I draw your attention to updates that we have posted on our investor webpage: [investors.selfwealth.com.au](http://investors.selfwealth.com.au). As I touched on in my comments above, the Business Update for the December quarter details very strong growth in new customer acquisition, a good increase in customer activity, and lower costs across all cost components.

Yours faithfully,  
**Andrew Ward**  
Chief Executive Officer