

WTL FY2025 FULL YEAR INDICATIVE RESULTS UNDERLYING NPBT UP 21% TO \$5.4M

WT Financial Group Limited (“WTL” or “the Company”) is pleased to provide indicative results for the full year to 30 June 2025 (“FY25” or “Period”), with the Company recording a **21.0% increase in underlying net profit before tax to \$5.4M** (FY24 \$4.5M).

HIGHLIGHTS

- *Revenue & Other Income* for the underlying business was **up by 16.5% to \$216.1M** (FY24 \$185.5M). *Direct Cost of Sales* was **\$195.0M** (FY24 \$167.4M), resulting in gross profit expected to be **up by 17.2% to \$21.1M** (FY24 \$18.0M).
- *Earnings Before Interest, Tax, Depreciation & Amortisation (“EBITDA”)* for the underlying business is expected to be up **13.4% to \$6.8M** (FY24 \$5.9M) after *Total Operating Expenses* of **\$14.4M** (FY24 \$12.1M).
- *Depreciation & Amortisation* was **\$634K** (FY24 \$624K) resulting in *Underlying EBIT* being **up 14.8% to 6.2M** (FY24 \$5.4M).
- *Underlying Net Profit Before Tax (“NPBT”)* is expected to be **up 20.8% to \$5.4M** (FY24 \$4.5M), after *Interest Expense* declined 14.7% to **\$773K** (FY24 \$906K).
- *Net one-off income and expenses* are expected to have a negligible impact on the underlying results so *Statutory NPBT* is also expected to be **\$5.4M** (FY24 statutory result was \$4.8M, after a net positive impact from *one-off income and expenses* of \$357k).
- *Operating Cashflow* was **\$5.8M** (FY24 \$5.4M) with *Cash and Cash Equivalents* **up 22.3% to \$9.8M** at year end (30 June 2024 \$8.0M) net of *Financing and Investing Activities* which included \$2.1M of dividend payments and a final (backend) payment of \$1.0M related to a prior acquisition.

Appendix 4E and Audited Financial Statements

The Company expects to lodge its Financial Statements and Appendix 4E on or before 29 August 2025 and its Audited Financial Statements and Annual Report by mid-September 2025. The Company does not anticipate any material variances to the indicative results reported today.

Investor Briefing

The Company will hold an investor briefing to discuss its indicative results, with a presentation deck released to the market prior to commencement.

WT Financial Group FY2025 Indicative Results Livestream

10.30pm AEST (8.30am AWST)

Thursday 7 August 2025

Presenter: Keith Cullen, founder and CEO

Please register using the following link:

https://zoom.us/webinar/register/WN_RcpKPjhPRYiwTqmLoM_15w

Those registering will receive a confirmation email with information about joining the livestream. Questions will be able to be submitted throughout the presentation; however, registrants are encouraged to send through questions via email beforehand to: info@janemorganmanagement.com.au

ENDS

About WT Financial Group Limited

WT Financial Group Limited has established itself as amongst the very largest financial adviser networks in Australia. Its wealth management, retirement planning and personal risk insurance advice services are delivered primarily through a group of around 400 privately-owned advice practices whose advisers operate as authorised representatives under its Wealth Today, Sentry Advice, Synchron Advice, and Millennium3 subsidiaries.

WTL's B2C division delivers a range of financial advice services directly to wholesale and retail clients through its Spring Financial Group brand.

The Group's Wealth Adviser division is the Company's central services and support hub and also offers market-leading services and solutions to advisers and their clients outside of WTL's subsidiary cohorts including through regular in-person and livestreamed seminar and professional development programs and the publication of a library of more than 100 financial literacy handbooks and manuals in both digital and printed formats.

WTL has recently established WTL & MWP Investco Pty Ltd (Investco), a 50/50 joint venture with Merchant Wealth Partners Pty Ltd—the Australian subsidiary of the New York-based financial advice investor, Merchant Wealth Partners, LLC. Investco has been established to provide strategic growth capital to high-potential financial advice practices within the WTL network and beyond. In line with Merchant Wealth's global model, Investco will take significant non-controlling interests, offering the practices it partners with long-term, *patient capital* - differentiating itself from traditionally time-limited private equity.

Authorised for release by:

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