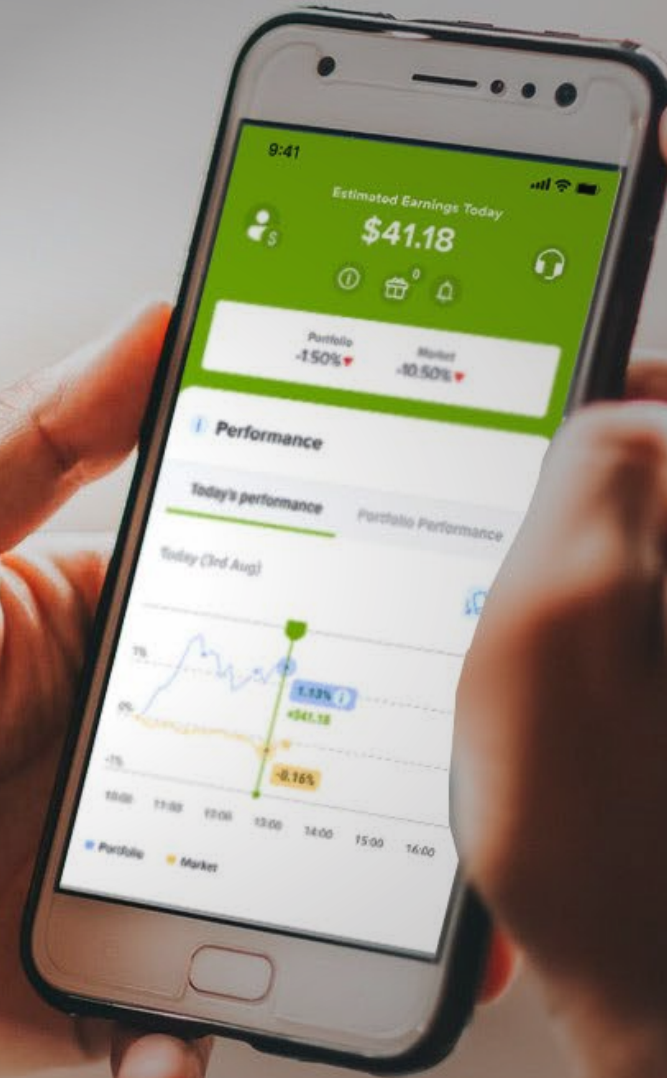


SelfWealth[®]

FY21 Half Year Results

Delivering exceptional growth

19th February 2021



SelfWealth Ltd
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Disclaimer

The material in this presentation has been prepared by SelfWealth Ltd and is general background information about SelfWealth's activities current as at the date of this presentation. This information is given in summary form and does not purport to be complete. Information in this presentation, including forecast financial information, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities or other financial products or instruments.

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Who We Are

SelfWealth is the solution to a problem Australian investors have been frustrated with for years: how to access the world's most cutting edge investment insights, without breaking the bank.

Our History

2012. Founded by Andrew Ward. Australia's first P2P investing community is created.

2016. Australia's first flat-fee online broker launched.

2017. SelfWealth lists on the ASX under ticker code SWF.

2021. \$5bn funds under administration (FUA) and 78,000 active traders.

Our Products

Retail trading platform. \$9.50 flat-fee brokerage. No account fees or commission.

US trading. SelfWealth offers \$9.50 USD trading, including a USD cash account.

SelfWealth Adviser Platform. Financial advisers can now access flat-fee brokerage.

The SelfWealth SMSF Leaders ETF. \$100m seeding at launch in 2019.

Key Products

SelfWealth is Australia's fastest-growing share trading platform for retail investors.



Award-winning \$9.50 flat-fee ASX trading. Easy to invest. No account fees or hidden costs.



Flat-fee US \$9.50 USD stock trading with competitive FX fees, a USD cash account and 7,500+ tradable securities.



SelfWealth is the highest rated retail trading platform on all major review sites.



The SelfWealth Adviser Platform allows financial advisers to access the famous \$9.50 flat-fee brokerage, as well as time-saving rebalancing tools.

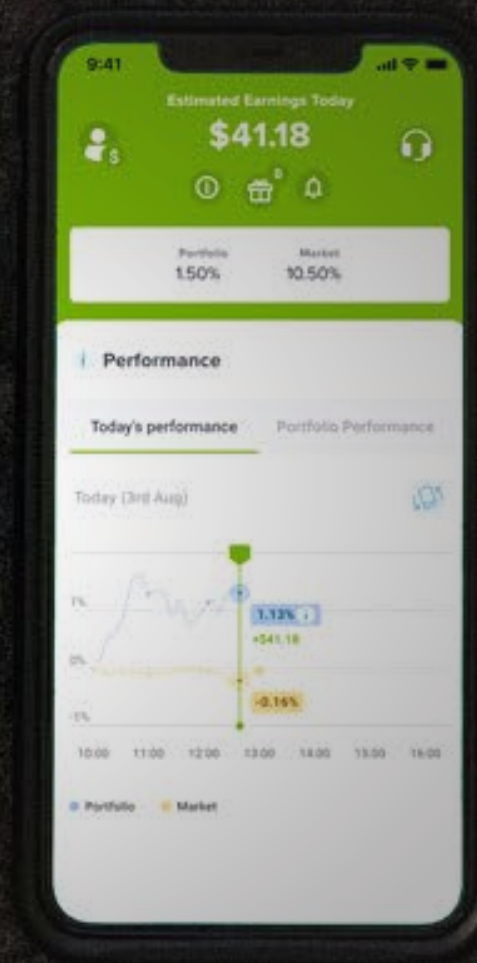


Highlights

FY21 H1 Key Performance Metrics

Financial Results

Market Update



FY21 H1 Highlights

December 2019 vs December 2020.

↑ **278%**

increase in total half year revenue to \$8.43m.

↑ **208%**

increase in active traders to 67,349.

↑ **379%**

increase in total trades for the HY to 756,465.

↑ **\$435m**

Total client cash held. Up 220% YOY.

↑ **\$4.3bn**

Total assets on HIN, up 152% YOY.

↑ **\$365k**

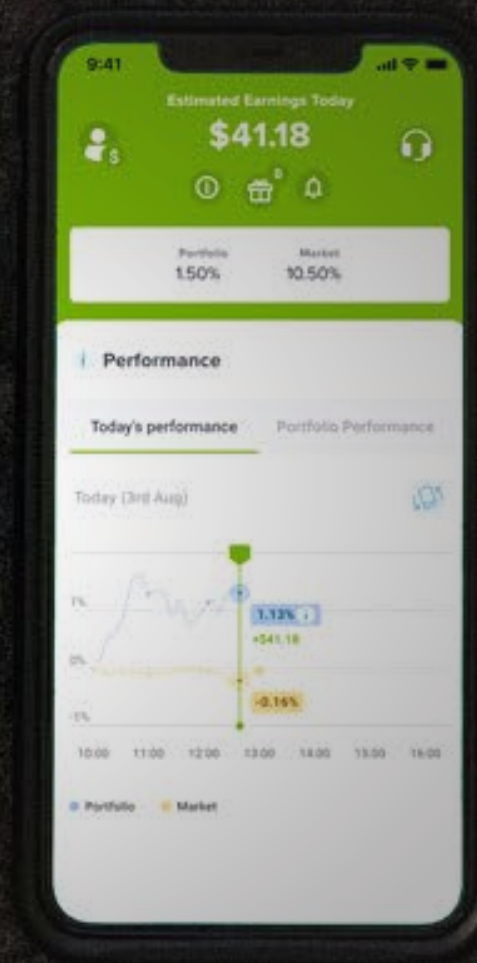
Positive cash flow from operating activities.

Highlights

FY21 H1 Key Performance Metrics

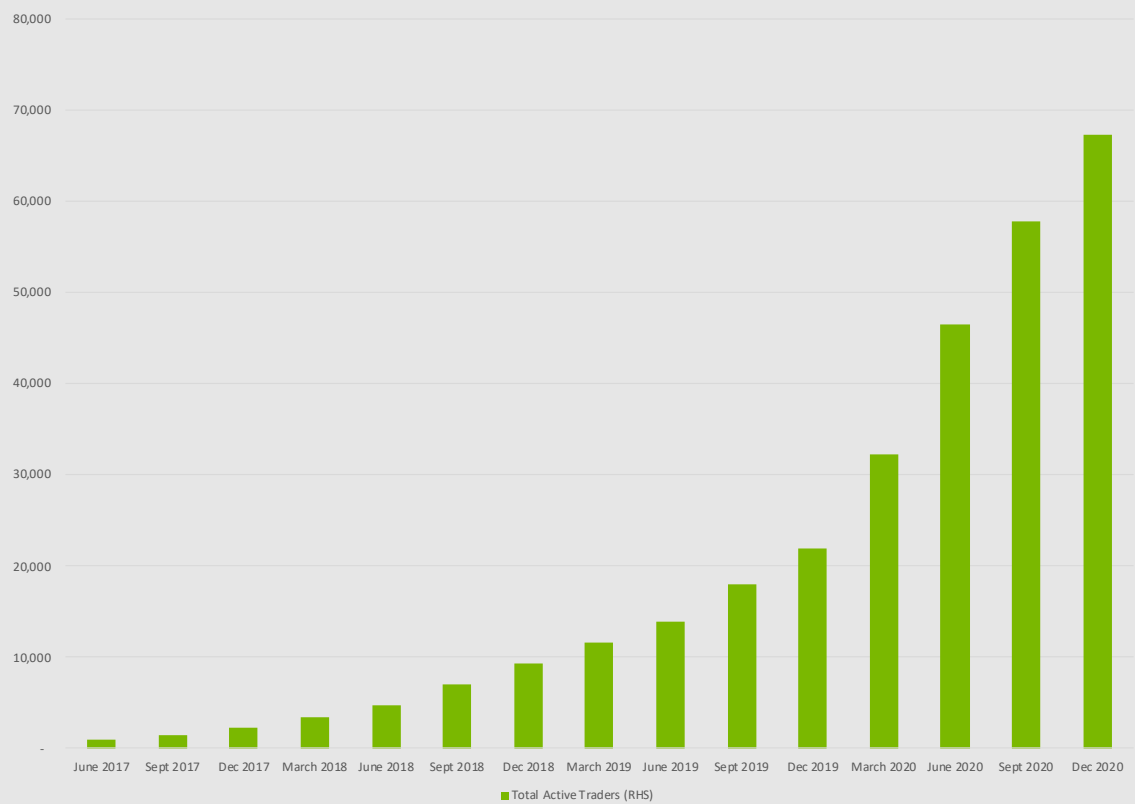
Financial Results

Market Update

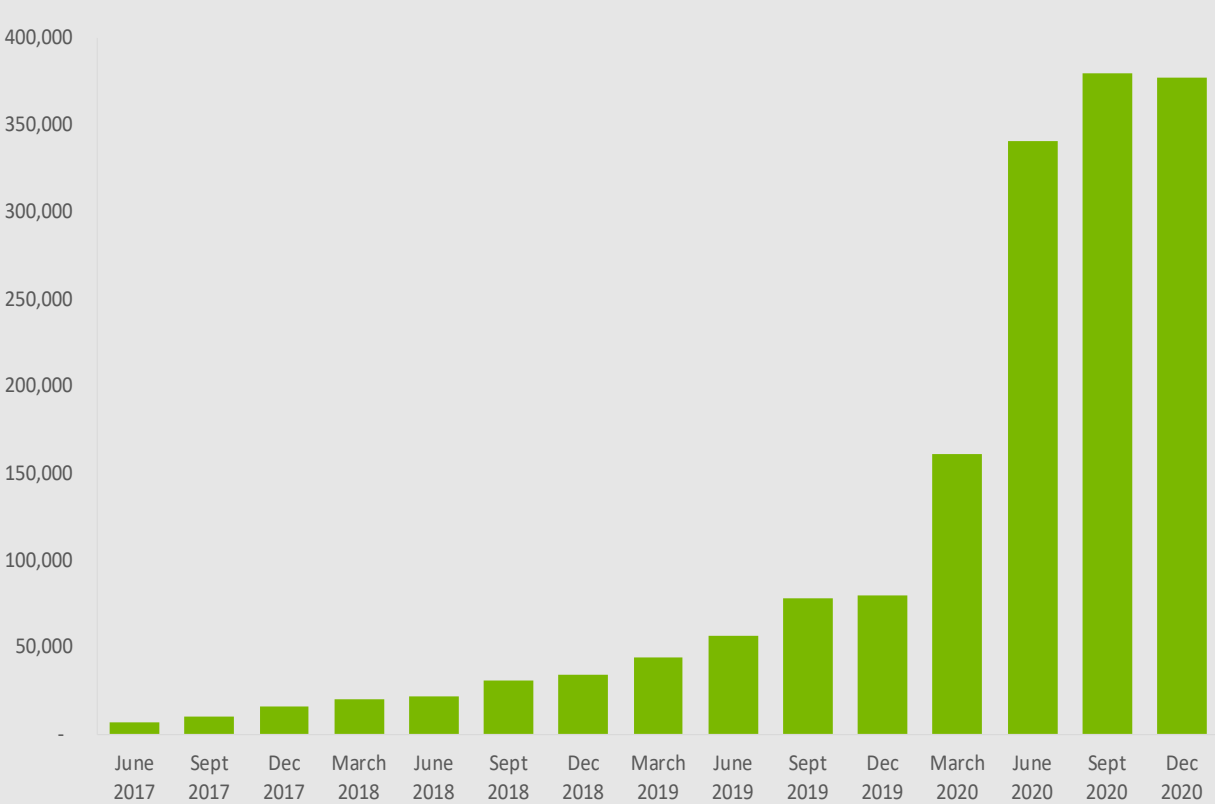


More Investors, More Trades

Active Traders by Quarter

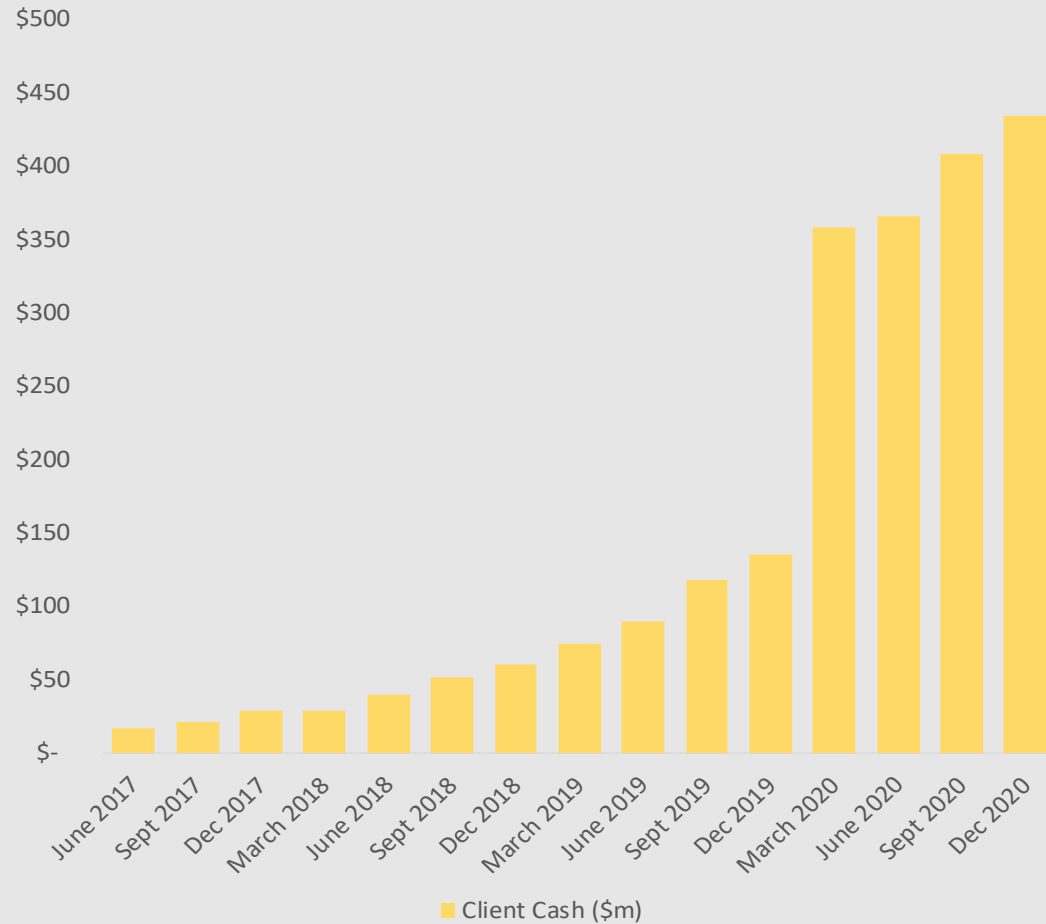


Trade Volumes by Quarter

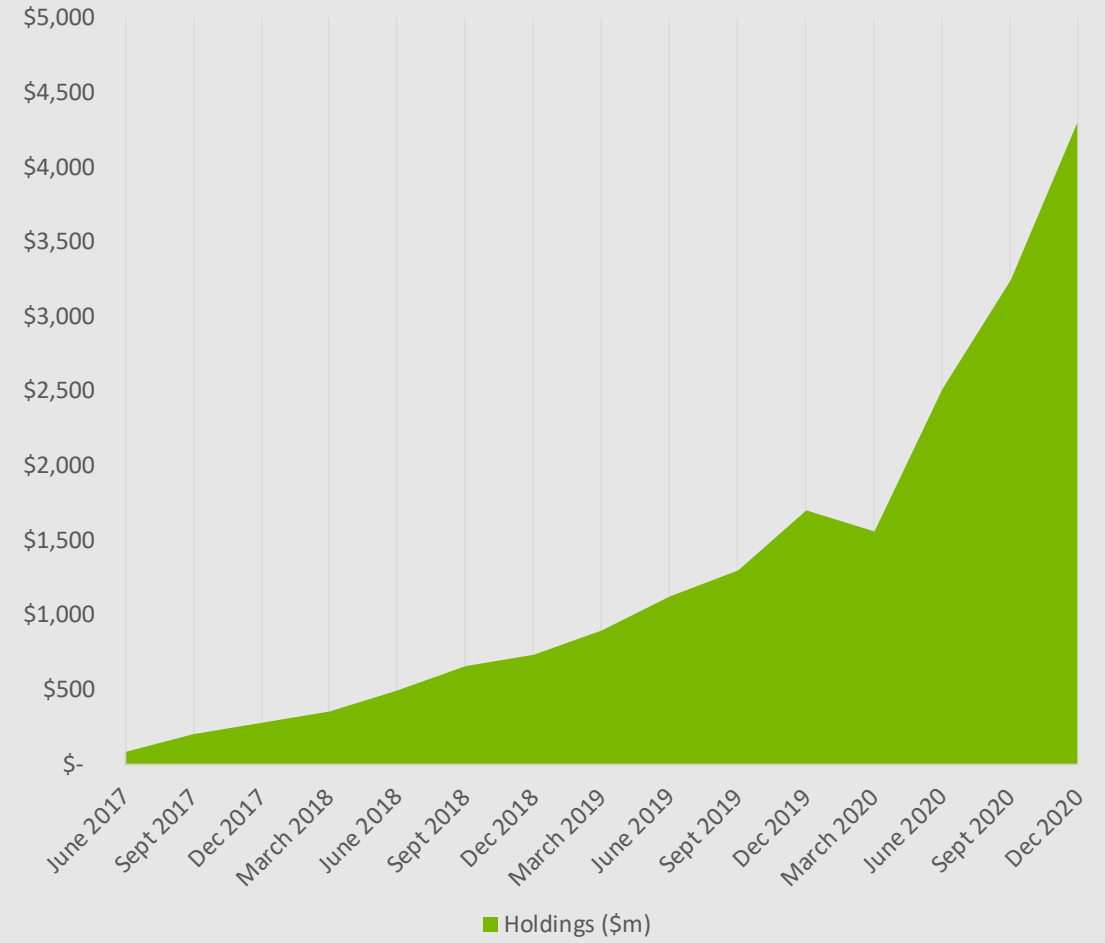


Larger Balances

Client Cash Growth by Quarter (\$m)



Funds Under Administration (\$m, ex. Cash)

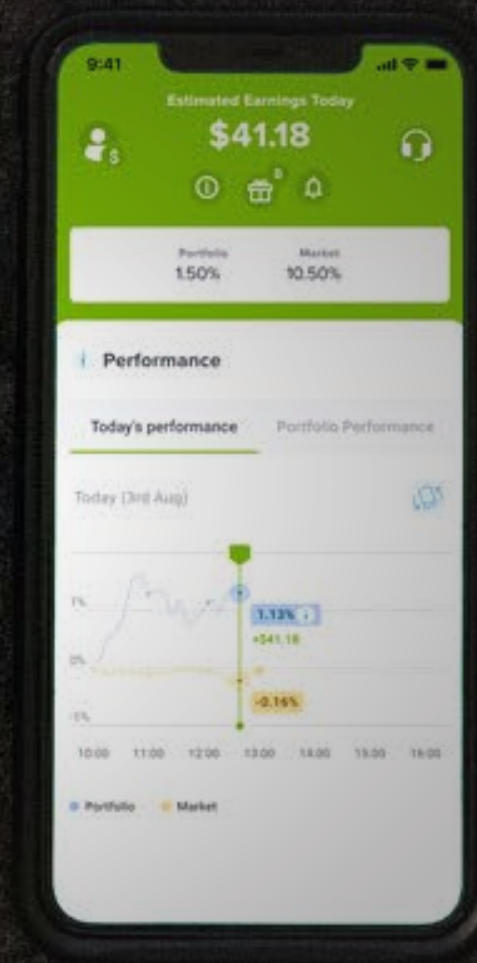


Highlights

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FY21 H1 Financial Results

	H1 FY20	H1 FY21
	Dec-19	Dec-20
Revenue	\$ 2,228,270	\$ 8,434,352
Cost of Operations	\$ 1,452,033	\$ 5,254,466
Gross Profit	\$ 776,237	\$ 3,179,886
Gross Margin %	35%	38%

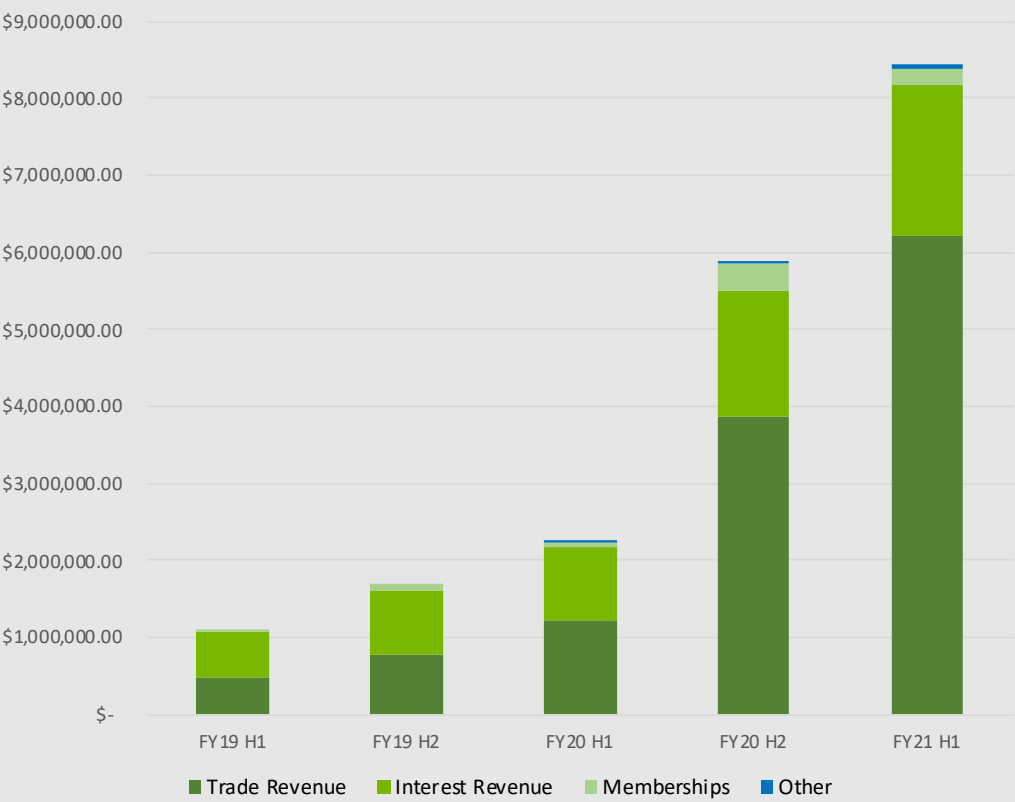
Expenses

Sales & Marketing	\$ 249,218	\$ 428,179
General and Admin	\$ 2,135,213	\$ 3,159,104
Total Expenses	\$ 2,384,431	\$ 3,587,283
Other Income	\$ 216,761	\$ 35,397
EBITDA	\$ (1,391,433)	\$ (372,000)
Depreciation & Amortisation	\$ 53,866	\$ 55,885
Interest	\$ 9,199	\$ 5,104
Loss	\$ (1,454,498)	\$ (432,988)

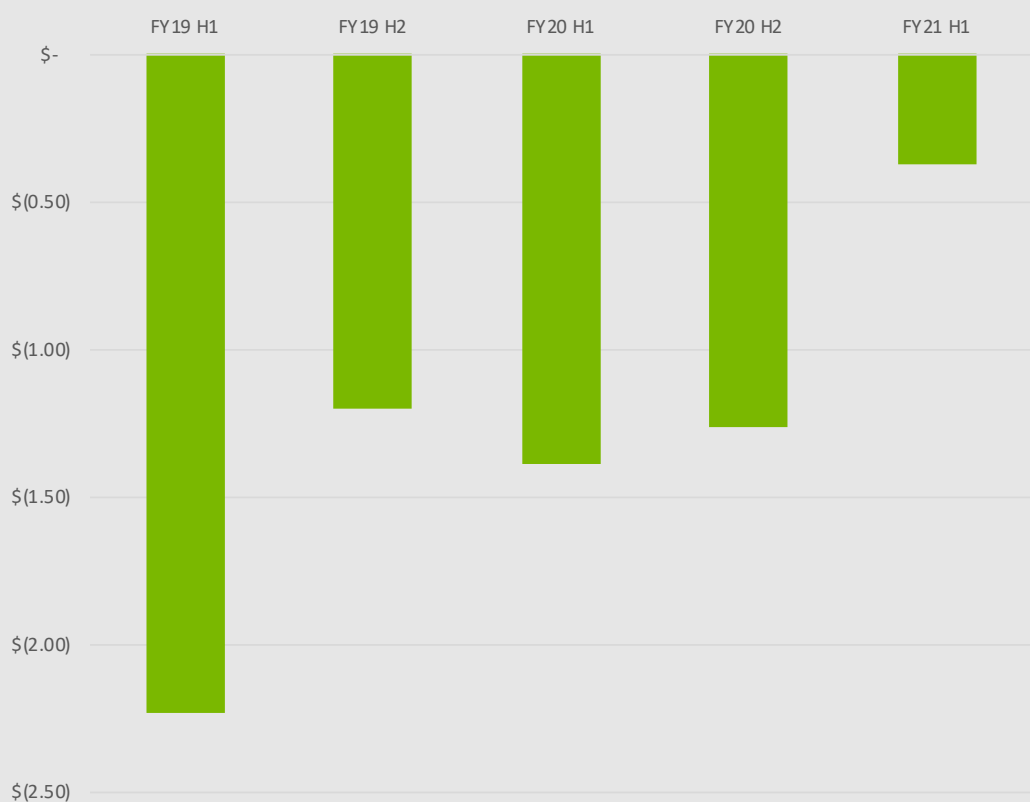
Revenue and EBITDA

- > Large half-on-half increases in revenue
- > Substantial reduction in EBITDA losses

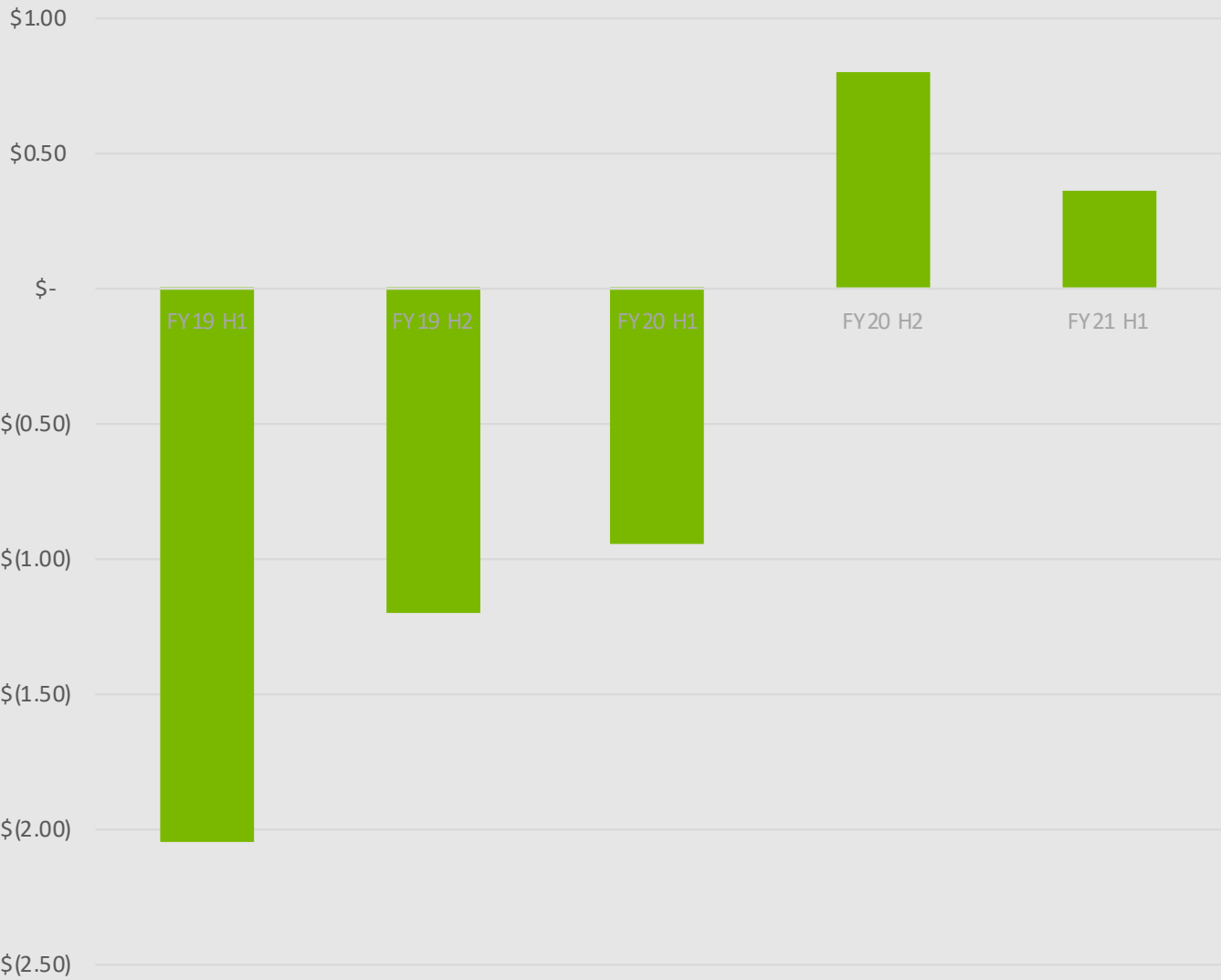
Revenue (\$m)



EBITDA (\$m)



Cash Flow from Operating Activities

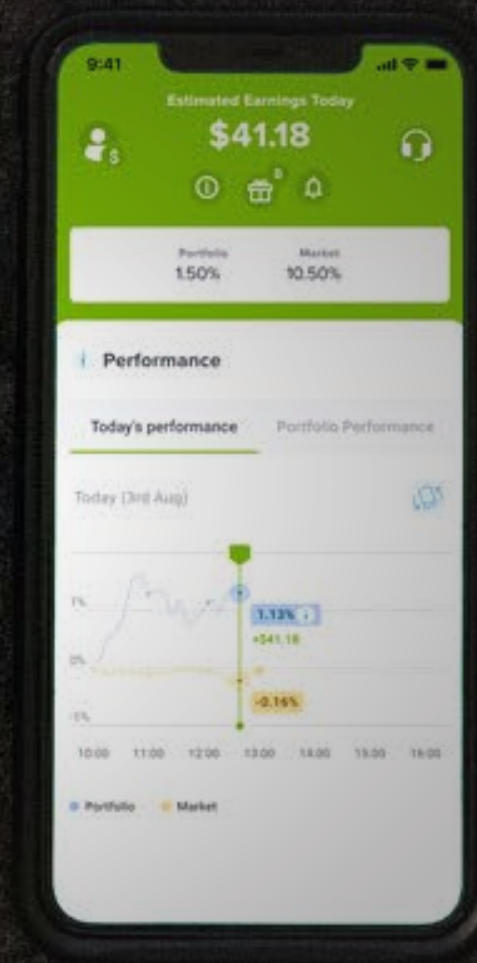


Highlights

FY21 H1 Key Performance Metrics

Financial Results

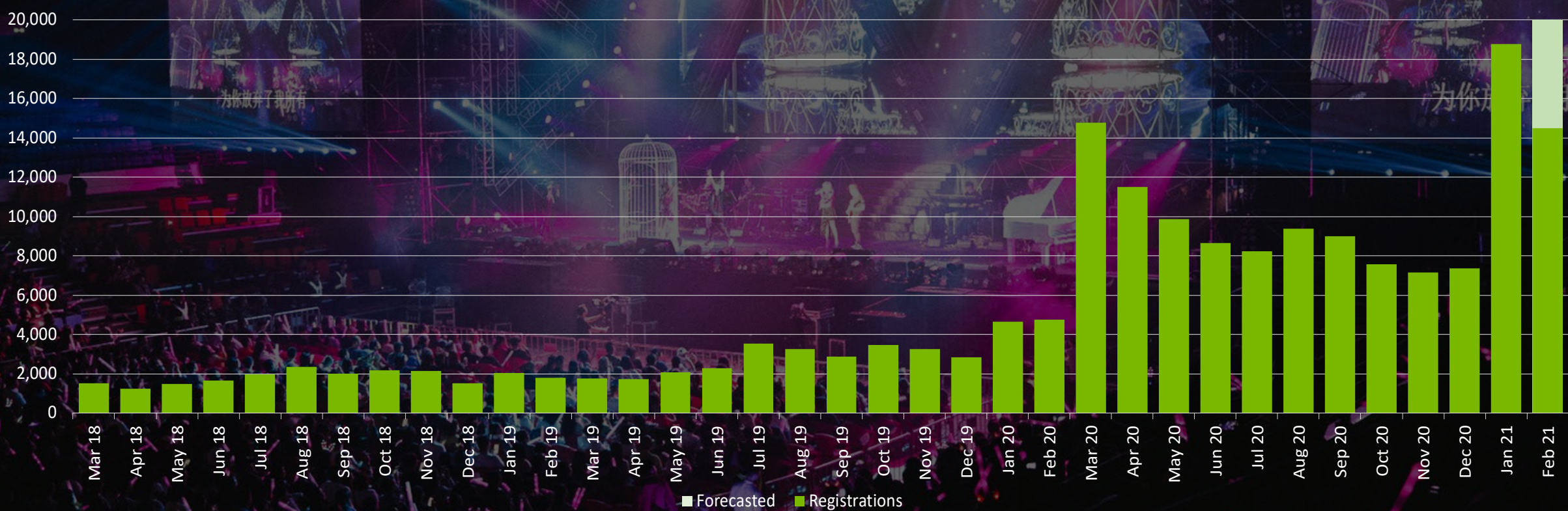
Market Update



Significant Acquisition Event



New client registrations that exceed COVID-related events of March/April 2020.



COVID vs The New Year

Interest in the stock market peaked in March/April 2020. The new year has introduced another, more significant peak. These stats compare these two periods.

↑ 2x

SelfWealth website traffic has doubled vs the peak of 2020.

↑ 90%

increase in new users visiting the SelfWealth website.

↑ 140%

increase in SelfWealth mobile app users.

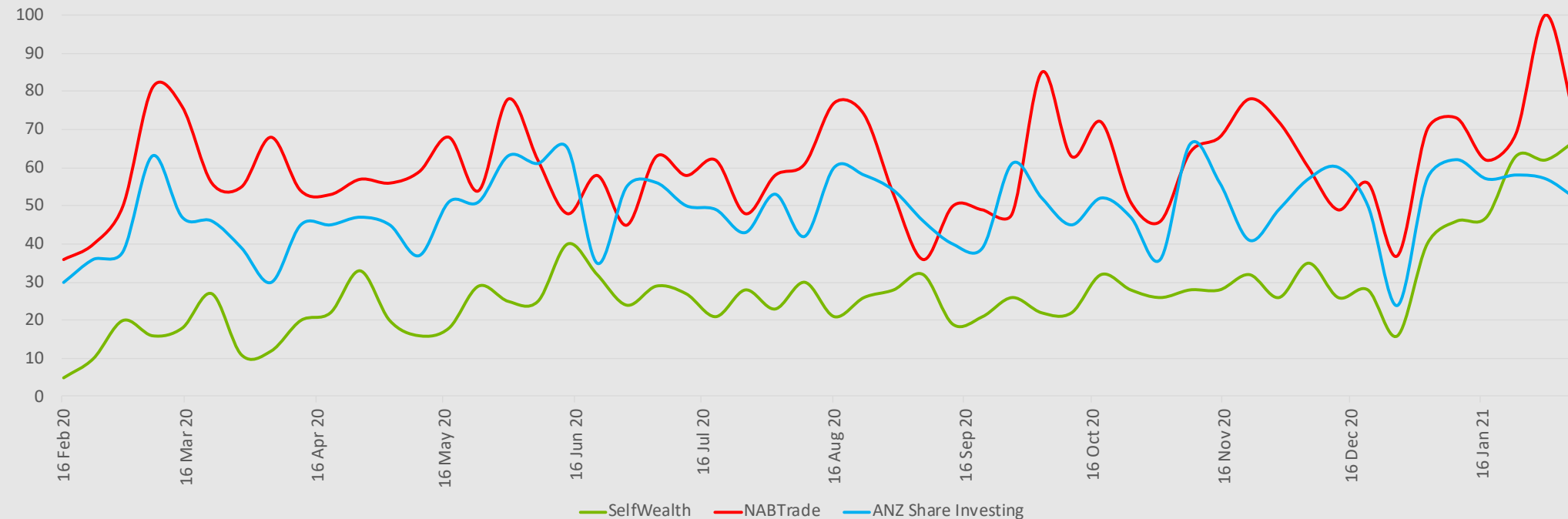
↑ 114%

increase in SelfWealth website page views.

No Longer Just a Challenger Brand

SelfWealth.com.au has had a 42% improvement in global website rank over the past 90 days[^]
Searches for the SelfWealth brand steadily increasing overtime vs major platforms

Relative Brand Searches on Google (Last 12 Months)



[^] Global Alexa ranking from 16th February 2021

New Revenue Stream: US Trading

The addition of US trading to the SelfWealth platform was timed well, with post-US election gains, new year interest in the market, COVID vaccine news and GameStop mania contributing to new client numbers.



Higher margins

US brokerage and FX spread contribute to creating a higher margin product.



Increased acquisition and retention

SelfWealth is now a one-stop shop for low-cost ASX and US market share trading.



Technical success

Platform uptime and the success of the rollout paves the way for continued uptake of US trading by new and existing clients.

Thank You

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Robert Edgley, Managing Director of SelfWealth Pty Ltd has authorised the release of this announcement to the market.

SelfWealth[®]

Trade smarter. Every time.