

ASX Announcement – 27 February 2026

WTL HALF-YEAR RESULTS

STRONG EARNINGS GROWTH AND CONTINUED STRATEGIC MOMENTUM

WT Financial Group Limited (“WTL” or “the Company”) today announced its results for the half-year ended 31 December 2025, delivering strong growth across all key financial metrics, with results in line with previously released indicative guidance.

Financial Highlights

- Net revenue & other income increased **17.8%** to **\$15.39M** (PCP \$13.07M) on gross revenue and other income of \$119.6M (PCP \$106.12M)
- Underlying EBIT increased **16.3%** to **\$3.48M** (PCP \$2.99M)
- Underlying NPAT increased **20.8%** to **\$2.55M** (PCP \$2.11M)
- Statutory NPAT increased **12.1%** to **\$2.36M** (PCP \$2.11M)
- Operating cashflow increased **37.9%** to **\$2.68M** (PCP \$1.95M)
- Fully franked interim dividend declared of **0.25 cents per share**

Managing Director Keith Cullen said:

“The Group has delivered another strong result, with growth across all key financial measures reflecting the continued maturation of our scaled B2B advice platform and the operating leverage inherent in our business model. Importantly, the result is in line with the indicative guidance previously provided to the market.”

Platform maturity driving performance

Performance during the period was driven by:

- increased adviser productivity across the network and continued growth in adviser and practice revenues
- operating leverage benefits from scale efficiencies
- disciplined cost management alongside continued investment in technology, risk management and practice support capabilities

The Company’s multi-year strategic transformation from a predominantly B2C business to a scaled B2B advice ecosystem is now substantially complete, positioning WTL to deliver sustainable organic growth.

Mr Cullen said:

“We are now seeing the benefits of the scale we have built over recent years. The platform has matured, is highly differentiated, and is well positioned to support further growth in practice revenues and shareholder returns.”

Investco and Hubco strategy progressing strongly

The Company continues to advance its strategic partnership with Merchant Wealth Partners through the Investco joint venture. During and subsequent to the period:

- Titan Advice Group completed the acquisition of Rushby Financial and has agreed to acquire accounting firm Fusion Partners
- The second Hubco entity Select Advice (Aust) Pty Ltd has been established and is progressing several acquisitions including Legacy Planning
- Multiple additional Hub opportunities are currently under development

The Directors believe the Investco strategy provides WTL with exposure to the consolidation and growth dynamics of the financial advice sector beyond its traditional licensing revenue streams and has the potential to generate meaningful long-term shareholder value.

Mr Cullen said:

“The Investco initiative represents an important strategic opportunity for WTL. It allows us to leverage our industry relationships and transaction capability into equity ownership in scalable advice businesses, while also supporting additional services revenue growth across our platform.”

Dividend

The Board has declared a fully franked interim dividend of **0.25 cents per share**, reflecting the Company’s strong operating performance and cashflow generation.

Ex Date: 6 March 2026

Record Date: 9 March 2026

Payment Date: 26 March 2026

Outlook

The Directors remain confident in the Company’s outlook, supported by:

- strong structural demand for financial advice
- ongoing industry consolidation
- the Company’s scaled and differentiated platform
- continued momentum in the Investco strategy

Mr Cullen concluded:

“WTL is well positioned to continue delivering sustainable growth in earnings and shareholder value as the financial advice profession evolves and consolidates.”

ENDS

About WT Financial Group Limited

WT Financial Group Limited (ASX: WTL) has established itself as one of the 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 **Vesta Wealth Partners** brand.

The Group’s **Wealth Adviser division** acts as the Company’s central services hub and also offers market-leading support, training, and financial literacy resources — including over **100 financial handbooks and manuals** — to advisers and clients both within and outside WTL’s network.

Through **WTL & MWP Investco Pty Ltd**, WTL’s joint venture with Merchant Wealth Partners, the Company is pioneering a new growth model for financial advice practices by providing long-term, non-controlling capital that enables corporatisation, consolidation, and expansion.

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