

Dear Shareholder,

2018 Non Renounceable Rights Issue Offer

As announced on 12 December 2018, **SelfWealth Limited** ACN 154 324 428 (**Company**) is undertaking a \$1.51 million non renounceable pro-rata rights offer to the Company's eligible shareholders (**Offer**), to be offered pursuant to a rights issue offer document to be lodged with the ASX shortly (**Offer Document**).

At the same time the Company announced it has secured commitments for a placement of approximately 20.5 million New Shares to institutional investors (**Placement Shares**) at the same price (\$0.07 each) as the Offer to raise approximately \$1.44 million (**Placement**). As the shares to be issued under the Placement are not scheduled to be issued until after the Record Date, subscribers under the Placement will not qualify to subscribe under the Offer.

The Offer is open to all eligible shareholders of the Company whose name is recorded on the share register as at 7.00pm on 17 December 2018 (**Record Date**) and who have a registered address in Australia or New Zealand (**Eligible Shareholder**). Approximately 21.5 million fully paid ordinary shares (**New Shares**) will be issued pursuant to the Offer where it is fully subscribed.

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 a non-renounceable Rights Issue of 1 new shares for every 6 shares held as at the Record Date (rounded up to the nearest share) at a price of \$0.07 per new share. Provided Eligible Shareholders have subscribed for their full entitlement under the Offer, they may at the same time also apply for additional New Shares at the same price of \$0.07 per New Share (**Additional Shares**). The Board reserves the right to allocate all Additional Shares in its absolute discretion and may scale back some or all of an Eligible Shareholders application for Additional Shares (and refund the subscription moneys corresponding to any scale back).

Proceeds raised from the Offer (less costs) will be applied by the Company (in conjunction with the funds from the Placement) to invest in technology, resourcing for the client services and sales teams, as well as to support the marketing of both the forthcoming SMSF Leaders ETF and SelfWealth's existing fixed-price \$9.50 online share trading platform.

The anticipated timetable for the Offer is as follows:

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
Securities quoted on a deferred settlement basis.	Friday 1 February 2019
Issue date of Shares and entry into subregisters of Shares issued. Deferred settlement trading ends.	Tuesday 5 February 2019
Quotation of Shares issued under Rights Issue Offer. Trading of Rights Issue Shares expected to commence.	Thursday 7 February 2019
Despatch of holding statements for Shares issued under Rights Issue Offer.	Thursday 7 February 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. 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 total Shares on issue as at the date of the Announcement of the Rights Issue on 12 December 2018 is 129,455,280 quoted Shares (plus 9,467,705 unquoted options). If the Offer is fully subscribed, the effect of the Offer will be the issue of an additional 21,575,880 New Shares (excluding the Placement Shares), resulting in an estimated total share capital as at the date holding statements are despatched for the New Shares of 151,031,160 (excluding the Placement Shares).

Details of the Offer are contained in the announcement made on ASX on 12 December 2018. Full details of the Offer, together with all other relevant information relating to the Offer, will be included in the Offer Document, are available on the ASX website

(www.asx.com.au). The Offer Document and the Entitlement and Acceptance Form will be sent to all Eligible Shareholders on the opening of the Offer, namely, 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.

If you do not wish to participate in the Offer (in respect of your options) you do not need to take any action.

If you have any questions, please call the Company's Offer Information Line on +61 1300 554 474 (investors within and outside Australia) at any time between 8.30am to 5.00pm (AEDT) Monday to Friday during the Offer period. For other questions, you should contact your stockbroker, accountant, taxation advisor, financial advisor or other professional advisor.

On behalf of the Board of the Company, I thank you for your continued support as a shareholder.

Phillip Hains
Company Secretary
SelfWealth Limited