

29 November 2017

SelfWealth Limited – AGM Chairman’s Address

Good morning ladies and gentlemen,

My name is Tony Lally, and I am incredibly pleased to be presenting my first address as Chairman of SelfWealth, less than one week after a successful listing on the ASX. This was a huge milestone for SelfWealth, and one that the Directors, Management, and I have had on the corporate agenda for some time. We raised \$7.338m of our planned \$5-\$7.5m, proving both the interest in, and strength of, our Company.

SelfWealth is a Company dedicated to self-directed investors, committed to enabling the autonomy of these investors with a platform that provides feasible trading prices, and the ability to leverage the investment knowledge of their peers. People are gradually shifting away from institutions and advisors, especially the next generation of investors, and are moving towards collective intelligence. SelfWealth is at the forefront of this. We see our Company as a disruptor in the investment industry, as well as a solution to a flawed, and increasingly out-dated investment model.

Since officially launching off the back of a capital raise in 2012, we have continued to invest in our technology, and our platform has since attracted over 1,500 trading users, with on average over two trades per user, per month. We have evolved the original SelfWealth, introducing SelfWealth TRADING in 2016 and we are pleased to now offer users \$9.50 flat fee, commission-free trading, regardless of trade size.

During the last financial year, the progression of our offerings accelerated and we continued to develop and improve our flagship SelfWealth PREMIUM offering – a subscription-based social investment network that uses diagnostic tools to allow users to compare and construct investment portfolios. This peer-to-peer portfolio construction tool is a world first. In addition, SelfWealth TRADING monthly volumes began to increase, and a mobile app was released.

We are continuing to see great growth across all our metrics in the business over the last few months, consistent with the 30% plus growth month on month.

Throughout our journey we have also picked up a number of awards which recognise our innovation including SelfWealth being awarded the ‘Winner of Excellence in Asset Management and Trading’ by FinTech Australia, as well as the ‘Winner of Software Innovation’ by the Australian Business Awards. We were also recognized as a Finalist for ‘Best Trading, Execution and Brokerage Network’ by the USA Benzinga Global FinTech Awards, and a Finalist for ‘Innovator of the Year’ at the IFA Excellence Awards. No small feat.

Subsequent to year end, we signed an agreement with Leveraged Equities Limited to provide our Members with access to margin lending facilities, and also signed a “new and improved”

supply agreement with OpenMarkets, to provide a more cost-effective execution, clearing and settlement service for investment trades.

We are now looking forward to continuing to build and grow our technology's functionality through investment. Our IPO, and the decision to become a publicly traded Company, will enable this. The funds raised during the IPO will be used to increase marketing and advertising threefold, specifically to target additional new clients, and to continue the development and optimization of our platform in order to maintain SelfWealth's competitive position, and enhance user experience.

On behalf of the Board, I want to thank our investors, both continued and new, who support SelfWealth's vision with continued confidence in our Company. And thank you to my fellow Board members and our Managing Director Andrew Ward for your tireless dedication and hard work. Without all of you, this would not be a reality.

We are anticipating an exciting year, and I look forward to sharing our progress with you.

Thank you.

Tony Lally

Chairman

SelfWealth Limited