

ASX Release: 27 November 2025

HUB24 Investor Strategy Day

HUB24 Limited (ASX: HUB) is holding its Investor Strategy Day today at 10.00am (AEDT) where the Group Executive team will provide an update on our strategy. A copy of the presentation is attached.

The presentation will be streamed live and can be accessed by registering at:

<https://webcast.openbriefing.com/hub-id-2025/>

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About HUB24

HUB24 Limited is listed on the Australian Securities Exchange, and includes the award-winning HUB24 Platform, HUBconnect, Class, NowInfinity and myprosperity.

This release is not financial product advice. Past performance is not indicative of future performance and any forward-looking statements in this release are not representations or guarantees as to future performance.

This announcement was authorised for release to the market by the Disclosure Officer.

For further information, please visit www.HUB24.com.au

HUB²⁴

Empowering better
financial futures, **together.**

**Investor
Strategy
Day**



27 November 2025



Welcome & Strategic Overview

Andrew Alcock
Managing Director &
Chief Executive Officer

Empowering
better financial
futures, **together.**

HUB²⁴

 myprosperity

 CLASS

 NowInfinity

Leveraging our capabilities to lead industry change



Lead today

Delivering customer value and growth



Create tomorrow

Creating integrated wealth technology and platform solutions



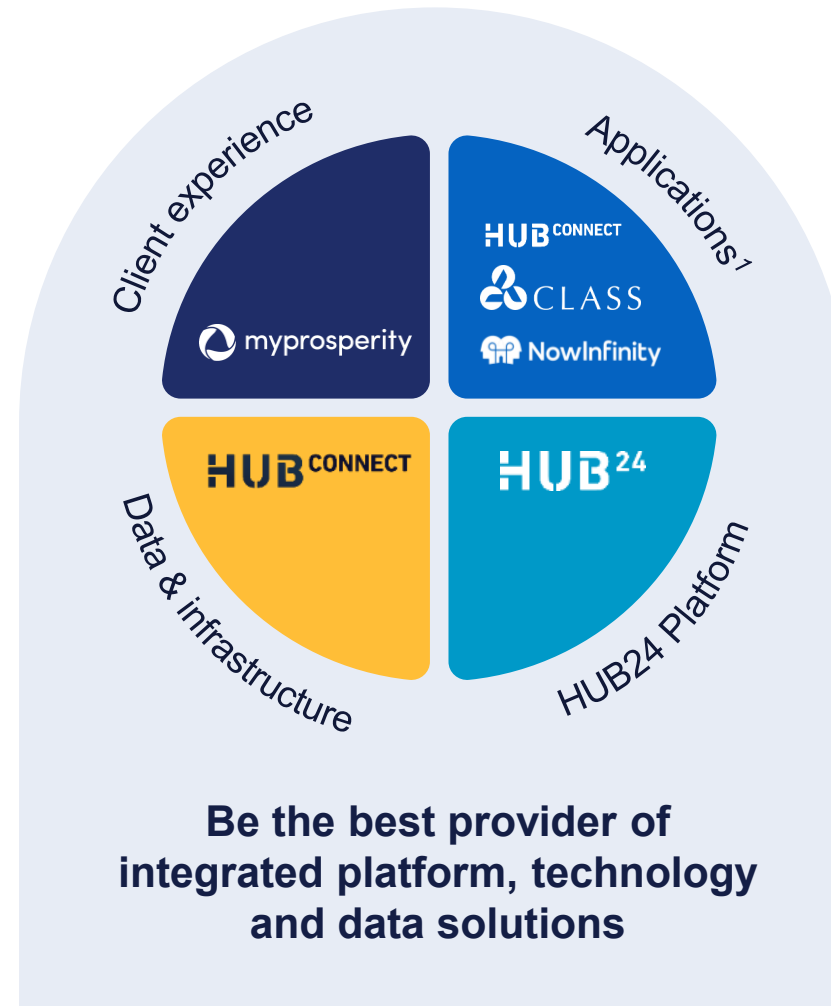
Build together

Collaborating to shape the future of the wealth industry



Be future ready

Developing our people, capabilities and infrastructure to support our future growth strategies



To enhance productivity for financial professionals through

- One way of doing business with access to market-leading solutions
- Single view of wealth for financial professionals and their clients
- Efficient access to ecosystem partners
- Flexibility for advisers and insights for networks
- Reporting and insights for businesses



And deliver solutions to meet needs across the customer lifecycle

Continued market leadership and growth across platform and technology businesses

HUB24 Platform



Australia's best platform¹
(Awarded 3 years running)



Leading platform across HNW, mass affluent, and mass market segments¹



#1 NPS & Actual Advocacy for all platform users²



#1 managed accounts capability¹
(Awarded in 8 of last 9 years)



Largest increase in advisers using HUB24 in FY25 since FY21



Industry record net inflows of \$19.8b in FY25³



6th largest platform by FUA (up from 7th)³



No.1 platform market share gain³

Class, NowInfinity & myprosperity



Largest increase in FY25 in Class accounts since FY20



30.5% SMSF software market share⁴



24.4% Corporate Compliance solutions market share and growing at 1.7x system⁵



107k households on myprosperity (+32k households in FY25)

1. Investment Trends 2024 Platform Competitive Analysis and Benchmarking Report.

2. Investment Trends 2025 Adviser Technology Needs Report.

3. Plan for Life data, June 2025. Administrator View. Adjusted to exclude the \$33.6 billion migration from BT Super to Mercer in the June 2023 quarter. FUA rank as at June 2025. Market share gain in 12 months to June 2025.

4. As at 30 June 2025. ATO SMSF statistics.

5. As at 30 September 2025. ASIC company registrations statistics. Companies on Corporate Messenger grew at 1.7x system growth in the 12 months to 30 September 2025.

Delivering on our strategy

2017

Agility acquisition

2018

Innovation Lab
established

2020

PARS acquisition

2021

Xplore Wealth
acquisition

2022

Class & NowInfinity
acquisition

2023

myprosperity
acquisition

Our progress since our last strategy day

Significant growth in HUB24 Discover (now over \$2b FUA) and enhanced investment menu

HUB24 Private Invest launched and Lifetime Retirement Solutions in development

Launched Engage, the next evolution of our market leading reporting capability, now with ~4,000 users

Completed an upgrade of HUBconnect capability and APIs across the Group to support our strategy

Delivered further capability to enhance productivity for Class clients (VMR, DMS, document & data feeds)¹

Upgrade of myprosperity technology architecture supporting growth and group offers

myprosperity for Class now in beta, targeting launch in 2H FY26

7 myprosperity enterprise agreements signed with large licensees covering over 1,700 practices

Leveraging group footprint for growth

e.g. 65 myprosperity practices began using HUB24 (now with >\$1b of FUA)

Introduced myhub, a collaborative integrated advice ecosystem

Uniquely positioned to capitalise on structurally growing markets and industry transformation

Strong growth driven by structural tailwinds



Increasing demand for advice



Shifting demographics including transition to retirement and intergenerational wealth transfer



Growing superannuation (including SMSFs) and household wealth

With industry dynamics providing opportunities to further enable our customers



- ➔ Separation of aligned advisers to private licensees and emergence of large advice networks leveraging technology and scale
- ➔ Continued uncertainty of ownership and strategy of institutionally owned platforms
- ➔ Efficiency & compliance challenging advice firm productivity
- ➔ Data integration, quality and disparate tech solutions driving inefficiency
- ➔ Cyber security risks driving demand for secure client solutions
- ➔ Governance weaknesses create heightened regulatory environment
- ➔ DBFO phase 2 reforms may remove red tape and deliver further growth opportunities
- ➔ Emerging technologies (including AI) creating opportunities and greater efficiency

Shareholder value through leading today and creating tomorrow



Strong growth outlook in existing established businesses

HUB24 Platform

Market leadership with significant opportunity to capture further market share

- Market leading platform, managed accounts and client portal capability
- Ranked #1 for net inflows¹
- Strong and growing relationships with advisers including privately owned groups
- Well positioned to increase market share from current ~9%¹
- Continue to benefit from industry transformation

Class & NowInfinity

Delivering consistent and sustainable growth

- Leading SMSF and Corporate Compliance solutions
- Class growth accelerating and NowInfinity growing above system, supported by structurally growing markets (SMSFs and company registrations)
- Ongoing investment in customer solutions to enable growth



Creating additional shareholder value through tech solutions

Technology & data solutions

Building solutions that create value and strengthen competitive advantage

- Leveraging Group capabilities to build solutions that drive efficiencies for financial professionals and their clients – HUBconnect, client portals, Engage
- Unique data capability to safely enable industry transformation
- Harnessing Group footprint to deliver more products to more customers
- Strengthening customer relationships and driving advocacy for HUB24 and Class



Creating growth synergies



Leading executive team with depth of experience



**Andrew
Alcock**

Managing
Director & Chief
Executive Officer



**Amy
Rixon**

Chief People
Officer



**Craig
Lawrenson**

Chief Operating
Officer



**Deborah
Latimer**

Chief Risk Officer



**Jason
Entwistle**

Director, Strategic
Development



**Kitrina
Shanahan**

Chief Financial
Officer



**Paul
Biggs**

Chief Product
& Technology
Officer



**Tim
Steele**

Chief Executive
Officer, Class

Agenda

01

Welcome & Strategic Overview



Andrew Alcock

Managing Director & Chief Executive Officer

02

Group Strategy



Jason Entwistle

Director, Strategic Development

03

Platform



Craig Lawrenson

Chief Operating Officer

04

Class & NowInfinity



Tim Steele

Chief Executive Officer, Class

05

Financial Update



Kitrina Shanahan

Chief Financial Officer

06

Wrap Up and Q&A



Andrew Alcock

Managing Director & Chief Executive Officer

The background of the slide features a photograph of a person's hands typing on a silver laptop keyboard. The laptop is on a light-colored wooden desk. In the background, there is a blurred green plant and a white wall. A large, semi-transparent blue shape, resembling a stylized 'P' or a large bracket, is overlaid on the left side of the image, containing the text and logo.

Group Strategy

Jason Entwistle
Director, Strategic
Development

Technology can help deliver productivity

More demand for advice than the industry can deliver

2.7m

Australians seeking advice¹

15,251

advisers²

\$5.4t

intergenerational wealth transfer expected over next two decades³

Ongoing industry transformation

101

recurring clients per adviser paying an average advice fee of ~\$5k¹

36%

advisers indicate they use a single platform (up from 13% in 2021)⁴

60%

of practices have a single adviser²

34%

of practices have 2-5 advisers²

Efficiency & compliance

rated top 2 challenges by advice firms⁵

Lack of integrated technology

Data integration and quality **continue to challenge licensees, advisers and accountants**

Disparate advice technology solutions – significant industry inefficiency

Greater use of technology – 74% of advisers use or plan to use AI¹

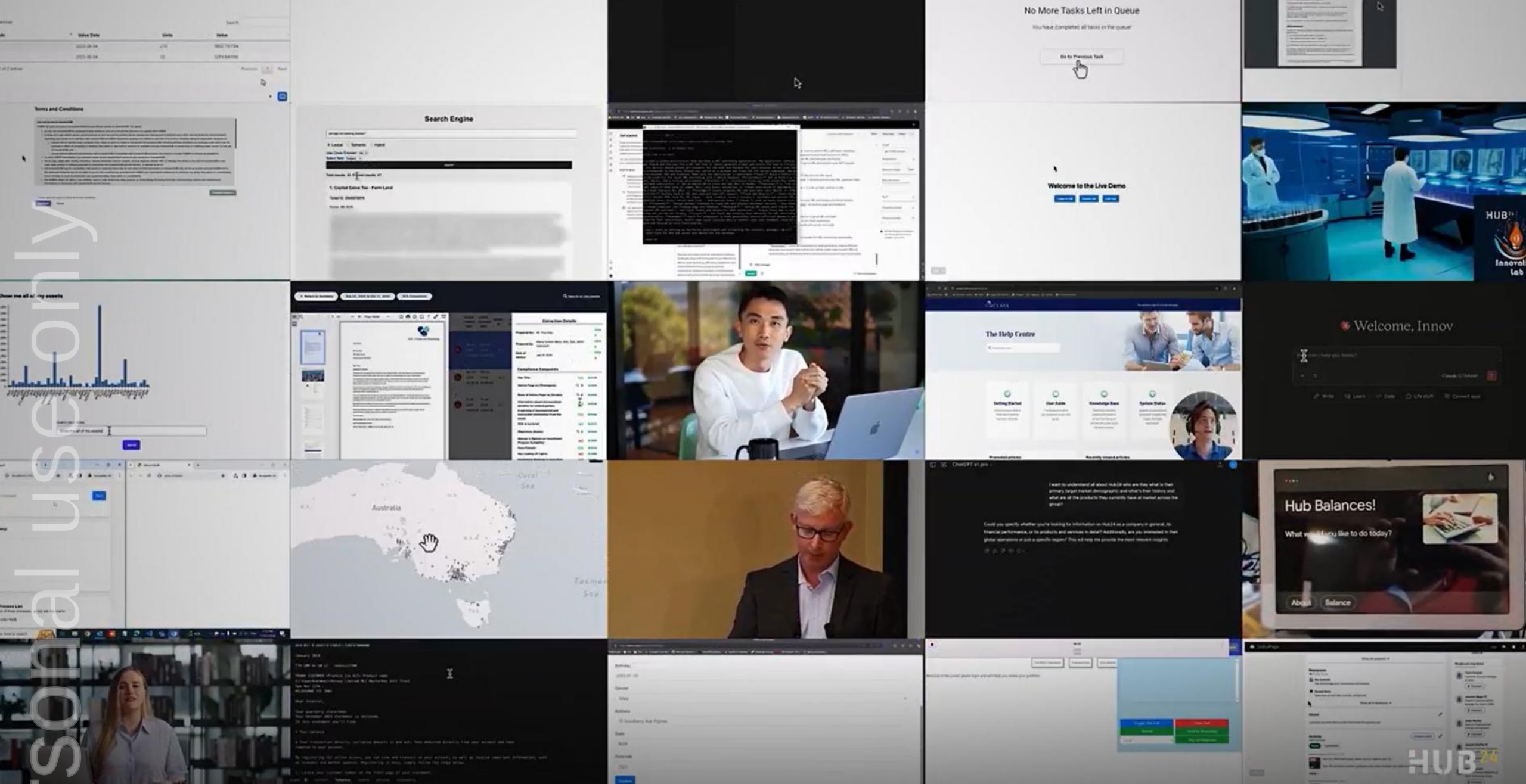
1. Adviser Ratings 2025 Australian Financial Advice Landscape. Average clients per adviser in 2025 is 131 including 101 recurring clients and 30 one off clients. Average advice fee in 2025 was \$4,688.

2. As at 30 June 2025. Adviser Ratings Musical Chairs Q2 2025.

3. JBWere, The Bequest Report, July 2024.

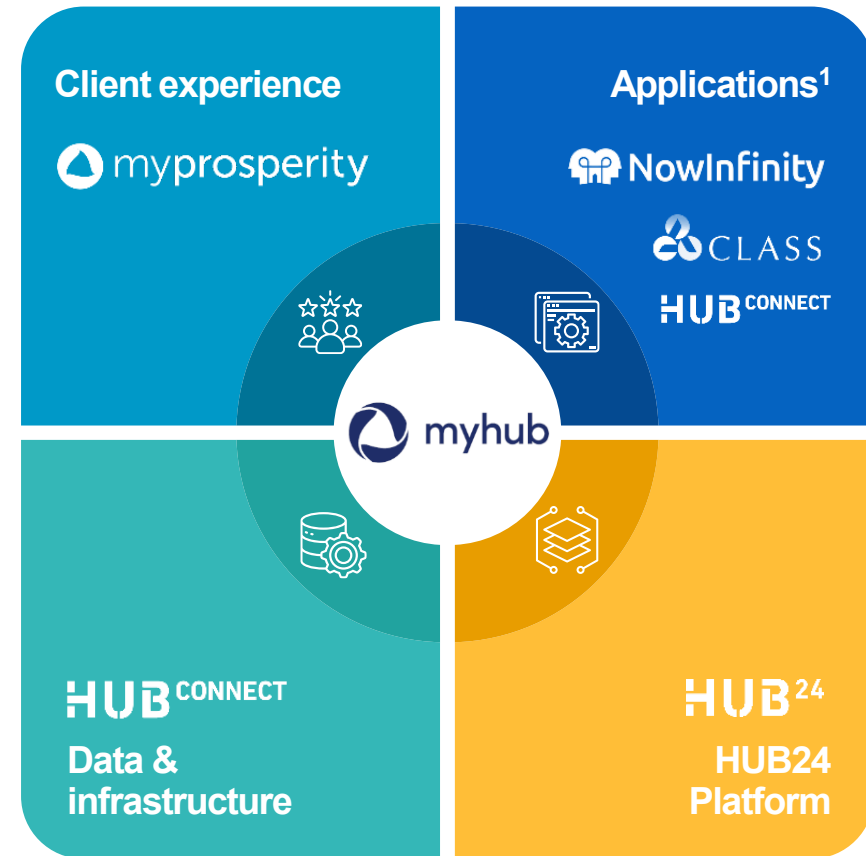
4. Investment Trends 2025 Adviser Technology Needs Report.

5. Investment Trends 2025 Adviser Business Model Report. Advisers surveyed indicated that 'building efficiencies into business processes' and the 'compliance burden' were their top 2 challenges.

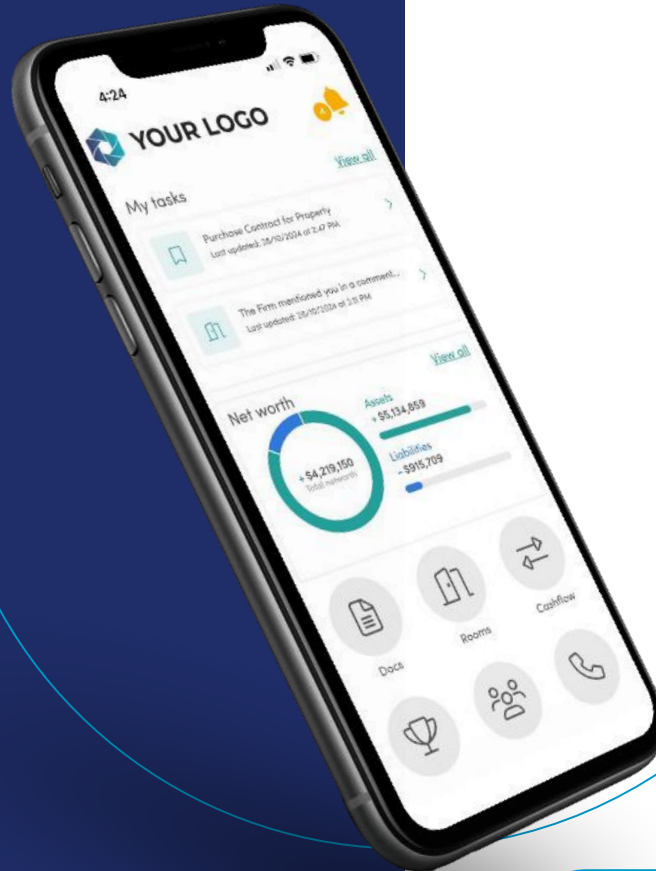


It all comes down to **data.**

HUB24's connected ecosystem redefining advice productivity



myprosperity
transforming client
engagement &
experience



One platform,
two interfaces



Client services



Partner services



Client engagement



Security

myhub ecosystem – accessible via new partner portal

Seamless access to applications

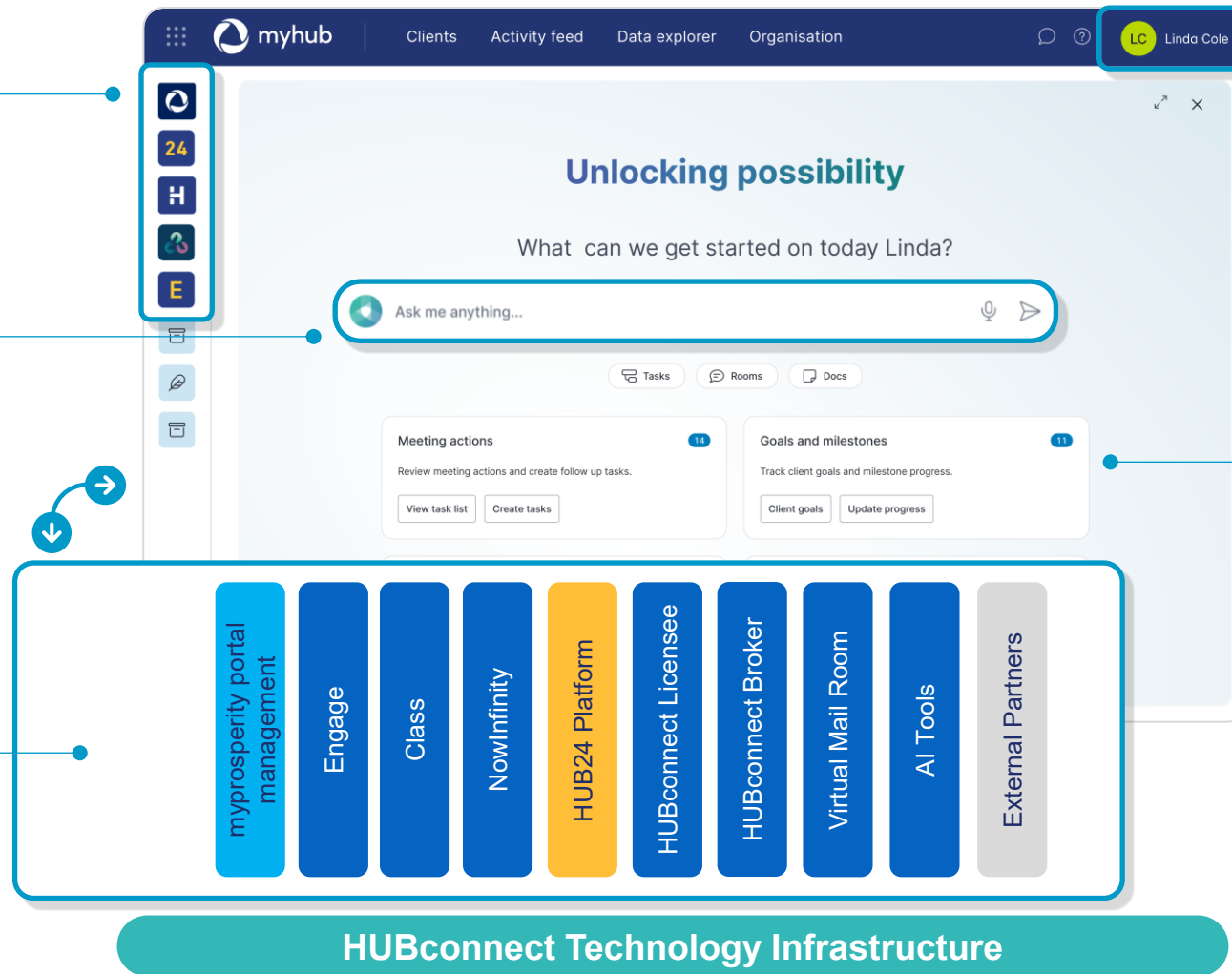
Natural language prompt

HUB24 Group + external partner applications

One user login to connect

Fully customisable dashboard

Ingesting data from >300 sources

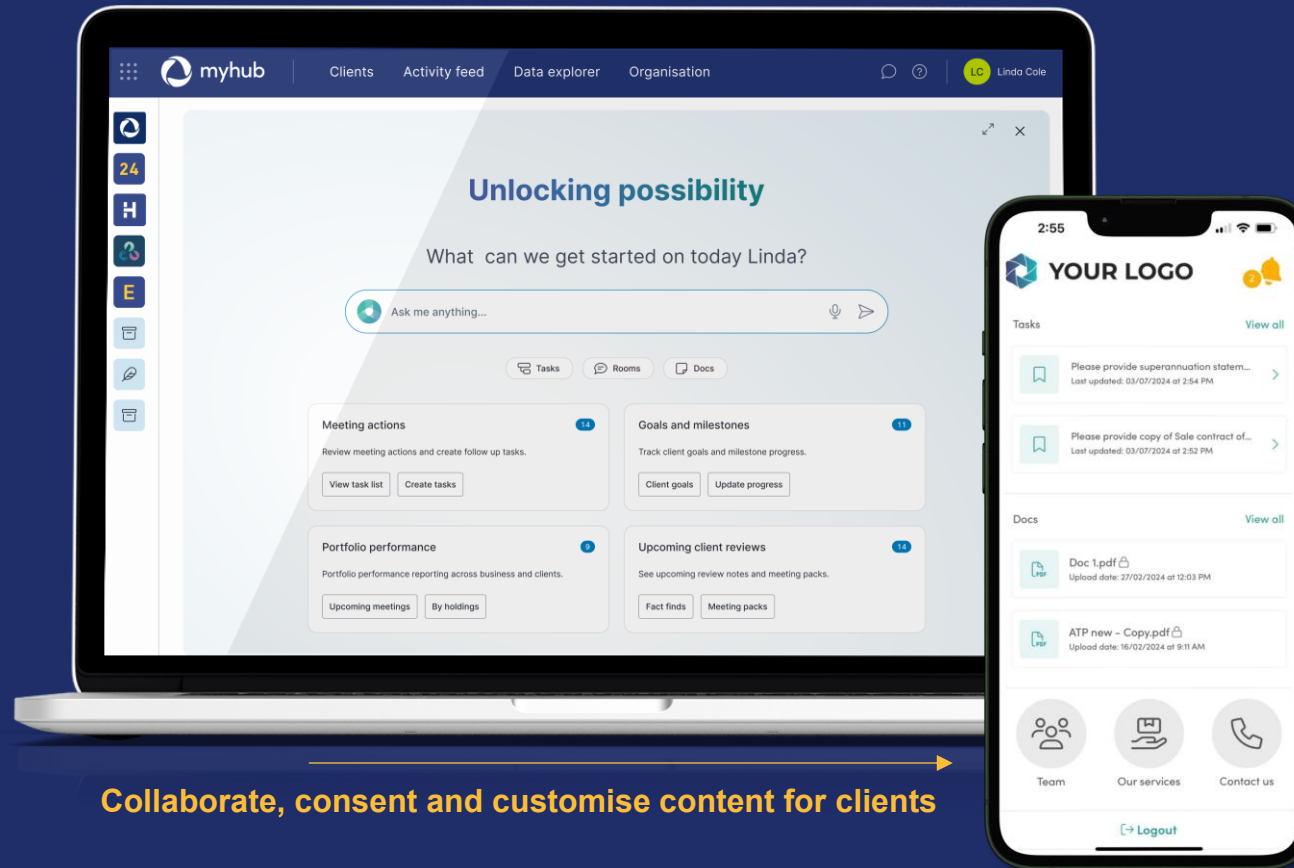


myhub – designed to transform adviser productivity

Partner Portal



Client Portal



Collaborate, consent and customise content for clients



AI + Human Intelligence



Driving productivity gains



Single-point access to HUB24 and external partner applications



Underpinned by quality data



Client engagement



Security



Efficiency



Ecosystem



myhub

HUB²⁴

 myprosperity

 CLASS

 NowInfinity

Demonstration of myhub



**One way of
doing business**



**Single view
of wealth**



**Efficient access to
ecosystem partners**



**Flexibility
& visibility**



**Reporting
& insights**

HUBconnect Licensee

Competitive advantage driving long term growth

Classified over **24 million**¹ documents such as

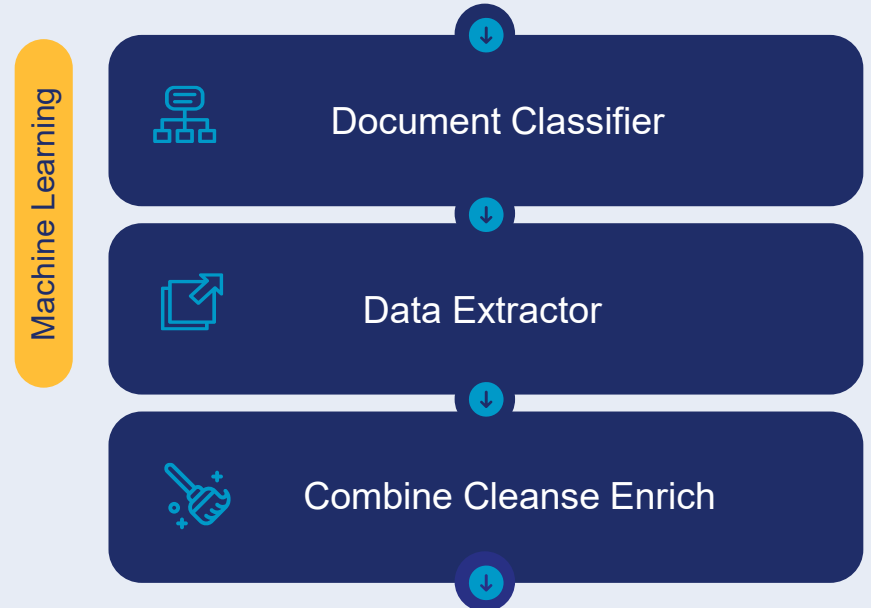
- Statements of Advice
- Records of Advice
- File notes
- Transcripts

Drawing **structured and unstructured data** from

- Planning software
- Accounting systems
- Revenue management software
- Platforms
- CRMs
- HR systems
- Client portals
- ASX
- ASIC

HUB24's unique capability: providing access to quality data

Source documents and data



Daily insights

Dashboards

Alerts

Reports

Underpinned by responsible data use and security



Protect integrity of data and use it responsibly

How we deliver ...

Structured cyber framework & controls

Responsible use AI governance framework

Structured AI maturity model and controls aligned to regulations



Trusted access to data and insights

Trusted partner to connect customers with their data



Users have clear choices and transparency

Customer control and consents

HUB24 – Safeguarding assets and data

myhub under development with target launch in FY27

1HFY26

Prototype

Co-design with financial professionals



2HFY26

Beta testing

Gather early feedback



1HFY27

Pilot

Live with select clients



Clear strategy for growth



myhub ecosystem
driving competitive
advantage and
enabling industry
transformation



Delivering innovative
solutions that help
solve productivity
challenges for financial
professionals



Emerging technology
has the power to
transform advice



HUB24 ideally
positioned to
benefit

Platform

Craig Lawrenson
Chief Operating
Officer

HUB²⁴

HUB24 – Australia's leading platform

Our market-leading platform...



Australia's best platform and ranked #1 in all segments including

- High Net Worth
- Mass Affluent
- Mass Market¹



Highest Net Promoter Score and #1 for overall satisfaction voted by advisers²



HUB24 Platform and HUB24 Super ranked #1 for satisfaction³



2024 Platform Competitive Analysis and Benchmarking Report

Best Platform Overall

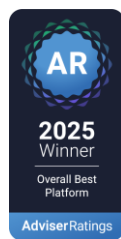
HUB24



2025 Adviser Technology Needs Report

Overall Satisfaction: Wrap Platform

HUB24



2025 Adviser Ratings Financial Advice Landscape Report
Overall Best Platform

HUB24

...driving strong adviser advocacy



\$19.8b of net inflows

a company and industry record⁴



#1 platform net inflows

for seven consecutive quarters⁴



#1 platform market share gains

for the last two years⁴

HUB24 positioned to benefit from shift towards single platform usage

Industry
trending
towards fewer
platform
relationships



36% advisers

use a single platform (up from 13% in 2021)¹



2.0 platforms

used by advisers (down from 2.6 in 2021)¹



Private equity investment

into advice industry seeking greater efficiency and productivity



Investment in technology stacks

by advice practice owners

HUB24 well positioned to win



One platform to meet all client needs across lifecycle and segments



Access to ecosystem of solutions designed to support advisers and licensees



Leading reporting and productivity solutions enhancing efficiency and client experience



Customer service excellence



Collaborative approach

Significant growth opportunity from new and existing advisers

Latent opportunity



HUB24 has access through relationships to more than **78%** of the total adviser market¹



● Active advisers using HUB24¹
(33% of market)

● Advisers covered by a HUB24 distribution agreement who are not using the platform (45% of the market)¹

Industry average FUA per adviser estimated to be \$82m, providing further opportunity for growth³

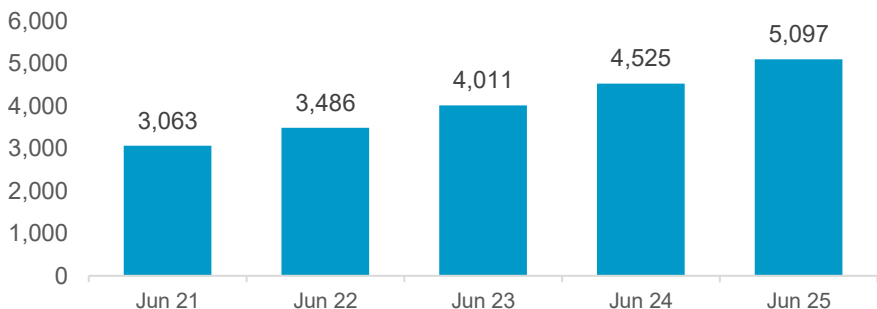
\$22m FUA per adviser on HUB24, equivalent to 27% of industry average³

New adviser relationships deliver transition flow benefits for up to 6 years⁴

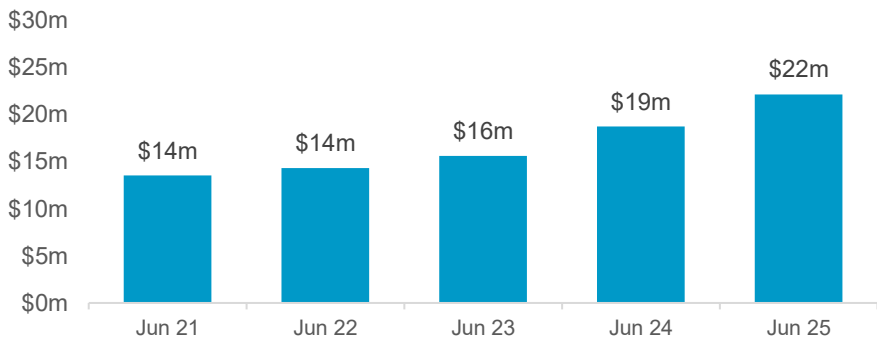
Approximately ~75-80% of net inflows in FY22-25 were from existing adviser relationships⁵

11% of advisers using the platform at June 2025 have more than \$50m FUA on HUB24, up from 7% at June 2023

Active advisers using HUB24



Average FUA per adviser on HUB24 (\$m)



1. As at 30 June 2025. HUB24 analysis based on ASIC - Financial Adviser dataset and number of advisers based on Adviser Ratings, Musical Chairs Report Q2 2025. Includes access to private label products. The portion of advisers with access to HUB24 has been restated to 78% (from 77% at the FY25 result) to reflect the latest statistics on the number of advisers in the industry as at 30 June 2025 (previous disclosure used 31 March 2025).

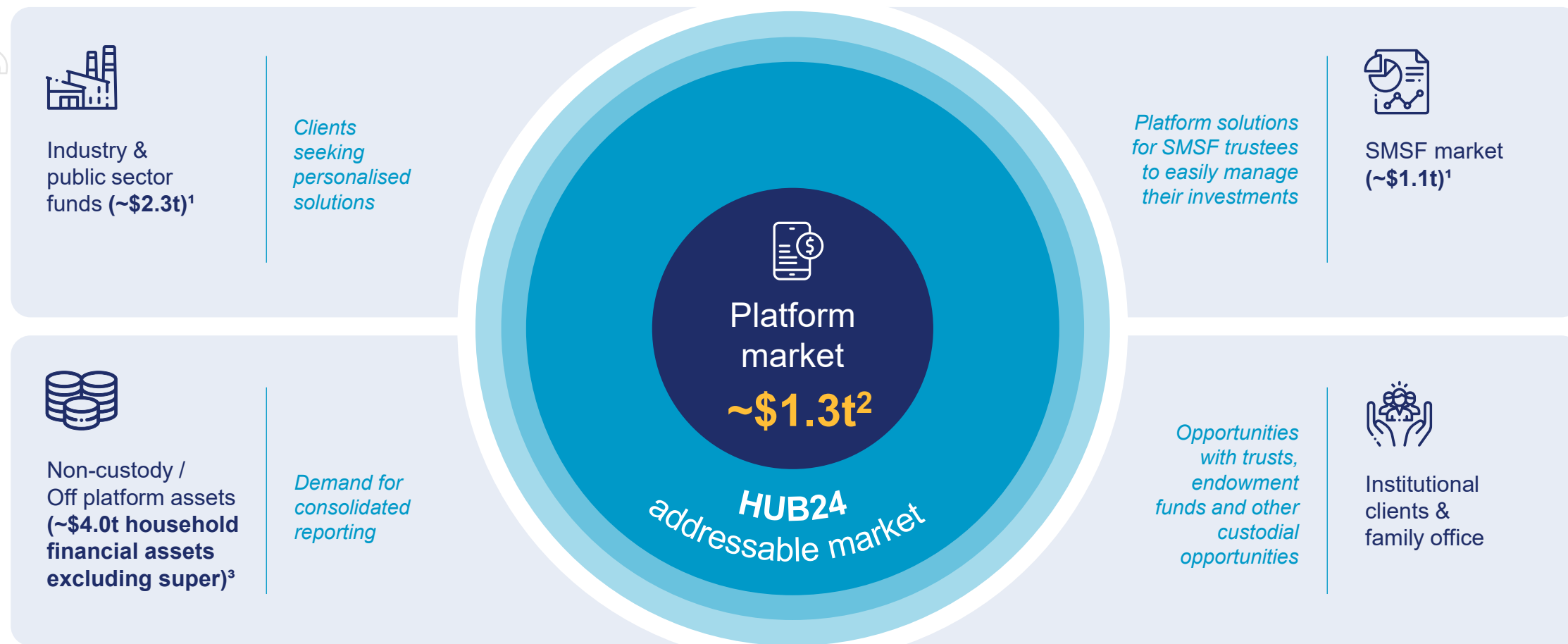
2. Adviser Ratings Musical Chairs Q2 2025. As at 30 June 2025.

3. Industry average FUA per adviser as at 30 June 2025 based on total platform market and total number of advisers. Plan for Life data, June 2025. Adviser Ratings Adviser Musical Chairs Report Q2 2025.

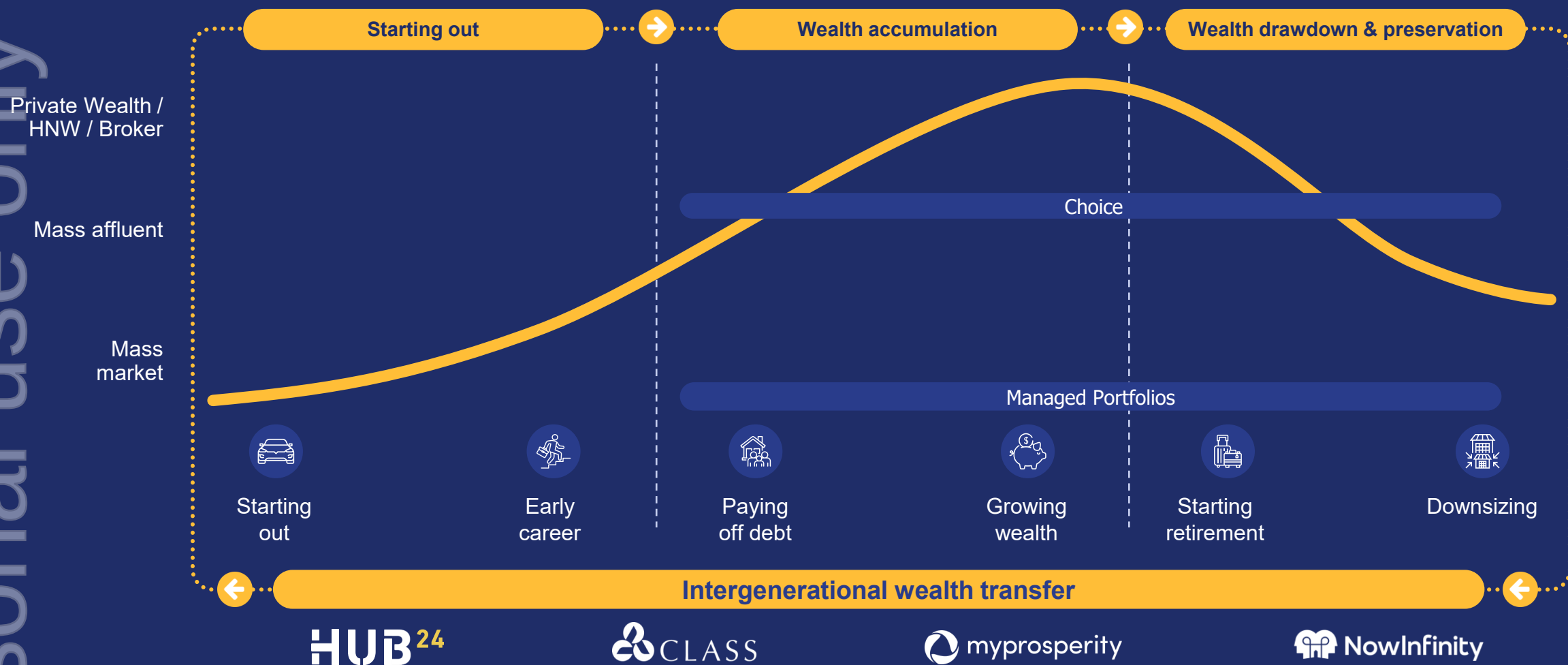
4. Based on HUB24 internal analysis.

5. Share of net inflows from existing adviser relationships were as follows: FY22 77%, FY23 75%, FY24 79%, FY25 81%. Excludes Equity Trustees large migrations in FY24 and FY25.

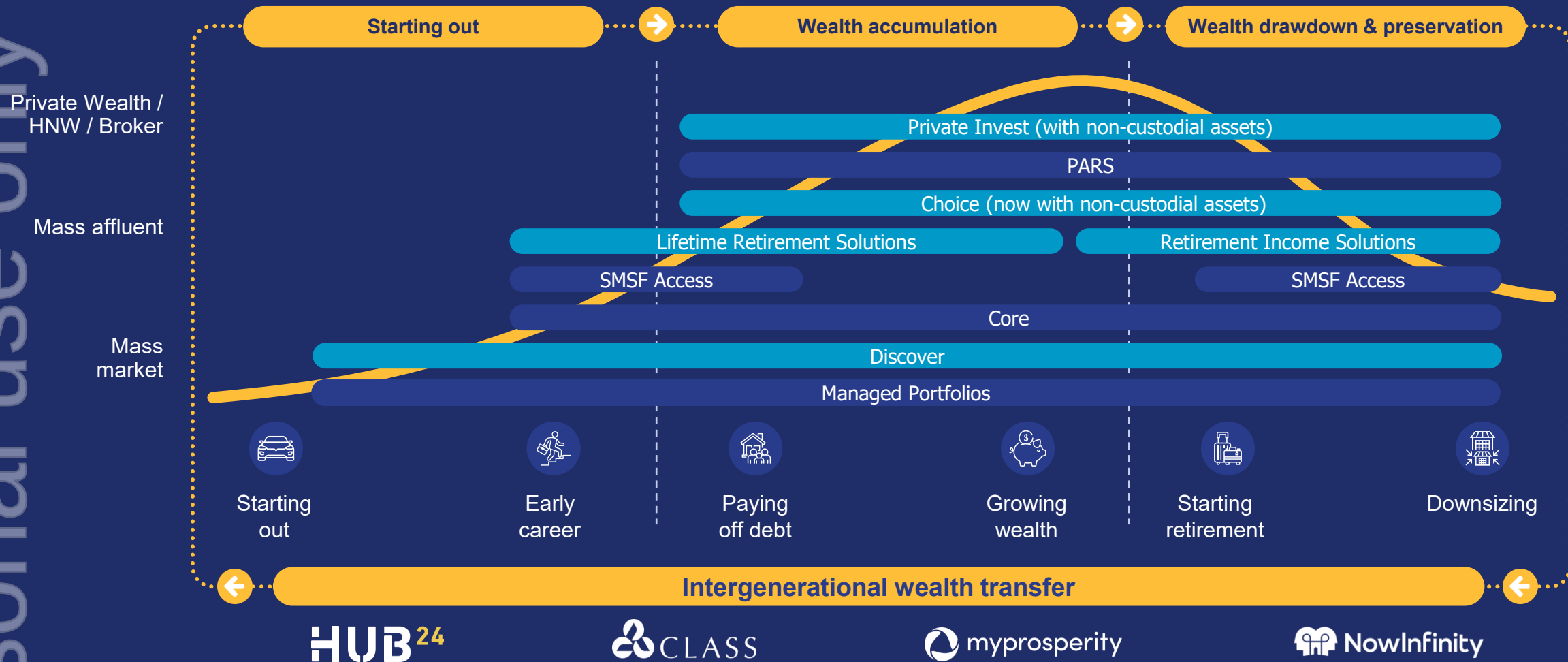
Opportunity larger than the "Platform market"



Solving adviser and client needs across markets and life stages



Solving adviser and client needs across markets and life stages



HUB24 Discover – Supporting all life stages

Cost-effective solution for clients with less complex needs, accessible through leading HUB24 platform



Simplified fee structure with no administration fee, no minimum fee, and no account-keeping fee



Streamlined selection of managed portfolios for less complex investment needs

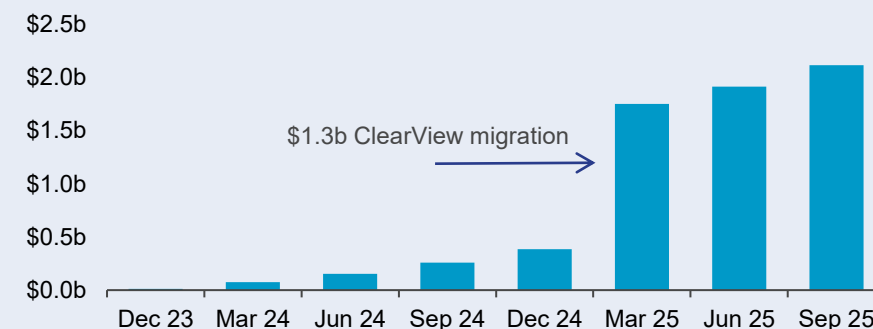


Ability to transition to Core and Choice menus as investment needs evolve

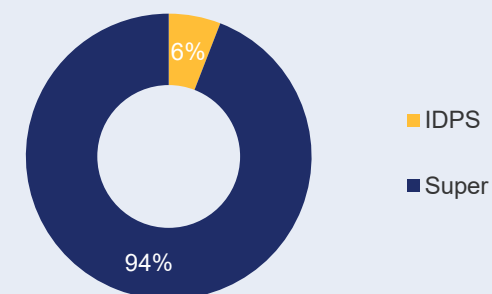
	Discover	Core	Choice
Cash	✓	✓	✓
Managed Portfolios	✓	✓	✓
Term Deposit		✓	✓
Managed Funds			✓
Australian Listed Securities			✓
International Listed Securities			✓

Discover resonating with customers, growing to >\$2b of FUA since launch

Discover FUA



Discover FUA composition



Positioned for growth in HNW and Private Wealth

Expanding our addressable markets



\$3.4t

HNW assets¹



690k

HNW investors and growing¹



22%

HNW investors are advised¹



28%

advisers primarily focused on HNW and wholesale clients²

Improving productivity & client experience



56%

of HNW investors using spreadsheets for whole of wealth view¹



50%

of advisers who administer off-custody assets do so manually³

HUB24 has a range of solutions designed for HNW clients

HUB24 Choice

Broad range of investment options including unlisted domestic fixed income, term deposits, direct FX and ESG investments

Non-Custodial Service

Integrated custody and non-custody administration and reporting capability

Private Invest

Unique solution designed for wholesale investors with easier access to wholesale investments

PARS

Portfolio Administration and Reporting Service (PARS) for HIN-based investments through large wealth groups

HUB24 Private Invest – designed for HNW clients

**One central place
to manage all
investments**



Combines platform
and direct
investments



Simplified wholesale
test



Easy onboarding –
one application
and disclosure
document



Fee flexibility



One portal with
consolidated
and interactive
reporting

**HUB24
Private
Invest
Managed
Investment
Scheme**

Unregistered managed
investment scheme – offers
flexibility for wholesale clients

Minimum \$500k per investor
upon entry with a simplified
wholesale test

Replicates platform features,
pricing and investment menu
(Choice)

**HUB24
Private
Invest**

Alleviates administration
challenges – unregulated
admin and reporting service

Broad range of assets with
non-custodial data
accessible

Instruction capture and
document management

**HUB24
Private
Invest
Non-
Custodial
Service**

Continuing to expand our retirement solutions

Demand for retirement solutions



68%

Of Australians say they're worried about outliving their retirement savings¹



56%

Of Australians over 65 are receiving the Age Pension²



20%

Of APRA superannuation assets are in retirement phase³

HUB²⁴

HUB24 Super account-based pension

- Access to a broad range of investments
- Payment flexibility including regular and lump-sum payments
- Launched 2012

~50% of HUB24 Super FUA

challenger 

Range of annuities

- Guaranteed income with longevity risk management
- Launched 2018

Allianz Retire+

Allianz Guaranteed Income For Life (AGILE)

- Market and longevity protection plus guaranteed income for life
- Launched 2023

Expected launch from 2HFY26

HUB²⁴ TAL

Lifetime Retirement Solutions

- Developed in partnership with TAL
- Designed to provide income for life while leveraging the benefits of an account-based pension
- Access concessional Centrelink asset test treatment

Launching Lifetime Retirement Solutions to empower advisers to deliver greater retirement confidence

HUB24's Lifetime Retirement Solutions



Designed to pay income for the life of the client alongside an account-based pension



Manage longevity risk



Extends HUB24 product suite



Backed by trusted brands HUB24 & TAL



No additional admin fee on Lifetime Super

HUB24 Differentiators

Multiple Investment benchmarks to meet different client needs

Strength of **HUB24 brand** in adviser efficiency solutions

Leverage full suite of HUB24 investments – **Managed Portfolios and the Discover menu**

HUB24 Lifetime Retirement Solutions

Illustration tool – HUB24 will white label TAL's illustration tool

Planned – Illustration tool SOA output to integrate with IRESS

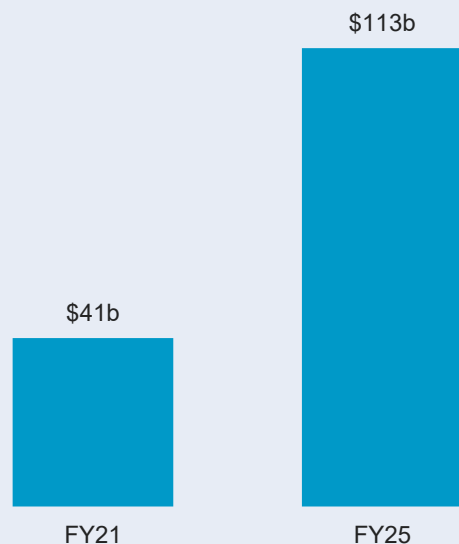
Ease of implementation – via the new Account Transitions feature

Supporting the advice process

Continuing to scale safely while delivering service excellence

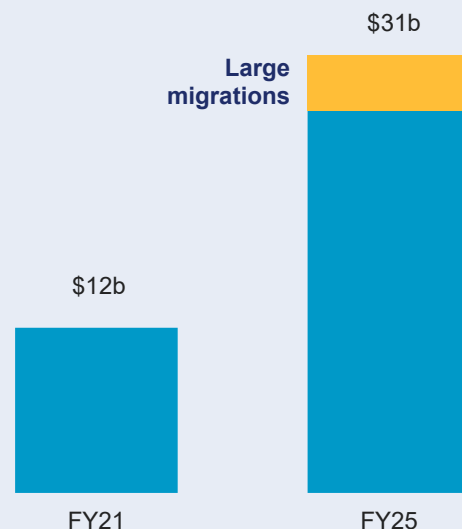
HUB24 FUA has grown substantially over the last 4 years...

Platform FUA
+172%



...so too have our operational volumes...

Gross inflows
+165%



...and we have scaled safely with customer satisfaction remaining at strong levels



Industry leading NPS¹



HUB24 Platform ranked:

- #1 Overall Satisfaction²

HUB24 Super ranked:

- #1 Super Fund Satisfaction²
- #1 Best Adviser Experience²
- #1 Best Client Experience²
- #1 Ease of Onboarding²



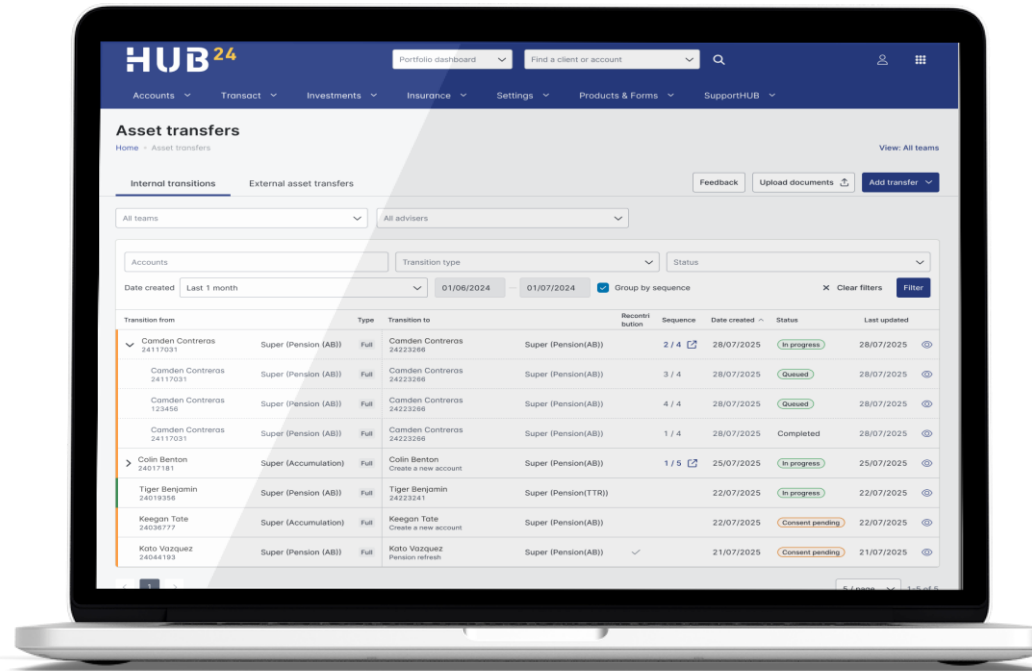
- #1 Overall Satisfaction Wrap Platforms³
- #1 Actual Advocacy³
- #1 Platform Reliability³
- #1 Contact Centre Support³
- #1 Cyber Security Measures³
- #1 Regulatory Support Tools³
- #1 Online Transaction Capabilities³

Productivity: Enabling advice strategies



Pension retribution strategy:

- Meet a Superannuation condition of release
- Withdraw a lump sum from superannuation
- Recontribute as an after-tax (non-concessional) contribution
- Better estate planning outcomes for clients



Automating critical steps via straight through processing

Shifting from a paper-based to an online and automated process



10k transactions since launch¹

No out of market exposure

No buy/sell spreads or transaction costs

Transactions completed daily

83%

Straight through processing¹

Productivity: Enabling new business platform transitions

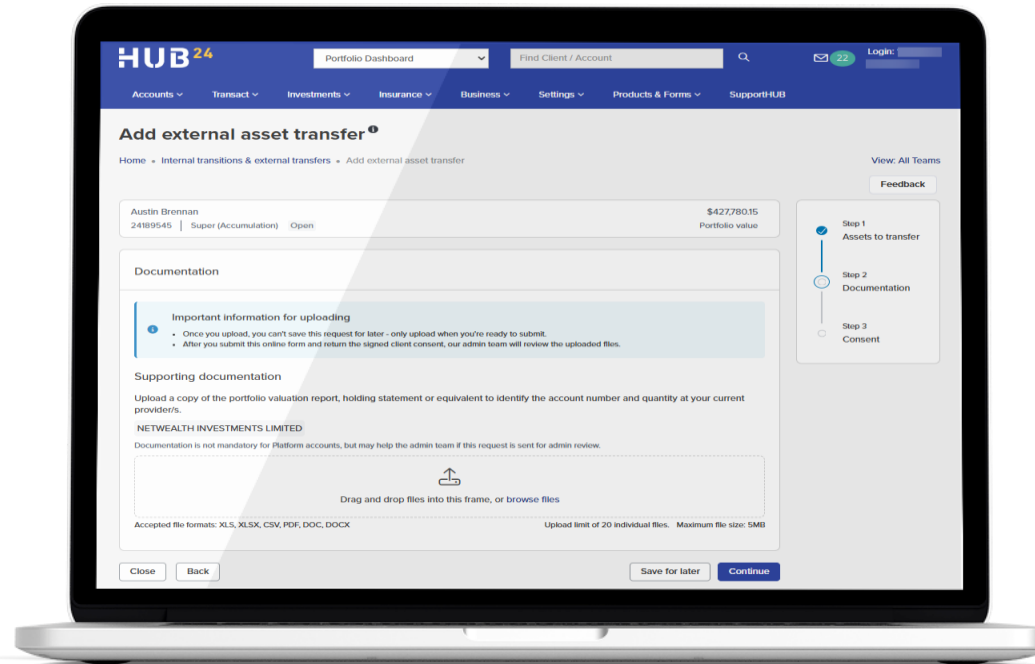


Gross inflows from transitions in FY25:

\$7.7b

via transitions¹

- Standardised approach
- In-built validation to control data errors
- Improved tracking and transparency



Automating data capture and transition status



Significant automation leading to efficiency benefits

- AI validation of data
- Auto-issuance to relevant counterparties
- Improving the speed and accuracy of transitions

Scalable, market leading platform delivering growth and value to customers, industry and shareholders



Ongoing innovation to deliver solutions across the customer lifecycle



Supporting industry productivity with continued enhancements to the HUB24 platform



Strong inflows with significant opportunity to continue to grow market share



Leveraging technology to deliver service excellence, scale and UEBITDA margin expansion

Class & NowInfinity

Tim Steele
Chief Executive
Officer, Class



Market leading software solutions for accountants with significant market share and footprint



A leading SMSF software provider



>217k
accounts¹



>1,600
firms¹



Premium offer
underpinned by **direct
data feeds**



30.5%
share of SMSF market²



NowInfinity

Fast growing corporate compliance solution



>883k
entities¹



>5,700
firms¹



Used by **more than 1
in 4 ASIC agents**³

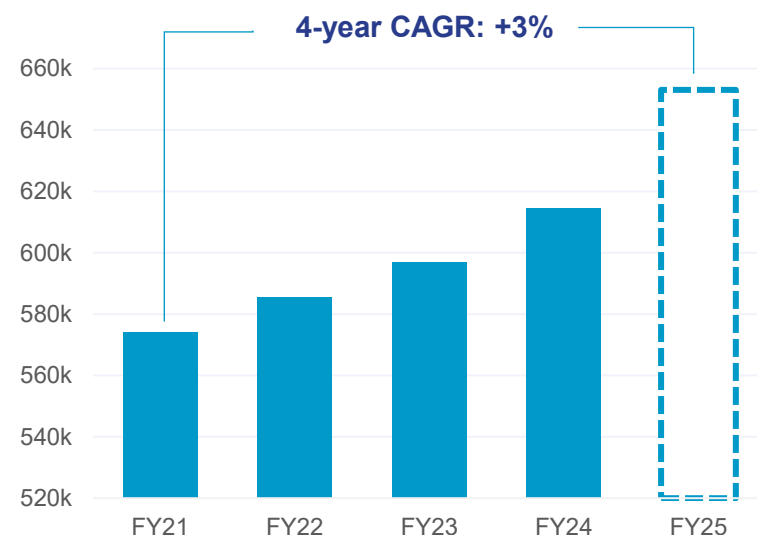


24.4%
share of ASIC
registered companies⁴

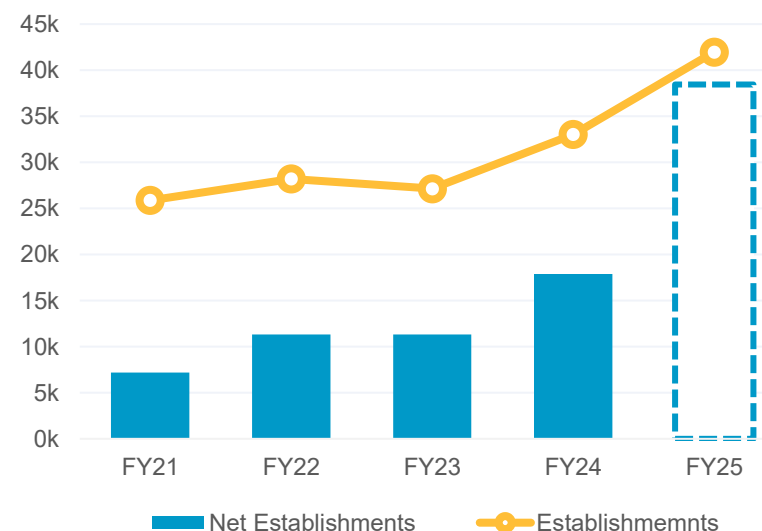
SMSFs are a significant and growing segment within superannuation market

SMSF industry delivering consistent growth with establishments accelerating in FY25

Number of SMSFs¹



SMSF Establishments¹



Class data highlights strong growth in SMSFs within Gen X and Millennials and lower average balances at establishment

Key insights from the **Class 2025 Annual Benchmark Report**

- Rising portion of Generation X and Millennials establishing Class SMSFs – FY25: 86% up from FY24: 81%²
- Lower average balances at establishment – FY25: \$363k down 29% from FY24: \$515k²

Class capabilities are a leader in core markets and critical to the HUB24 Group strategy



Innovating and delivering strong and consistent growth in core markets

- Ongoing investment in existing solutions to grow market share and increase ARPU¹
- Leveraging Group capabilities to create new solutions to differentiate our proposition and grow revenue



Class capability contributing to the development of Group solutions

- Class Portfolio and data feeds are central to the myhub ecosystem and driving industry productivity
- Combined capability of Class, NowInfinity and HUB24 platform supporting new solutions (eg SMSF Access)

Class growth underpinned by new and existing solutions in core accounting market and emerging markets



Volume growth

- Exposed to structurally growing markets
- Opportunities for market share gains through leading offering
- Grow products per customer



Growing ARPU¹

- Pricing strategy supported by value-enhancing product features and innovation
- Opportunity for subscription upgrades



New solutions and partnerships

- Creating new products and markets
- Capturing additional value of customer relationships
- myprosperity and associated data services
- Financial institution partnerships



Emerging markets

- Broker channels seeking to extend into SMSF establishment and administration
- Financial advisers seeking alternatives for non-custody reporting

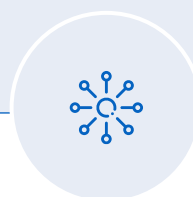
Class is leveraging group capability to deliver value to clients and create a path for future growth

myprosperity for Class
in extended beta

The screenshot displays the 'myprosperity for Class' interface. At the top, it shows the 'Portfolio' section with a 'Total portfolio value' of \$987,010. Below this, there are tabs for 'Asset allocation', 'Investments', and 'Asset strategy'. The 'Investments' tab is active, showing a table of investments as of 27 May 2025. The table includes columns for Quantity, Avg. cost price, Total cost, Market price, Market value, Portfolio, Est. income, Est. yield, and Est. gain/loss. It lists investments in the 'Listed securities market' and 'Managed funds market', including ASX Limited (ASX:ASX) and Macquarie Global Listed Real Estate Fund - Class A Units. The 'Total portfolio value' is \$516,181.64, with an estimated income of \$30,786.77 and an estimated yield of 5.96%.

	Quantity	Avg. cost price	Total cost	Market price	Market value	Portfolio	Est. income	Est. yield	Est. gain/loss
Listed securities market									
ASX Limited (ASX:ASX)	807	\$9.42	\$36,066.62	\$71.70	\$43,521.90	3.83%	\$1323.26	3.04%	2.5%
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapl...	96,000,000	\$12.44	\$48,188.16	\$14.24	\$99,999,888.99	4.24%	\$2165.76	4.49%	999.45%
Listed securities market totals					\$999,494,739.37		\$14,479.37	2.93%	1000.95%
Managed funds market									
Arrowstreet Global Equity Fund	69,423,371	\$1.30	\$36,066.62	\$71.70	\$43,521.90	3.83%	\$1323.26	3.04%	0.00%
Macquarie Global Listed Real Estate Fund - Class A Units	45,285,701	\$0.99	\$45,000	\$1.05	\$47,472.09	4.18%	\$2,874.95	6.06%	5.49%
Managed funds market totals					\$516,181.64		\$30,786.77	5.96%	7.99%
Total portfolio value					\$516,181.64		\$30,786.77	5.96%	7.99%

Broaden
adoption



Phased rollout of
myprosperity for Class
across customer base

- General release
expected in 2HFY26

Deepen
relationships



Connecting solutions
and making it easier for
clients

Extend
integrations



Integrating Class Portfolio
Data with Engage and
myhub partner portal

- Beta testing 2HFY26

Leveraging capability

Security

Efficiency

Ecosystem

Strong momentum in multi-year program of enhancements to support accountant productivity



Capabilities delivered

Addition of new data feeds, document management & practice automation

- Direct-Connect data feeds from four major share registries and document feeds from external providers
- Property title searches, certificates and certified valuations including commercial
- Virtual Mailroom pilot with select clients
- Enhanced Document Management System – smart filtering and source verification

Enhanced NowInfinity and Class integration

- SMSF & Trust Establishment documents auto-collected and stored



Future priorities

Continuing to automate through data feeds and AI powered capabilities

- Extending first to market Document Registry feeds
- SMSF financial reporting tool
- Intelligent Assistant
- Intelligent matching and processing
- General release of Virtual Mailroom

Delivering more value to clients through innovative solutions leveraging AI

SMSF Financial reporting tool

- Dynamic SMSF financial reports video
- Leveraging Class account data and AI
- Delivered in partnership with Digital Rapport

Beta to launch 2HFY26



Enhancing customer experience

Intelligent Assistant

- Voice-enabled assistant that answers natural language questions, surfaces insights and generates reports across SMSFs, trusts and portfolios

Beta to launch 2HFY26



Delivering data, reporting and insights

Intelligent Matching

- Automatically reconciles cash and business events accompanied by a confidence rating, giving transparency and control

Launched into beta in Q2 FY26



Enhancing automation and efficiency

Class is innovating to extend competitive advantage and deliver more value to clients



Creating the future of wealth accounting administration through technology, data and seamless experiences



Delivering innovative solutions to help support accountant productivity



Leveraging Group capability to create opportunities and drive further growth



Class capabilities are a key enabler of the myhub ecosystem

Financial Update

Kitrina Shanahan
Chief Financial Officer



Delivering sustainable growth



Consistently growing revenues with strong outlook

- Large growing customer base with significant latent opportunity
 - >5,200 advisers using HUB24¹
 - >6,500 customers across Class and NowInfinity¹
 - >500 firms using myprosperity¹
- Strong momentum and pipeline across all businesses
- High level of recurring revenues with low client concentration

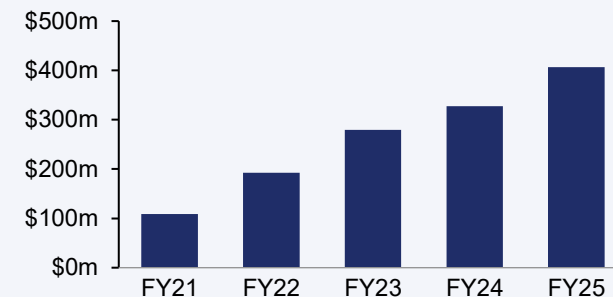


Scalable business model with expanding margins

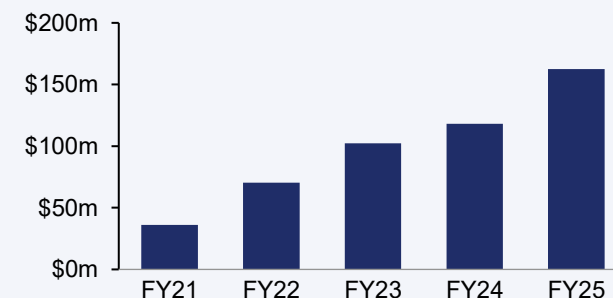
- Scalable operations leveraging innovative technologies to drive further efficiencies
- Investing across the business to maintain leadership and capitalise on the current market opportunity
- Disciplined management of costs facilitates investment alongside UEBITDA margin expansion



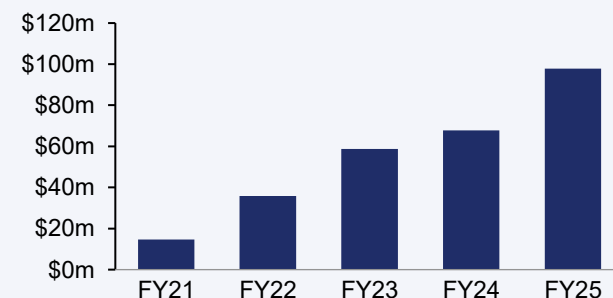
Group
Revenue²
4-YR CAGR
+38%



Group
UEBITDA
4-YR CAGR
+46%



Group
UNPAT
4-YR CAGR
+61%



Platform business continuing to grow and expand margins



Strong and sustainable FUA growth

- Platform FUA growth underpinned by increasing active advisers and higher FUA per adviser
- Significant opportunity to grow market share in Platform



Monthly net inflows increasing

- Net inflows excluding large migrations consistently growing
- Momentum and growth has continued into FY26

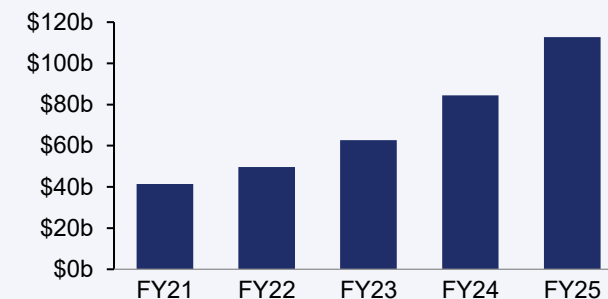


FY27 FUA target

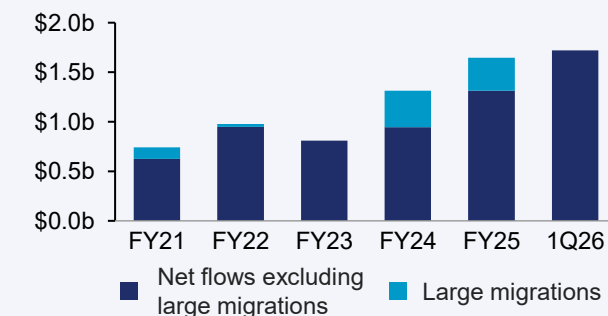
- Platform FUA target of \$148-162b (excluding PARS FUA)¹
- Q1 FY26 net inflows and market movements tracking ahead of assumptions



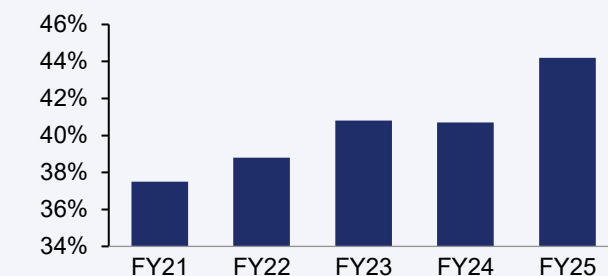
Platform
FUA
4-YR CAGR
+28%



Monthly
Platform net
inflows



Platform
UEBITDA
margin



Fast start to FY26 combined with continued investment for growth



Strong momentum in Q1 FY26 across all our businesses

Q1 FY26 performance:

- Platform FUA \$122.0b – up 8% during the quarter
- Net inflows of \$5.2b – a record quarter¹
- Active advisers increased by 132 to 5,229 and there were 41 new distribution agreements signed
- Class accounts increased by 1,711 – more than double the increase in Q1 FY25
- Companies on NowInfinity Corporate Messenger increased 4% – growing at 2.3x system growth²
- myprosperity grew the number of practices by 17 to 548



Continuing to invest to scale and capture the growth opportunity

Group operating expenses are now expected to increase ~18-20% in FY26 driven by:

- Higher variable expenses supporting the strong growth in FUA and net inflows
- Further investments to support future scale and new solutions within our existing businesses to maintain leadership and capitalise on the opportunity
- Accelerated investment into solutions and capabilities to support the Group strategy (eg myhub ecosystem)

Investing to drive growth and expand UEBITDA margins

Strong balance sheet with capital flexibility

Capital management considerations



Strong operating cashflows

- 98% correlation between UEBITDA and operating cashflows in FY25¹



Target dividend payout ratio 40-60% of UNPAT

- Fully franked dividends



Mitigating dilution from Employee Share Schemes through purchasing treasury shares on market

- \$54m of purchases in FY25
- Ongoing purchases expected annually



Loan agreement from HUB24 to Superfund Trustee to meet Operational Risk Financial Requirement (ORFR)

- \$60m drawn at end of October 2025 (\$5m drawn at June 2025)

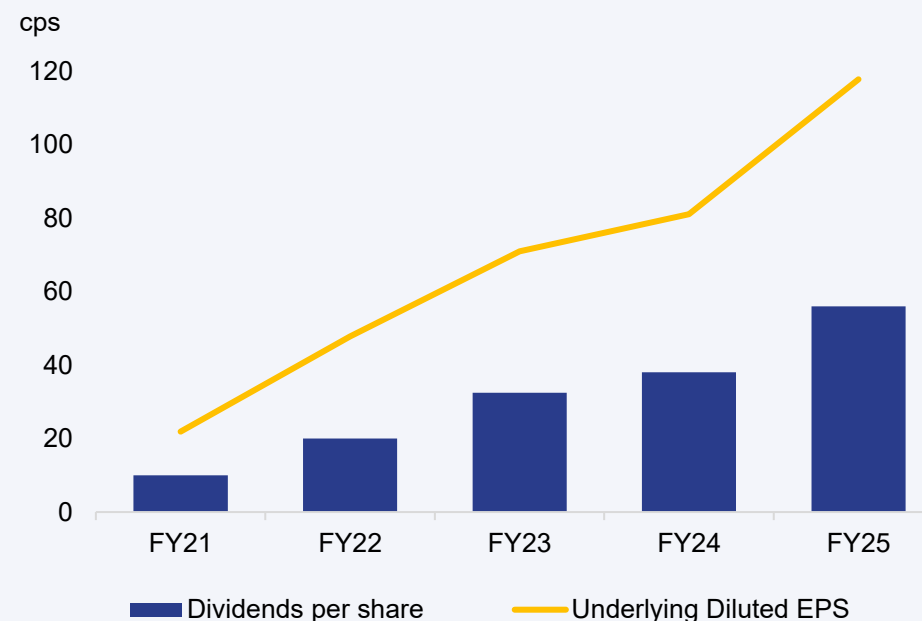


Strong balance sheet with net cash position of \$85m at June 2025

- Expecting to roll \$30m debt maturing in June 2026 to retain flexibility

Dividends (cps) | 4-YR CAGR +54%

Underlying Diluted EPS (cps) | 4-YR CAGR +52%



Wrap Up

Andrew Alcock
Managing Director &
Chief Executive
Officer

Positioned to capitalise on significant growth opportunity creating long term value for customers and shareholders



Operate in large structurally growing markets with strong demand for integrated solutions



HUB24 Platform positioned to significantly grow market share



Leveraging group capability to deepen customer relationships, build new solutions and enable industry transformation



Scalable operations delivering profitable growth with UEBITDA margin expansion and ongoing investment



Questions?

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About HUB24

HUB24 Limited is listed on the Australian Securities Exchange, and includes the award-winning HUB24 Platform, HUBconnect, Class, NowInfinity and myprosperity.

The HUB24 Platform offers advisers and their clients a comprehensive range of investment options, including market-leading managed portfolio solutions, and enhanced transaction and reporting functionality. As one of the fastest growing platforms in the market, the platform is recognised for providing choice and innovative product solutions that create value for advisers and their clients.

HUBconnect focuses on leveraging data and technology to provide solutions to common challenges for stockbrokers, licensees and advisers and enable the delivery of professional advice to more Australians.

Class is a pioneer in cloud-based wealth accounting software and is recognised as one of Australia's most innovative technology companies. Class delivers SMSF administration, trust accounting, portfolio management, legal documentation and corporate compliance solutions to financial professionals across Australia who depend on Class to drive business automation, increase profitability and deliver better client service.

myprosperity is a leading provider of client portals for accountants and financial advisers, enabling streamlined service delivery, increased productivity and enhanced customer experience for finance professionals and their clients.

For further information, please visit www.HUB24.com.au

HUB²⁴

Disclaimer

SUMMARY INFORMATION

The material herein is a presentation of general background information about HUB24 Limited's ('HUB') activities current as at date of presentation. This information given in summary form does not purport to be complete and should be read in conjunction with previous ASX filings, Half Year Report and the audited Annual Report as applicable. Any arithmetic inconsistencies are due to rounding.

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This presentation was authorised for release to the market by the Disclosure Officer.

HUB²⁴