

12 December 2018

Dear Optionholder,

Non-Renounceable Rights Issue Offer

SelfWealth Limited ACN 154 324 428 (the **Company**) is undertaking a non-renounceable pro-rata rights offer to the Company's shareholders (the **Offer**). The Offer is open to all eligible shareholders of the Company who are on the share register as at 7.00pm AEDT on 17 December 2018 (the **Record Date**) and who have a registered address in Australia or New Zealand. On 12 December 2018 the Company also announced a \$1.5 million share placement to institutional investors (**Placement**).

Under the terms of the Offer, each eligible shareholder will have the right to subscribe for New Shares in the Company on the basis of 1 ordinary share in the capital of the Company (**Share**) for every 6 Shares held as at the Record Date at a price of \$0.07 per new share (**Rights Issue Offer**).

You are the holder of unlisted options to purchase Shares in the Company. The Rights Issue Offer is only available to holders of Shares in the Company, and not with respect to Shares that underly any options that have not been exercised. The purpose of this letter is to advise you that you are not entitled to participate in the Rights Issue (with respect to any Shares that underly your options) without first exercising some or all of your options. The exercise of your options needs to be completed before the Record Date.

If you decide to exercise some or all of your options before the Record Date, the Shares that issue upon that exercise of those options will be included in your shareholding as at the Record Date. Your aggregate holding of Shares at the Record Date determines the extent of your entitlement to participate in the Rights Issue Offer.

The anticipated timetable for the Offer is as set out below. The timetable is indicative only and subject to change. Subject to the *Corporations Act 2001* and the ASX Listing Rules, the Directors reserve the right to vary these dates, including the Closing Date. The Directors also reserve the right not to proceed with the Offer (or any part of it) at any time prior to allotment. In that event, any application money received will be returned without interest.

The particulars of the Offer are contained in the announcement made on 12 December 2018. The Offer Document is expected to be available on the ASX website (www.asx.com.au) and lodged with ASX on 20 December 2018. The Offer Document and the Entitlement and Acceptance Form are expected to be sent to all Eligible Shareholders on 20 December 2018.

Please ensure you read the Offer Document in its entirety and refer to the Company's ASX announcements before considering whether to participate in the Offer. If in any doubt you should consult your professional advisor.

For further information on your Entitlement please contact the Company's share registry, Link Market Services, on +61 1300 554 474 (investors within and outside Australia).

Yours faithfully

Phillip Hains
Company Secretary

Indicative Timetable

Event	Date
Announcement of commitments for Placement and proposed non-renounceable Rights Issue Offer.	Wednesday 12 December 2018 (pre ASX Market opening)
"Ex date"	Friday 14 December 2018
Record Date	7.00pm (AEDT) on Monday 17 December 2018
Issue and quotation of the Placement Shares.	Wednesday 19 December 2018
Opening Date of Rights Issue Offer.	Thursday 20 December 2018
Despatch of the Rights Issue personalised entitlement and acceptance Form to Eligible Shareholders.	
Last day to extend the Closing Date for Rights Issue Offer.	Friday 28 December 2018
Closing Date for acceptances under the Rights Issue Offer.	5.00 pm on Thursday 31 January 2019

The above timetable is indicative only and subject to change. Subject to the *Corporations Act 2001* and the ASX Listing Rules, the Directors reserve the right to vary these dates, including the Closing Date.