



# ASA Engage Investor Webinar

12 February 2026

Raiz Invest : Wealth platform for all Australians

Level 9, 2 Bulletin Place, Sydney NSW 2000

*Announcement authorised by the Board of Directors*

*Raiz Invest Limited ABN 74 615 510 177*

# Raiz is a wealth platform for all Australians

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Our vision is to empower Australians by providing accessible and smart investment options

**339,829**

**Active Customers**

At 23 Jan 2026

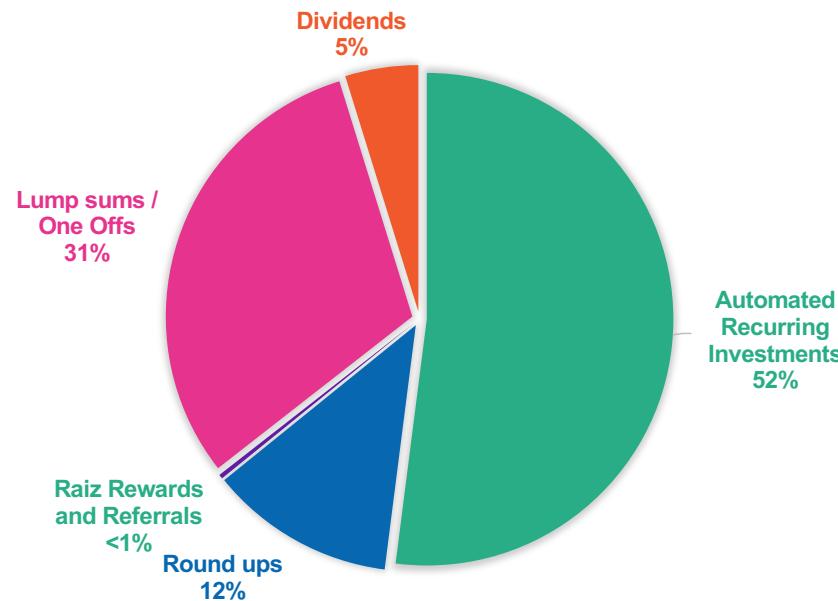
**\$2.13 bn**

**FUM**

At 23 Jan 2026

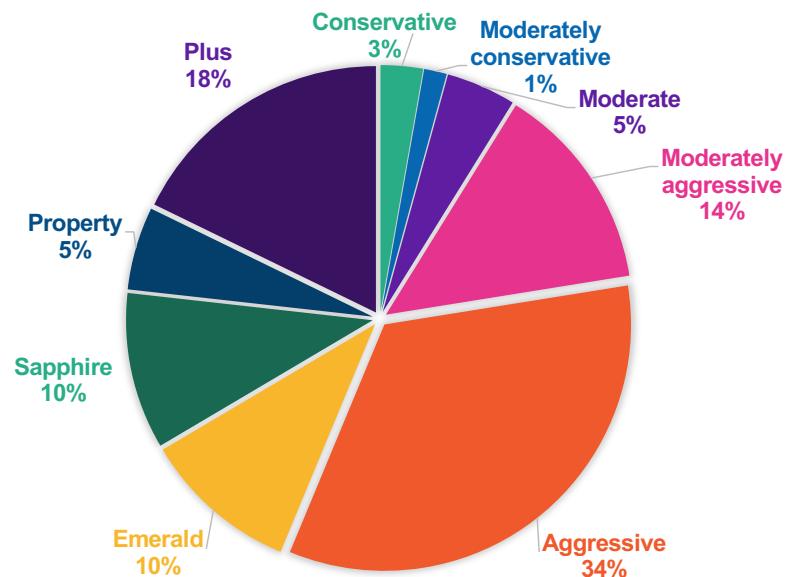
# Raiz makes it easy for everyday Australians to save and invest

## Six ways to save



Over half of net inflows are from automated recurring investments, providing consistent inflows through the market cycle

## Nine portfolios to invest in



Nearly half of funds are invested in either Aggressive or Moderately Aggressive portfolios, reflecting the preferences of our younger demographic

# Exceptional products: Award-winning innovation in fintech

Raiz Invest



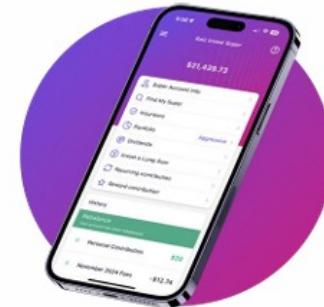
Raiz Plus



Raiz Rewards



Raiz Invest Super



Raiz Kids



Raiz Jars



Raiz Lite



Raiz Academy

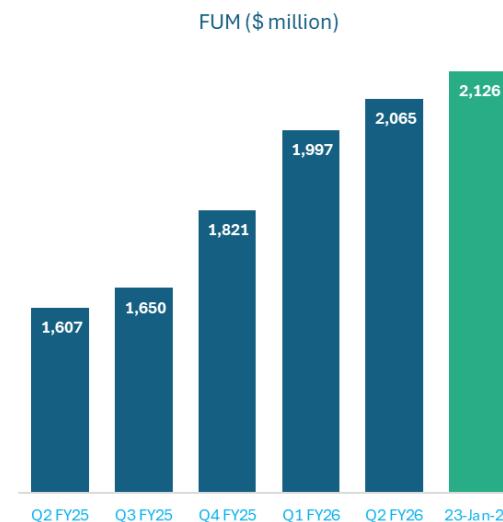


# Q2 FY26 Results Overview

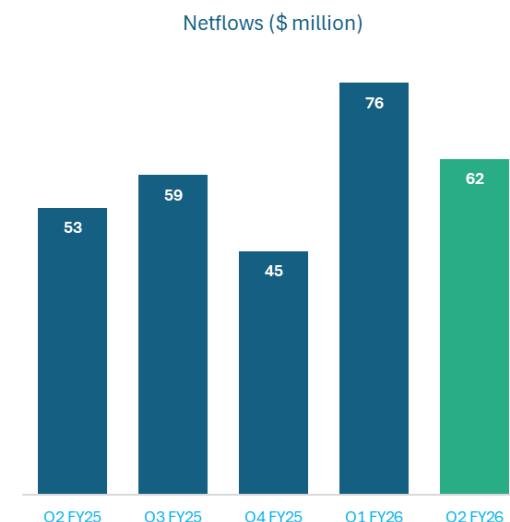
## Continued growth in Active Customers



## Major milestone hitting \$2bn in FUM



## Increased netflows from higher deposit frequency and value

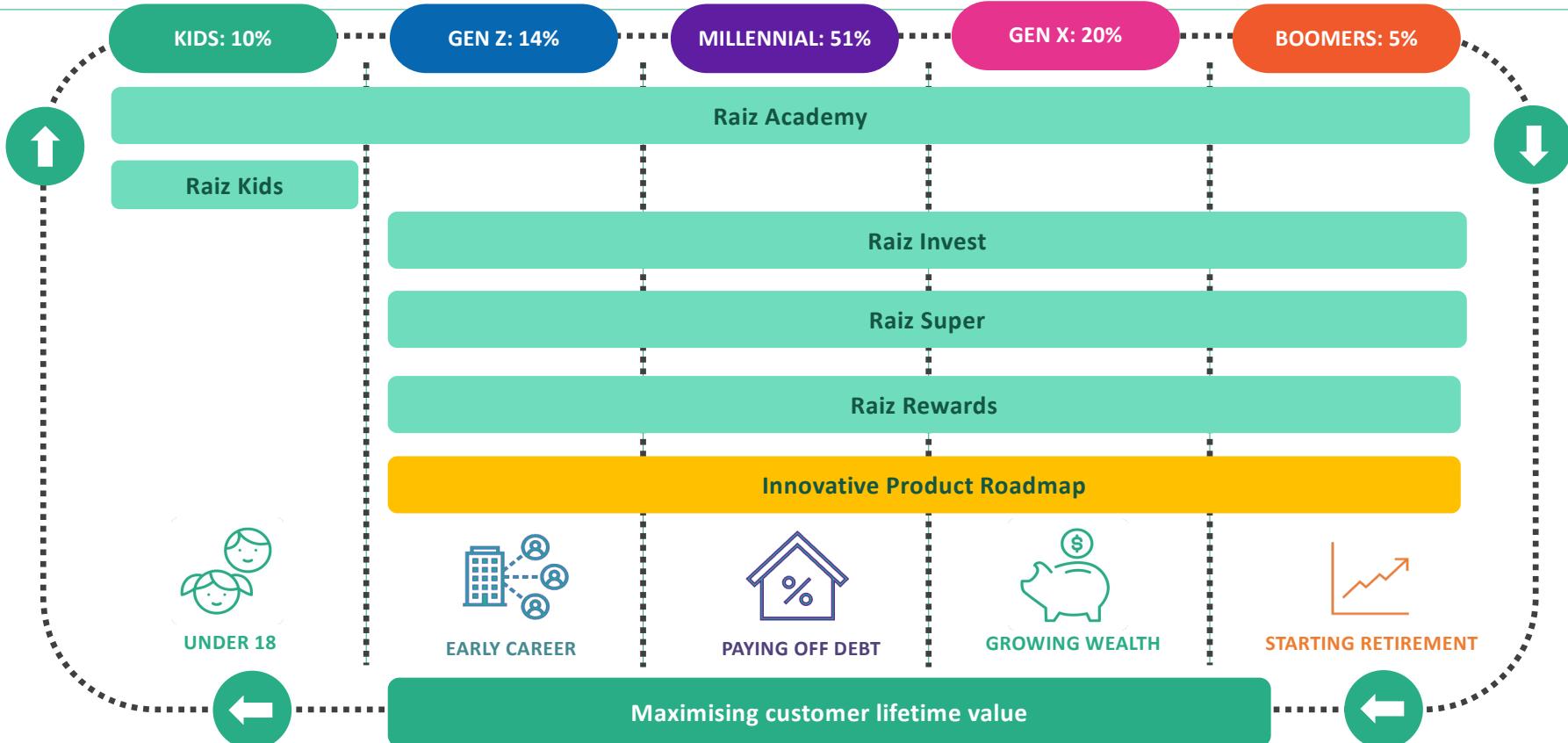


**FY26 Earnings Guidance<sup>1</sup>: Positive UEBITDA in the range of \$4.5m - \$5.5m**



1. FY26 UEBITDA earnings guidance assumes no material change in market conditions, continued cost discipline and product delivery with growth in Active Customers, FUM and Netflows. UEBITDA is a non IFRS measure which represents Earnings Before Interest, Tax, Depreciation Amortisation (EBITDA) adjusted to exclude non-recurring items and share-based payments expense..

# Exceptional Products: Maximising customer lifetime value



# Ambitious product roadmap for 2026

## KEY PRIORITIES

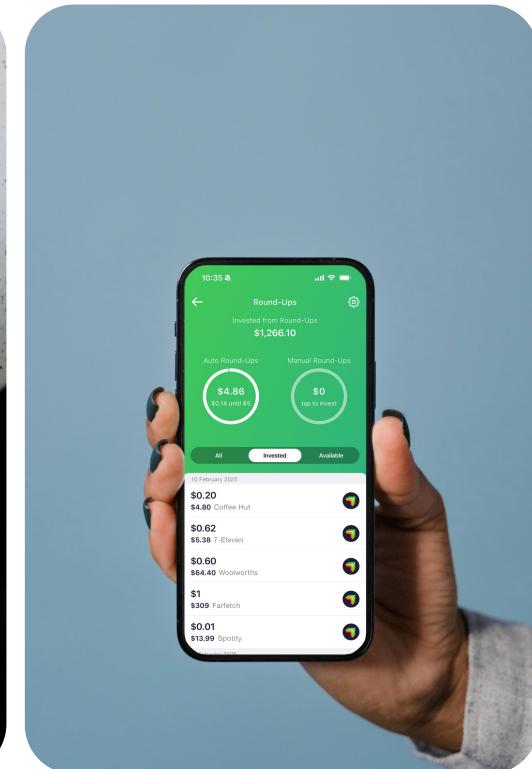
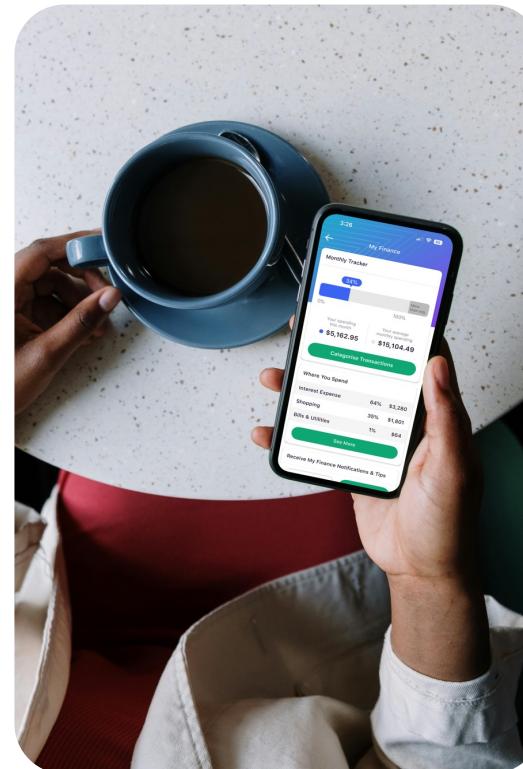
- ✓ **US-listed equities:** Direct access to investing in the US market
- ✓ **Direct ASX trading:** Infrastructure development underway to enable direct single HIN trading for greater flexibility and direct ownership
- ✓ **Instant payments:** Enhanced user experience with faster, real-time trading capabilities

## BENEFITS FOR CUSTOMERS & INVESTORS

- ✓ Maximise value through the customer lifecycle
- ✓ Deepen engagement with existing customers
- ✓ Attract new customers
- ✓ Diversify into transaction-based revenue streams

# AI driven customer experience enhancements in 2026

- AI-Enabled digital onboarding:**  
Embed Raiz app into ChatGPT and other AI ecosystems with MCP white label solution > faster onboarding, enhanced suitability checks, compliance-first > improved customer experience
- AI-Enhanced Raiz Rewards:**  
Identify and deliver more merchant-linked savings opportunities > maximise cash back invested for customers
- AI-Personalised Coach:**  
Create conversational assistant that takes action (with consent) > adjusting round-ups, moving surplus cash to jars and goals > improved customer experience



# Strategic Partnerships: Agile with a keen focus on marketing ROI

## “Raiz Your Game” Podcast

Over **400,000** interactions with our Podcast content since launch in March 2025.



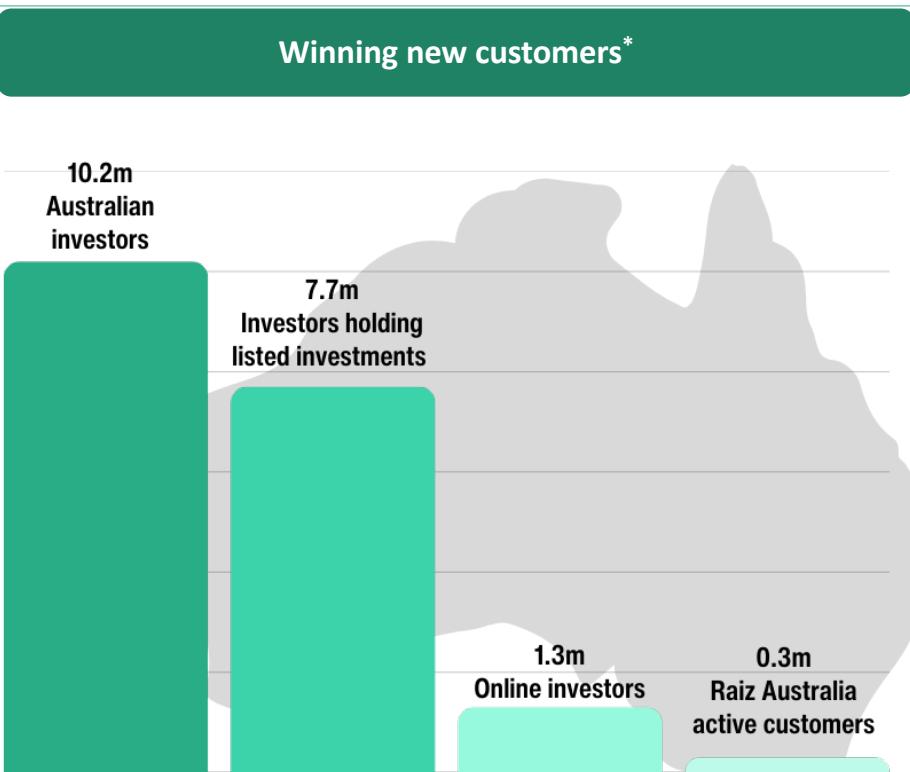
## Investing in better content to engage social media



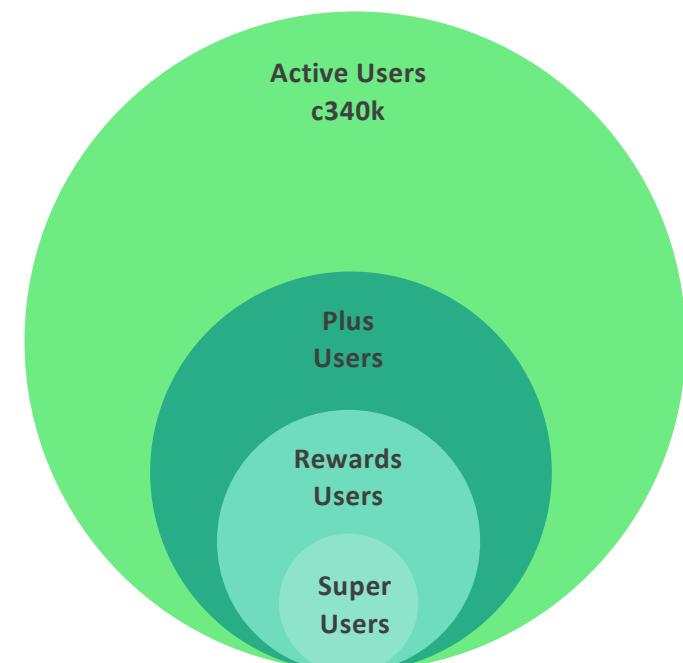
## Strategic Partnerships



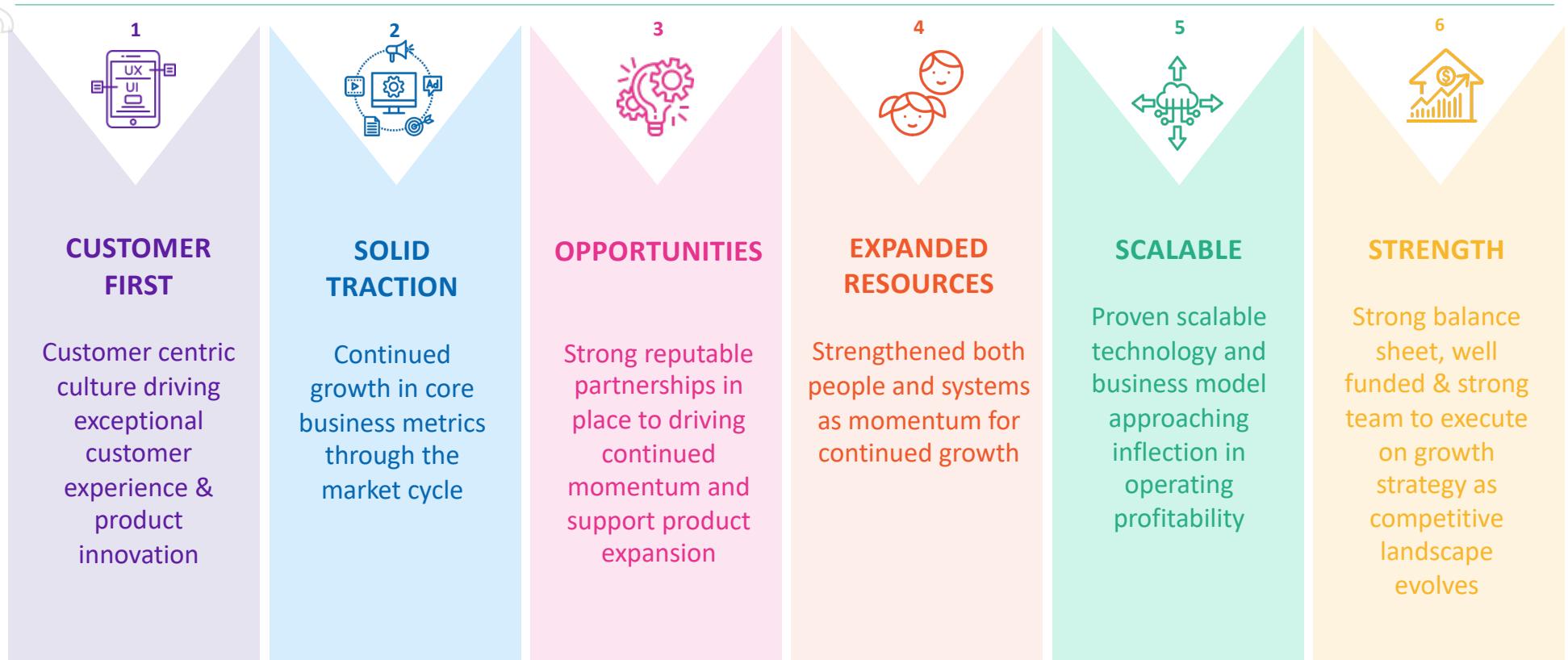
## The opportunity: continue to grow market share



## Re-engagement and cross-promotion



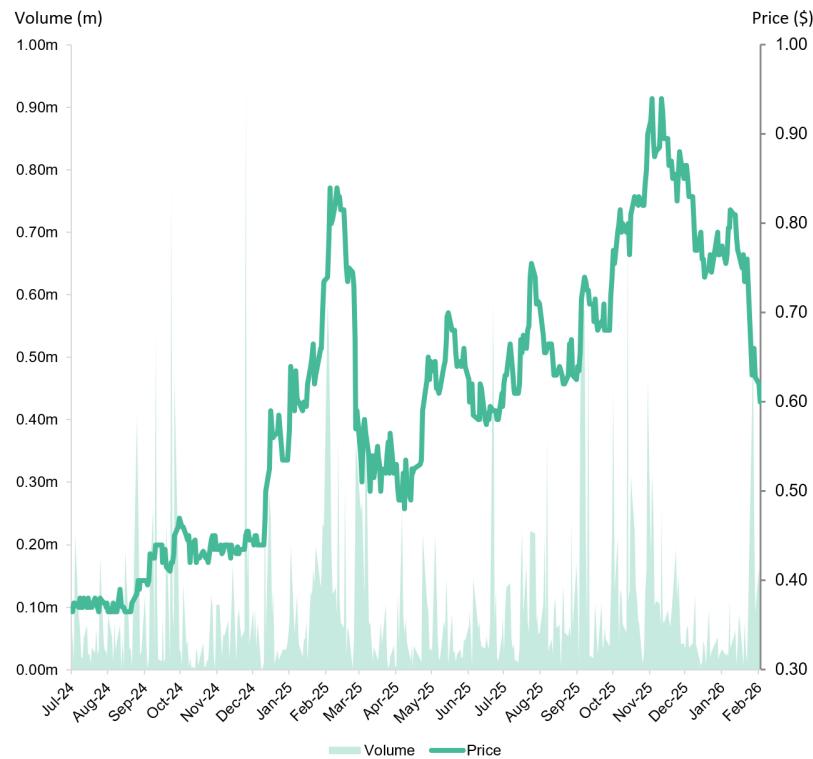
# Compelling investment thesis



# Market information

Share price, capital structure, and substantial shareholders

## Raiz Share Price & Volume



## Capital structure (4-Feb-26)

Shares on issue	105.4m
Share price	A\$0.605
12-month range	A\$0.42 - A\$0.96
Market capitalisation	A\$64m
Cash & cash equivalents 30 June 2025	A\$13m

## Top Holdings (4-Feb-26)

	Shares	(%)
1 THORNEY INVESTMENTS	16.0m	15.1
2 SEVEN WEST MEDIA INVESTMENTS PTY LTD	6.2m	5.9
3 ACORNS GROW INCORPORATED	5.2m	4.9
4 STATE STREET GLOBAL ADVISORS INC	4.8m	4.6
<b>Top 20 Holdings</b>	<b>64.4m</b>	<b>61.1</b>
<b>Other Holdings</b>	<b>41.0m</b>	<b>38.9</b>
<b>Total</b>	<b>105.4m</b>	<b>100.0</b>

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