WT | FINANCIAL GROUP

ASX Announcement – 27 July 2026

WTL INDICATIVE RESULTS LIVESTREAM

PRESENTATION DECK AND REGISTRATION LINK

WT Financial Group Limited ("WTL" or "the Company") is today holding an investor livestream briefing on its FY2026 Indicative Results and strategic evolution and outlook. The presentation deck is attached to this release. Details below for registration.

WT Financial Group
FY2026 Indicative Results Livestream
12.30pm AEST (10.30am AWST)
Monday 27 July 2026
Presenter: Keith Cullen, founder and CEO

Please register using the following link:

https://zoom.us/webinar/register/WN_PTWbWsQ4S8inMe8-c9lBig#/registration

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@wtfglimited.com

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.

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.

Authorised for release by the Board of WT Financial Group Limited.

Authorised for release by:
Keith Cullen
Managing director
(02) 9248 0422

For further information:
Tim McGowen
Investair Investor & Media Relations
0422 285 666
tim@investair.com.au

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ASX: WTL

FY2026 INDICATIVE RESULTS — INVESTOR BRIEFING

From platform to performance

Five years of disciplined investment have built one of Australia's leading financial advice platforms.
FY2026 demonstrates the operating leverage now emerging from that platform.

Keith Cullen, Founder and Managing Director

27 July 2026

IMPORTANT NOTICE

Forward-looking statements & basis of preparation

This presentation has been prepared by WT Financial Group Limited (ASX: WTL, "WTL" or "the Company") and released on 27 July 2026, to accompany the Company's FY2026 full year indicative results announcement dated 20 July 2026 and should be read together with that announcement.

The financial results in this presentation are **indicative and unaudited** . They are based on figures currently available to the Company and remain subject to completion of the Group's completion of the Group's normal financial year-end and audit processes. The Company expects to lodge its audited financial statements and Appendix 4E on or before 28 August 2026 before 28 August 2026 and does not anticipate any material variance to the indicative results presented here.

This presentation contains forward-looking statements, including statements regarding future strategy, growth and financial performance. Such statements are based on current based on current expectations and assumptions and are subject to known and unknown risks and uncertainties, many of which are beyond the Company's control. Actual results may Actual results may differ materially, and past performance is not a reliable indicator of future performance.

Nothing in this presentation constitutes financial product, investment, legal or tax advice, and it should not be relied upon as a recommendation to acquire, hold or dispose of any or dispose of any securities. All figures are in Australian dollars and rounded unless otherwise stated.

FINANCIAL PERFORMANCE

Another year of strong financial performance

The platform continues to translate growth into stronger earnings and shareholder returns.

NET REVENUE & OTHER INCOME

$33.1M

▲ 15%

FY25 $28.7M

GROSS REVENUE & OTHER INCOME

$246.4M

▲ 13%

FY25 $217.7M

EBITDA

$8.4M

▲ 22%

FY25 $6.90M

NPBT

$6.6M

▲ 20%

FY25 $5.5M

CASH & EQUIVALENTS

$16.8M

30 Jun 25 $9.8M

DIVIDEND

0.75¢

Fully Franked

1¢ trailing 12 mths

Five consecutive years of top and bottom-line growth.

STRATEGY

Operating leverage in action

We don't grow by adding costs. We grow by helping advice practices grow.

Industry tailwinds → **Practice revenue growth** → **WTL revenue share growth** → **Largely fixed central cost base** → **Disproportionate earnings growth**

- Revenue-share model aligns our interests with the practices we support.
- Scale allows incremental revenue to flow through at higher margins.
- As adviser revenue grows, WTL participates automatically.
- FY26 demonstrates this operating leverage beginning to emerge.

STRATEGIC FRAMEWORK

The four drivers of operating leverage

Our strategy focuses on helping practices capture more of the industry's structural opportunity.

01

Pricing confidence

Increase revenue per client and fuel ability to grow.

02

Capacity building

Increase clients per adviser and improve service levels.

03

Lead flow

Create predictable new client acquisition.

04

Enterprise value

Build scalable businesses with transferable equity value.

SHAREHOLDER ALIGNMENT

When practices win, their clients win, and WTL shareholders win

Our revenue model aligns WTL directly with the commercial success of the practices we support.

Practice revenue
↓
WTL revenue share
↓
Higher margin revenue
↓
Higher earnings
↓
Higher dividends
↓
Higher shareholder value

- Most practices contribute recurring revenue share.
- Better pricing lifts adviser revenue.
- Greater capacity increases client numbers and service levels.
- Lead flow fills that capacity.
- Every improvement compounds shareholder outcomes.

ENTERPRISE VALUE

The Hubco engine: a repeatable platform

The Hubco strategy transforms high-quality advice practices into scalable, corporatised businesses — creating long-term value for practice owners and shareholders alike.

Hubco 1 — Titan Advice Group

ESTABLISHED

Further acquisitions under evaluation.

Hubco 2 — Select Advice Group

ESTABLISHED

Two acquisitions currently progressing.

Hubco 3 — LifeSumo

PROGRESSING

Settlement process in progress.

Independently-owned practices → Corporatisation → Hubco platform → Higher enterprise value → **WTL equity participation**

Additional Hubcos in active development.

INDUSTRY BACKDROP

Structural tailwinds continue to strengthen

Industry fundamentals remain highly supportive of long-term growth.

Growing retirement wealth

Australia's expanding superannuation pool.

Rising demand

More Australians seeking professional financial advice.

Constrained supply

Adviser numbers remain well below historic levels.

Regulatory evolution

Reforms expected to improve access to the profession.

WTL is positioned at the intersection of growing demand and constrained supply.

STRATEGIC PROGRESSION

The journey so far

FY26 marks the transition from building the platform to monetising it.

- 2018 — **Platform begins**
- **Acquisitions**
- **Integration**
- **Scale**
- **Risk & technology**
- FY26 — **Operating leverage**
- Enterprise participation
- Future growth

The first five years built the platform. The next five years are about extracting increasing value from it.

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OUTLOOK

Why we are excited about the future

Multiple growth drivers are now working together.

PLATFORM

Built

Scale

Technology

Risk management

Adviser engagement

PRACTICES

Growing

Pricing confidence

Capacity

Lead flow

Enterprise value

SHAREHOLDERS

Participating

Revenue growth

Operating leverage

Dividends

Hubco equity

Advice is at the heart of everything we do — and when the practices we support grow, shareholders participate in that success.

QUESTIONS

Thank you.

Advice is at the heart of everything we do.

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