

Business Update

Appendix 4C

Quarter 1, Financial Year 2020

11th October, 2019



SelfWealth[®]

Trade smarter. Every time.

Our goal is to empower people to build their own wealth, which is why we've created a place where every investor can learn and benefit from the experience of a large community.

It's a revolutionary way to trade and it's more affordable, too.

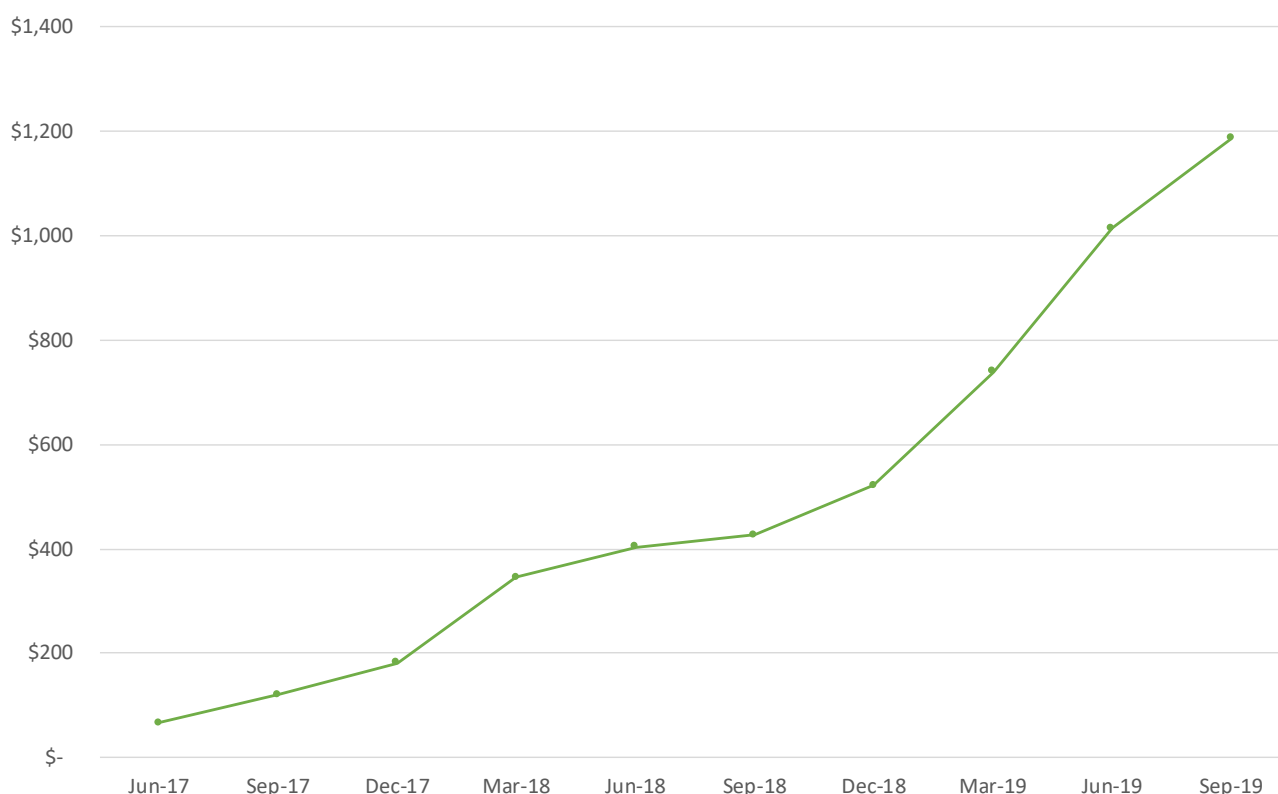
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Business Update

Highlights

- Operating revenue up 17% for the quarter.
- Cash burn to \$456k for the quarter.
- Trades up 39% on the previous quarter to 78,452.
- New client acquisition costs down again whilst new client numbers grow at an increasing rate.
- Value of 'client cash held' up 31.1% to \$118m from \$90m in the previous quarter.
- Significant news regarding the ETF due for release to the market next week.

Operating Revenue ('000)



Melbourne, Australia – 11th October 2019: Australia's fastest growing online broker, SelfWealth Ltd (ASX: SWF) ("SelfWealth" or "the Company"), has released its first FY20 Quarterly Cash Flow Report which shows the Company continues on its steady growth path, with all KPIs improving.

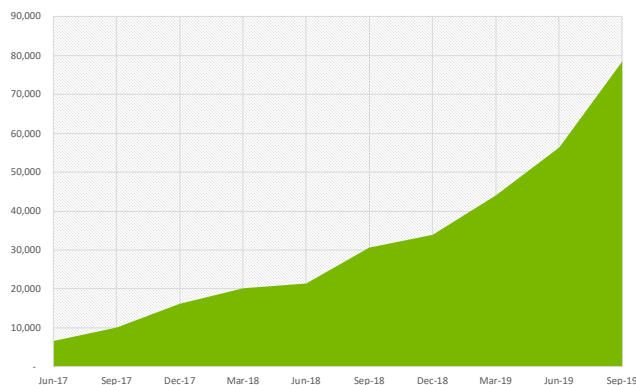
Mr Ward, SelfWealth CEO and Founder, on the quarters' results, "We had a few strong quarters last financial year, so to start the new financial year with our strongest quarter yet is exciting."

"We're due to announce some exciting and significant news regarding the SelfWealth ETF next week. The future is looking positive for the Company and its shareholders."

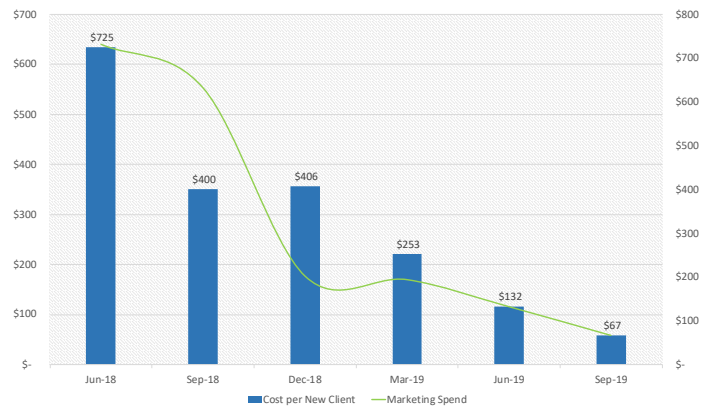
The Company's efforts to market itself as a low-cost broker continue to bear fruit, with unprecedented volumes of Australian investors switching to SelfWealth. "While momentum is on our side, we are planning to increase our industry presence in the coming quarters. The ETF, which is due to launch soon, as well as the recently launched SelfWealth Adviser Platform, all contribute to a stronger SelfWealth brand."

Key Performance Indicators

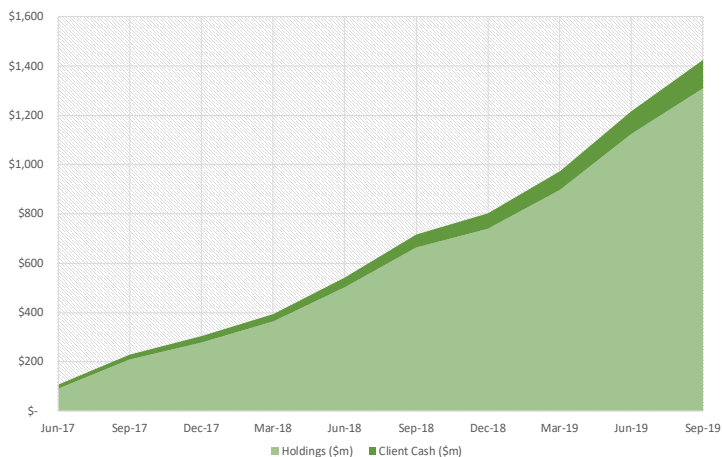
Trade Growth



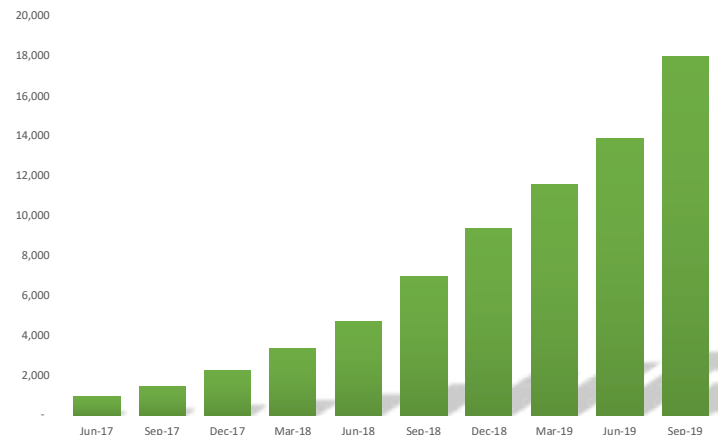
Cost per New Client



Funds Under Administration (\$m)



Active Trader Growth



SelfWealth Adviser Platform

October saw the successful launch of the SelfWealth Adviser Platform; with over 30 AFSL groups signing a 'Dealer Group Agreement' which allows their financial planners to use the platform. The sales and marketing team have a healthy pipeline of leads interested in leveraging the innovative tools and market-leading brokerage.

For more information on the SelfWealth Adviser Platform or to request a demonstration, please visit advisers.selfwealth.com.au.

Who is SelfWealth?

The Story

SelfWealth is the solution to a problem Founder and CEO Andrew Ward, a veteran of the wealth management industry, had been frustrated with for years: how to provide a fair and simple service to Australian investors, that grants them access to some of the world's most cutting edge investment insights, without breaking the bank.

Since those beginnings in 2012, Andrew has taken the company to float in late 2017 and introduced what is now known as Australia's fastest growing, only flat-fee share trading platform. The key offerings are the \$9.50 flat-fee brokerage and a community-driven insights tool that pools information from over 60,000 Australian investor portfolios.

This inquisitive company and its leadership continue to innovate and surprise the industry with new solutions to an age-old problem: how to trade smarter.

Product Suite



Share Trading Platform

Australia's cheapest and fastest growing flat-fee ASX trading platform.



Power of the Crowd

Actionable insights from over 60,000+ real investor portfolios that assist members in outperforming the market.



SelfWealth SMSF Leaders Fund

World-first ETF driven by community data to be launched 2019.



SelfWealth Adviser Platform

Introducing an industry-changing Adviser Platform for share trading.

SelfWealth[®]

Trade smarter. Every time.



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Appendix 4C

Quarterly report for entities subject to Listing Rule 4.7B

Introduced 31/03/00 Amended 30/09/01, 24/10/05, 17/12/10, 01/09/16

Name of entity

SelfWealth Limited

ABN

52 154 324 428

Quarter ended ("current quarter")

30 September 2019

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (3 months) \$A'000
1. Cash flows from operating activities		
1.1 Receipts from customers	1,178	1,178
1.2 Payments for		
(a) research and development	-	-
(b) product manufacturing and operating costs	(705)	(705)
(c) advertising and marketing	(75)	(75)
(d) leased assets	(21)	(21)
(e) staff costs	(582)	(582)
(f) administration and corporate costs	(259)	(259)
1.3 Dividends received (see note 3)	-	-
1.4 Interest received	8	8
1.5 Interest and other costs of finance paid	-	-
1.6 Income taxes paid	-	-
1.7 Government grants and tax incentives	-	-
1.8 Other (provide details if material)	-	-
1.9 Net cash from / (used in) operating activities	(456)	(456)

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (3 months) \$A'000
2. Cash flows from investing activities		
2.1 Payments to acquire:		
(a) property, plant and equipment	-	-
(b) businesses (see item 10)	-	-
(c) investments	-	-
(d) intellectual property	-	-
(e) other assets	-	-
2.2 Proceeds from disposal of:		
(a) property, plant and equipment	-	-
(b) businesses (see item 10)	-	-
(c) investments	-	-
(d) intellectual property	-	-
(e) other non-current assets	-	-
2.3 Cash flows from loans to other entities	-	-
2.4 Dividends received (see note 3)	-	-
2.5 Other (provide details if material)	-	-
2.6 Net cash from / (used in) investing activities	-	-

3. Cash flows from financing activities		
3.1 Proceeds from issues of shares	-	-
3.2 Proceeds from issue of convertible notes	-	-
3.3 Proceeds from exercise of share options	-	-
3.4 Transaction costs related to issues of shares, convertible notes or options	(1)	(1)
3.5 Proceeds from borrowings	-	-
3.6 Repayment of borrowings	-	-
3.7 Transaction costs related to loans and borrowings	-	-
3.8 Dividends paid	-	-
3.9 Other (provide details if material)	-	-
3.10 Net cash from / (used in) financing activities	(1)	(1)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (3 months) \$A'000
4.	Net increase / (decrease) in cash and cash equivalents for the period		
4.1	Cash and cash equivalents at beginning of quarter/year to date	2,542	2,542
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(456)	(456)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	-	-
4.4	Net cash from / (used in) financing activities (item 3.10 above)	(1)	(1)
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	Cash and cash equivalents at end of quarter	2,085	2,085

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	2,085	2,349
5.2	Call deposits	-	-
5.3	Bank overdrafts	-	-
5.4	Other (provide details)*	-	193
5.5	Cash and cash equivalents at end of quarter (should equal item 4.6 above)	2,085	2,542

*Cash held at ANZ interest accounts

6.	Payments to directors of the entity and their associates	Current quarter \$A'000
6.1	Aggregate amount of payments to these parties included in item 1.2	138
6.2	Aggregate amount of cash flow from loans to these parties included in item 2.3	-
6.3	Include below any explanation necessary to understand the transactions included in items 6.1 and 6.2	
The amount at 6.1 includes payment of directors' fees and salary of managing director.		

7. Payments to related entities of the entity and their associates	Current quarter \$A'000
7.1 Aggregate amount of payments to these parties included in item 1.2	-
7.2 Aggregate amount of cash flow from loans to these parties included in item 2.3	-
7.3 Include below any explanation necessary to understand the transactions included in items 7.1 and 7.2	
N/A	

8. Financing facilities available <i>Add notes as necessary for an understanding of the position</i>	Total facility amount at quarter end \$A'000	Amount drawn at quarter end \$A'000
8.1 Loan facilities	-	-
8.2 Credit standby arrangements	-	-
8.3 Other (please specify)	-	-
8.4 Include below a description of each facility above, including the lender, interest rate and whether it is secured or unsecured. If any additional facilities have been entered into or are proposed to be entered into after quarter end, include details of those facilities as well.		

9. Estimated cash outflows for next quarter	\$A'000
9.1 Research and development	-
9.2 Product manufacturing and operating costs	836
9.3 Advertising and marketing	135
9.4 Leased assets	32
9.5 Staff costs	614
9.6 Administration and corporate costs	225
9.7 Other (provide details if material)	-
9.8 Total estimated cash outflows	1,841

10. Acquisitions and disposals of business entities (items 2.1(b) and 2.2(b) above)	Acquisitions	Disposals
10.1 Name of entity	-	-
10.2 Place of incorporation or registration	-	-
10.3 Consideration for acquisition or disposal	-	-
10.4 Total net assets	-	-
10.5 Nature of business	-	-

Compliance statement

- 1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.
- 2 This statement gives a true and fair view of the matters disclosed.



Sign here: Company secretary

Date: 11 October 2019

Print name: Phillip Hains

Notes

1. The quarterly report provides a basis for informing the market how the entity's activities have been financed for the past quarter and the effect on its cash position. An entity that wishes to disclose additional information is encouraged to do so, in a note or notes included in or attached to this report.
2. If this quarterly report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.
3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.