



FY21 Financial Results

Investor Presentation, 20th August 2021

SelfWealth[®]

Trade smarter. Every time.

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Helping Australians build wealth for almost a decade, through innovative technology, transparent pricing and support when our members need it.

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Agenda

- Key Highlights
- FY21 Results: Record Performance
- Growth of Key Operational Metrics
- Gaining Market Share
- Investing For Growth
- Focus on Execution
- Ongoing Product Innovation
- Scalable Business Model
- Trading Update: 100,000 Active Traders



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Key Highlights



Record revenue growth

Revenue increased by 135% in FY21 to \$18.4m, driven by a 105% increase in Active Traders[^]



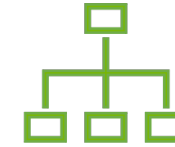
Diversifying revenue streams

US Trading was launched in Dec 2020 and was adopted by 29% of total Active Traders within the first six months



Cash flow positive

Operating cash flow of \$1.1m in FY21, driven by strong revenue growth and disciplined cost control



Scalable business model

Gross profit margin increased from 33.4% in FY20 to 41.4% in FY21. Operating expenses increased by 41% on revenue growth of 135%



Investing in future growth

Recent capital raise to build technology and product development team, expand marketing activities and invest in data and analytics

[^] Active Traders are portfolios that are ready to trade, with cash and/or equities in their portfolio

FY21 Results: Record Performance

	FY21	FY20	Change
Revenue	\$18.4m	\$7.8m	Up 136%
Active Traders	95,189*	46,445	Up 105%
Annual Trades	1,630,180	659,131	Up 147%
Equities Under Administration**	\$6,014m	\$2,524m	Up 158%
Client Cash	\$523m	\$366m	Up 43%
EBITDA	\$(0.5)m	\$(2.9)m	Up \$2.4m
Net Loss	\$(0.6)m	\$(3.0)m	Up \$2.4m
Operating Cash flow	\$1.1m	\$(0.15)m	Up \$1.3m
Cash Balance	\$7.5m***	\$5.3m	Up \$2.3m

- Record revenue growth driven by increase in Active Traders, Annual Trades and Client Cash.
- In Dec 2020, SWF launched US Trading with over 29% of Active Traders adding US functionality within first six months.
- In FY21, international trading revenue generated \$1.2m in revenue at higher gross margins than domestic equities.
- In FY21, SelfWealth demonstrated the scalability and the operating leverage of its business model.

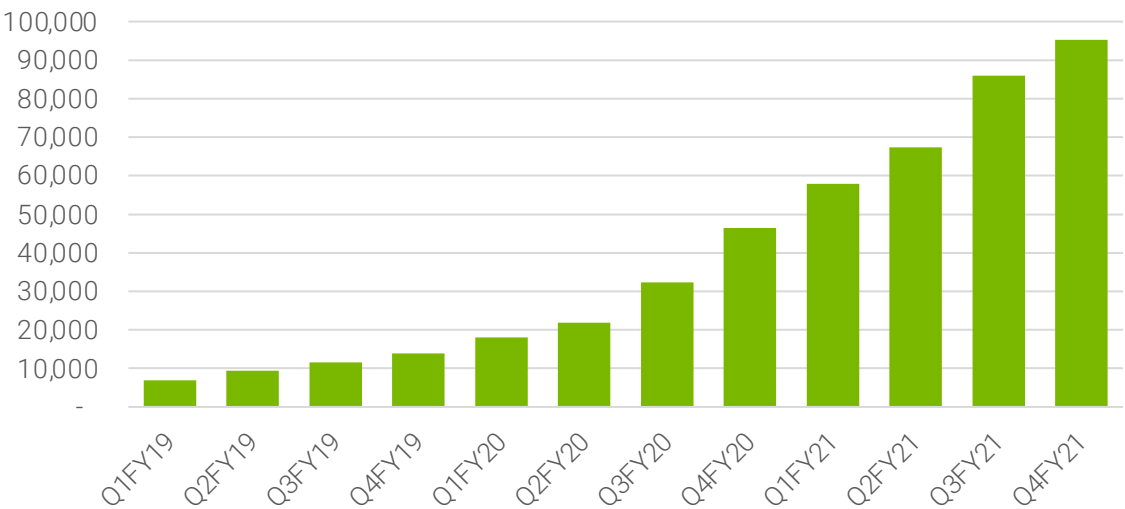
*SWF reported 100K in Active Traders on 10th August, 2021

**Includes both Australian and US securities, US securities value converted to AUD

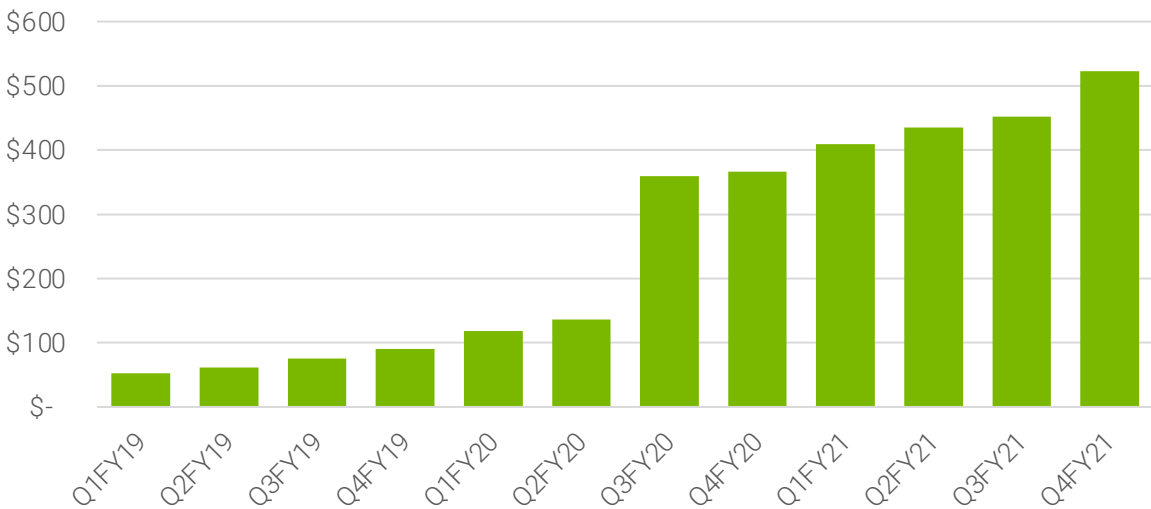
***SWF completed an \$11.74m capital raise in August, 2021

Growth of Key Operational Metrics

Total Active Traders



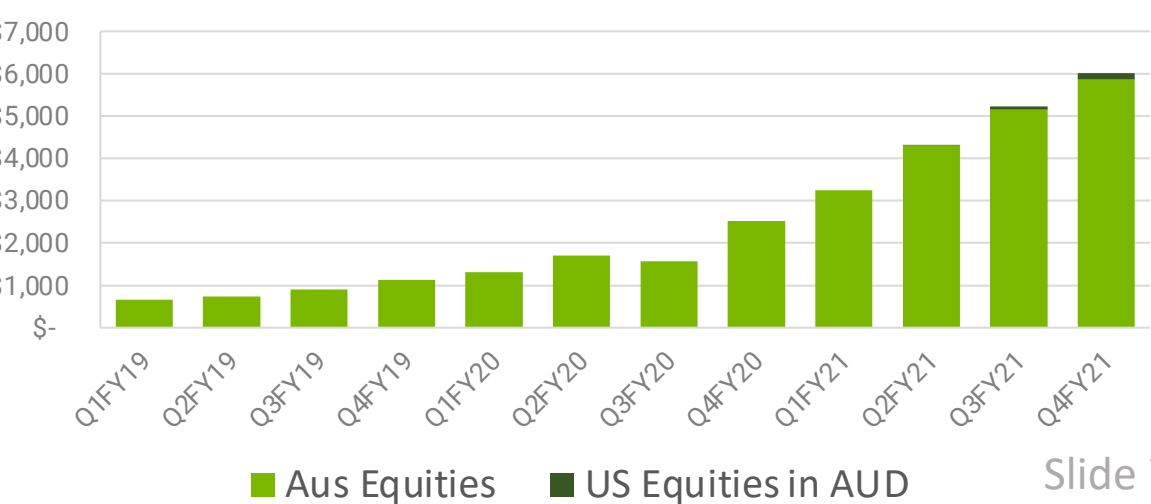
Client Cash (\$m)



Total ASX and US Trades



Equities Under Management (\$m)



Gaining Market Share



Market share data validated by independent third party industry research

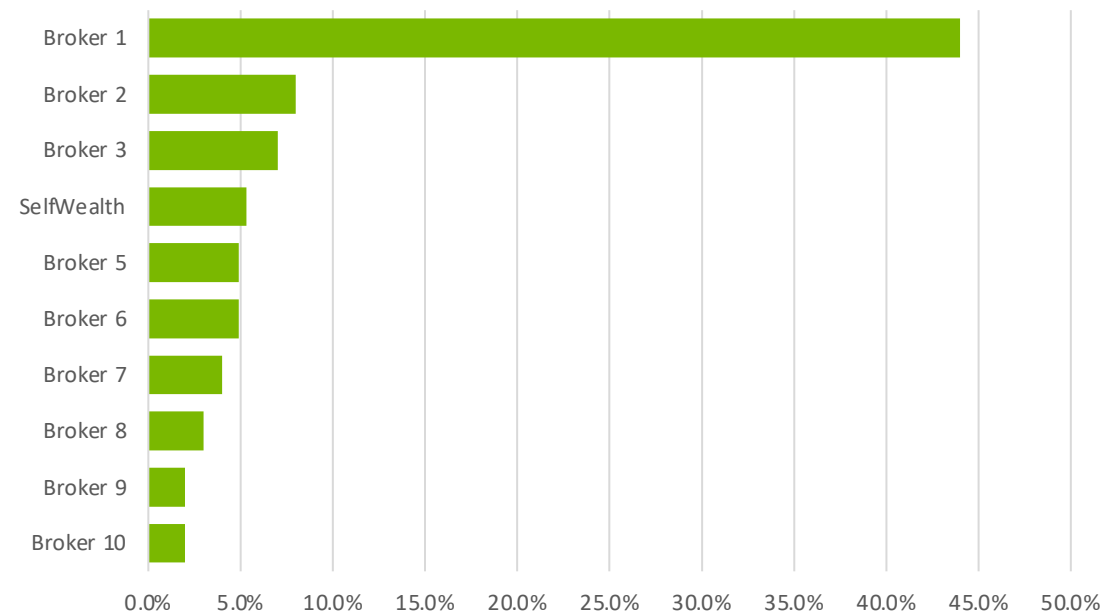
SelfWealth continues to take market share, passing a Big Four bank, now ranked #4 by market share.

- Market share measurement performed before increase in marketing spend in June 2021
- Addressable market has doubled in past 24 months – now at 1.43m up from 1.06m in June 2020 and 740k in June 2019
- SelfWealth is the top platform for attracting “switchers” from banks and other platforms
- SelfWealth is ranked #1 as a value platform and #1 for word-of-mouth referrals
- High retention rate of existing members, despite more competition in the market. 85% of retail investors still consider CHESS sponsorship important.

Investment Trends' 2021 H1 Australia Online Investing Report, online brokers' share of primary and secondary relationships among online investors. May 2021.

*Alexa website ranking 13th August 2021. Superhero ranked lower than 700.

Market Share of Primary Relationships with Online Brokers¹



Rank of all Websites in Australia*

#58 CommSec

#183 SelfWealth

#255 NAB Trade

#346 CMC

#415 Stake

Investing for Growth

CHANNEL EXPANSION

Big 4 Platform Users
Super Administrators
Younger Traders who want HIN
Targeted Business Groups

BEST-IN-CLASS EXPERIENCE

Live Pricing Platform-wide
Reporting & Visualisation
Relevant Education & Content

VOICE OF THE CLIENT

EXPAND PRODUCT PORTFOLIO

Cryptocurrency Investment
Global Trading
Subscriptions Services
Plus more...

PERSONALISED EXPERIENCE

Tailor experience to customer segments
Continued penetration to Gen X, Millennials
Alliances with Complementary Businesses
Adviser Offering

The establishment of a cryptocurrency trading service is still being evaluated by SelfWealth and remains subject to Board approval, and all appropriate regulatory approvals.

Focus on Execution

Innovative Culture and People Oriented



100% Agile and
Product Focused

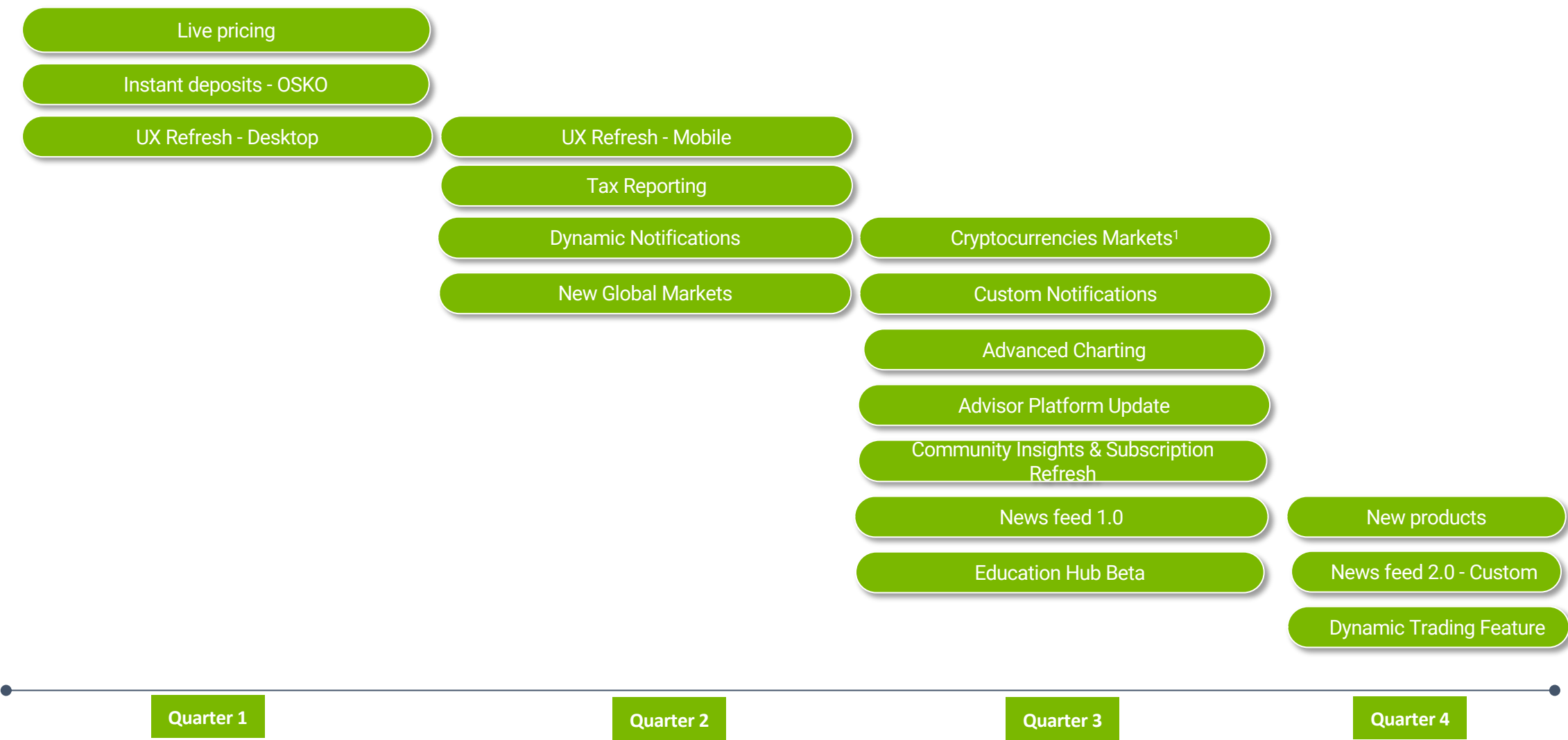


Disciplined and
ROI Focused



Data-Driven
Decision Making

Ongoing Product Innovation



1. The establishment of a cryptocurrency trading service is still being evaluated by SelfWealth and remains subject to Board approval, and all appropriate regulatory approvals.

Scalable Business Model



Proven fintech.
Financial stewardship.
Digital marketing leader.
Innovative, agile culture.



Trusted offering.
Innovative product offering.
Strong industry partnerships.



Growing and engaged
customer base.
High rate of new product
adoption.
E.g US trading.

High growth potential on a scalable platform with diversified revenue and significant operating leverage.

Trading Update: 100,000 Active Traders

SelfWealth has started Q1 FY22 with positive momentum in Active Trader growth, trading volumes and cash balances.

In the first 6 weeks of trading of FY22:

- Active Traders increased by over 5,000 and we announced the significant milestone of achieving 100,000 Active Traders on 10th August.
- Total trading volumes recorded in July were higher than each of April, May & June's monthly volumes. August daily average trade numbers have further increased over July's rate.
- Cash balances have continued to increase by around 10% from the balance as 30 June 2021

Thank You

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