FY26 Full Year Results

18 August 2026

HUB24

Overview

Highlights & operating review
Andrew Alcock, Managing Director & CEO

Financial results
Kitrina Shanahan, Chief Financial Officer

Strategy & outlook
Andrew Alcock, Managing Director & CEO

Empowering better financial futures, together.

Supporting Australians to meet their financial goals

- Delivering a range of investment, superannuation and retirement solutions to support clients across life stages
- Offering choice and flexibility to enable better outcomes
- Innovating and leveraging technology to increase engagement and customer experience
- Trusted to provide wealth solutions across more than 600,000 customers[1]

1. Customer accounts across HUB24, Class and myprosperity.

Highlights & operating review

Andrew Alcock

Managing Director & CEO

HUB24

FY26 financial highlights[1]

Total FUA
$164.3b ▲ 20%

Platform FUA
$139.5b ▲ 24%
$144.1b as at 13 Aug 2026[3]

PARS FUA
$24.8b ▲ 5%

Revenue

Total Group
$501.1m ▲ 23%

Platform
$406.9m ▲ 26%

Tech Solutions
$84.0m ▲ 9%

Underlying EBITDA[2]

Total Group
$211.4m ▲ 30%

Platform
$186.7m ▲ 31%

Tech Solutions
$29.3m ▲ 8%

Statutory NPAT
$120.2m ▲ 51%

Underlying NPAT[2]
$137.3m ▲ 40%

Final Dividend
Fully franked[4]
42.0cps ▲ 31%

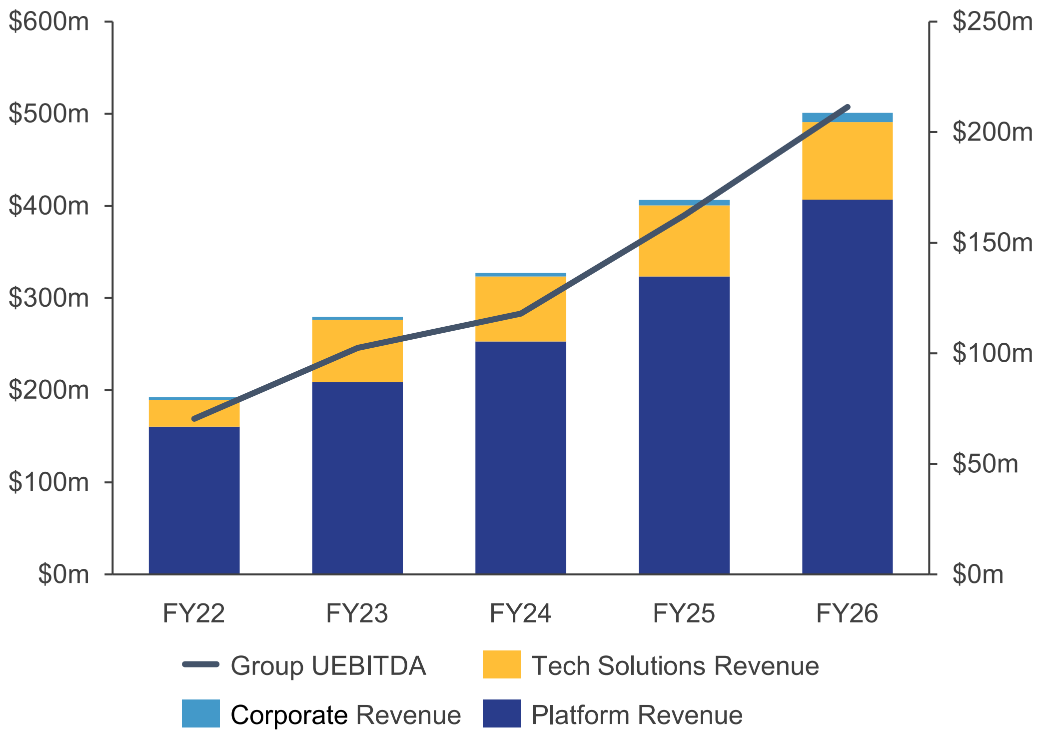
Underlying EPS (diluted)
166.7cps ▲ 42%

1. Comparisons are relation to FY25, unless stated otherwise.
2. HUB24's preferred (non-IFRS) measure which is used to assess the operating performance of the business Underlying NPAT represents Net Profit After Tax excluding acquisition amortisation. See the HUB24 Analyst & Investor Pack for a reconciliation.
3. Unaudited.
4. Final dividends in FY26 and FY25 are both fully franked.

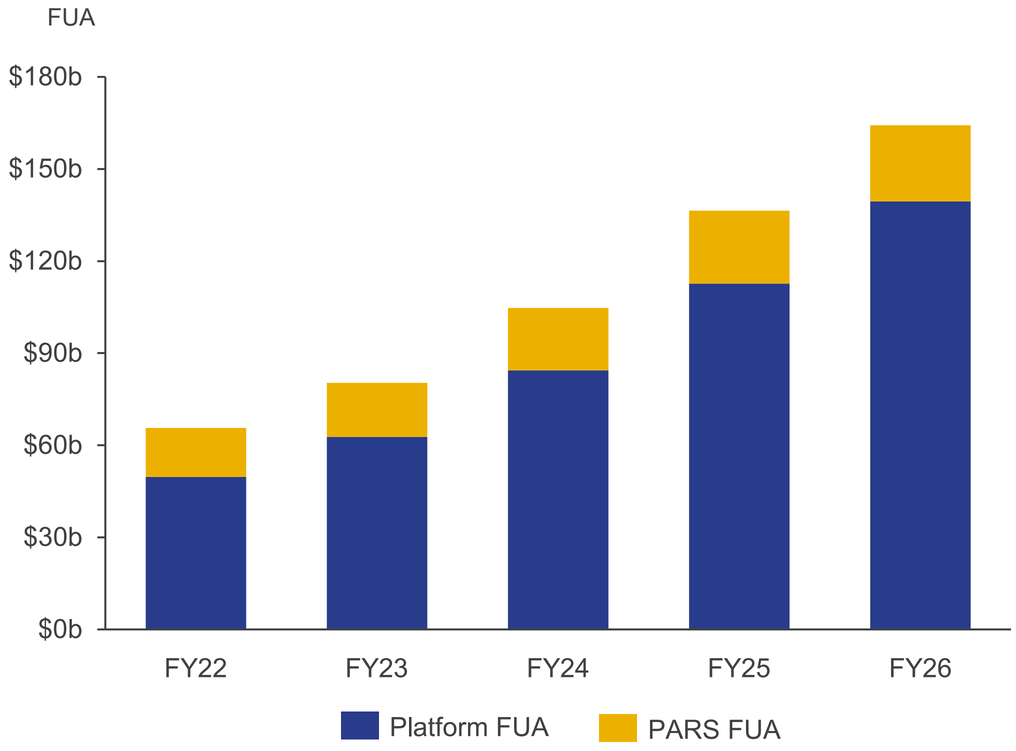
Consistently delivering growth and profitability

Group Revenue[1] 4-year CAGR +27%

Group UEBITDA[1] 4-year CAGR +32%



Funds under administration
4-year CAGR +26%



1. Revenue and UEBITDA shown represents a continuing business view.

FY26 business highlights

Leadership and growth

- Record net inflows of $18.9 billion excluding large migrations[1]
- #1 net inflows and market share gains over last 12 months[2]
- Continued recognition as industry leader
- New offers gaining strong market traction and supporting growth
- Largest annual increase in Class accounts since FY18
- NowInfinity growing >2x system[3]

Executing our strategy

- Commenced development of myhub, wealth tech solution integrating leading advice technology with HUB24 Group capabilities
- Launched market-leading Engage reporting with ~7,200 advice practice users[4]
- Enhanced proposition for all customer lifestages, including the launch of an Innovative Lifetime Retirement Solution
- Class & NowInfinity delivering multi-year enhancement program

Building for the future

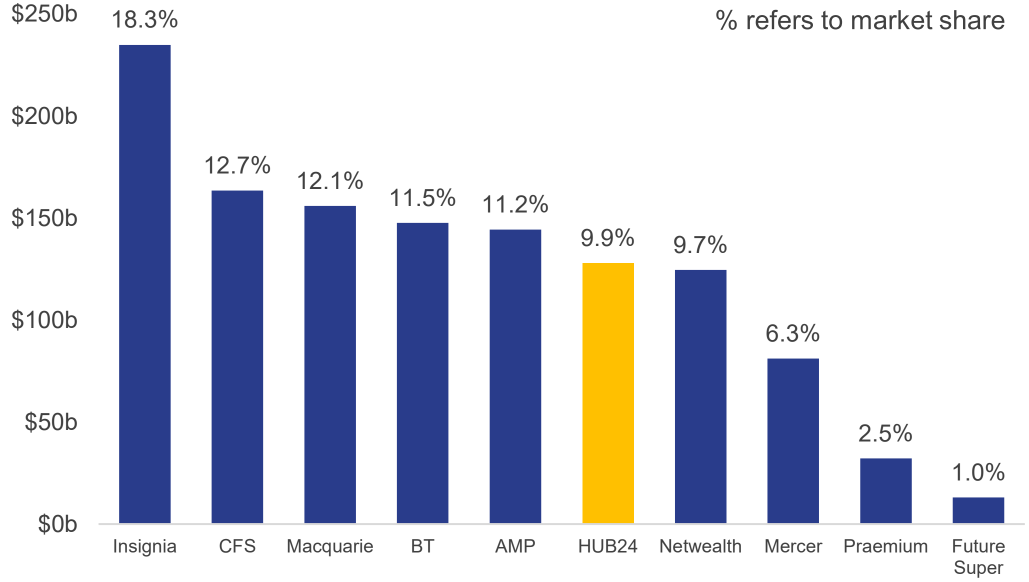
- Aligning the organisation to drive growth and execute our strategy
- Leveraging and investing in innovative technologies to support growth and unlock value for customers and shareholders
- Advocating on behalf of our customers and industry for positive change with a strong focus on risk and governance
- Strategic decision to transition HUB24 Super Fund trustee inhouse[5]

1. There were no large migrations in FY26.
2. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, March 2026. Based on Administrator View. Net inflows and market share change in 12 months to 31 March 2026.
3. ASIC company registration statistics. Companies on NowInfinity Corporate Messenger growing at 2.1x system in 12 months to 30 June 2026.
4. Engage was launched in September 2025 after previously being available to a select group of clients.
5. HUB24 has exercised the call option to acquire HTFS Nominees Pty Limited (HTFS), the trustee of the HUB24 Super Fund and a subsidiary of EQT Holdings Limited. Subject to APRA and other regulatory approvals.

Growing our market share

HUB24 ranked #6 by FUA (up from #7)[1]

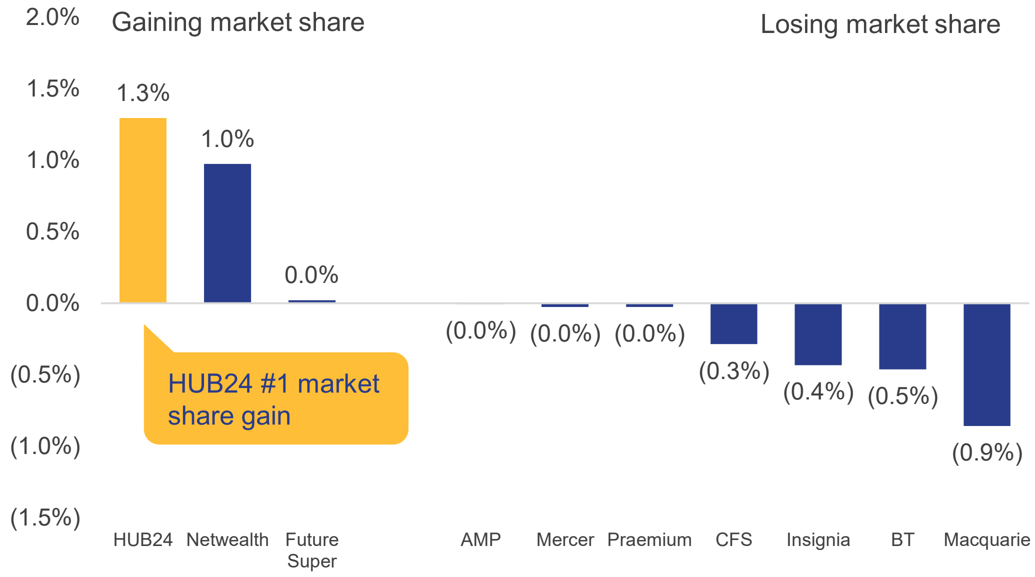
Top 10 platforms by FUA as at 31 March 2026[1]



Industry annual net flows of $45b (pcp $36b)[1]

HUB24 increased market share by 1.3% to 9.9% over last 12 months[1]

12-month change in market share of top 10 platforms[1]



HUB24 #1 net inflows for ten consecutive quarters[1]

1. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, March 2026. Based on Administrator View. Market share change in 12 months to 31 March 2026. Industry net flows are the 12 months to 31 March 2026 (with the pcp representing the flows in the 12 months to 31 March 2025). #1 platform net inflows refers to ten quarters to 31 March 2026

Growing adviser base and increasing FUA per adviser

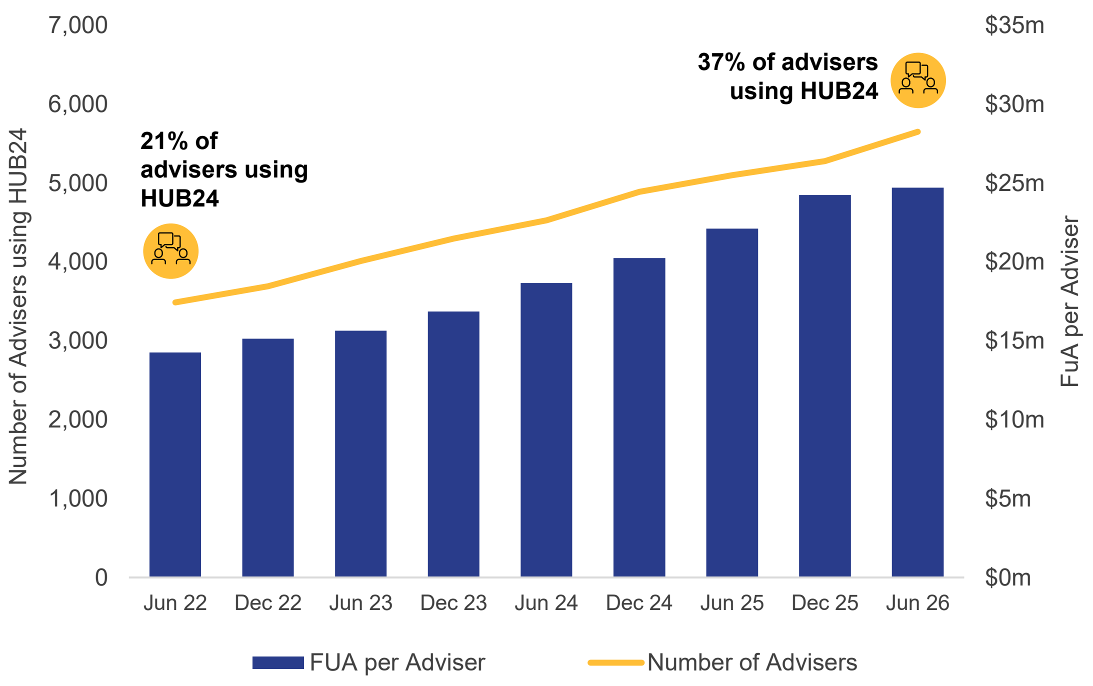
Advisers 4-YR CAGR +13%

37% of advisers use HUB24[1]

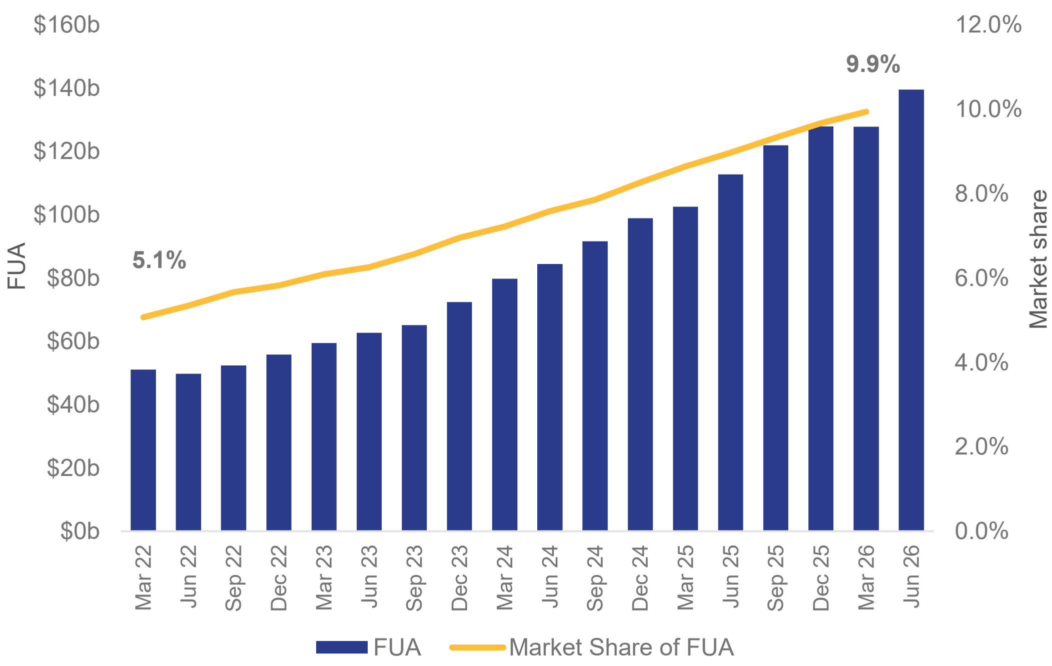
Market share increased from 5.1% to 9.9% over last 4 years[2]

#1 market share gains over last 12 months[2]

Advisers using HUB24 and FUA per adviser[1]



HUB24 Platform FUA and market share[2]

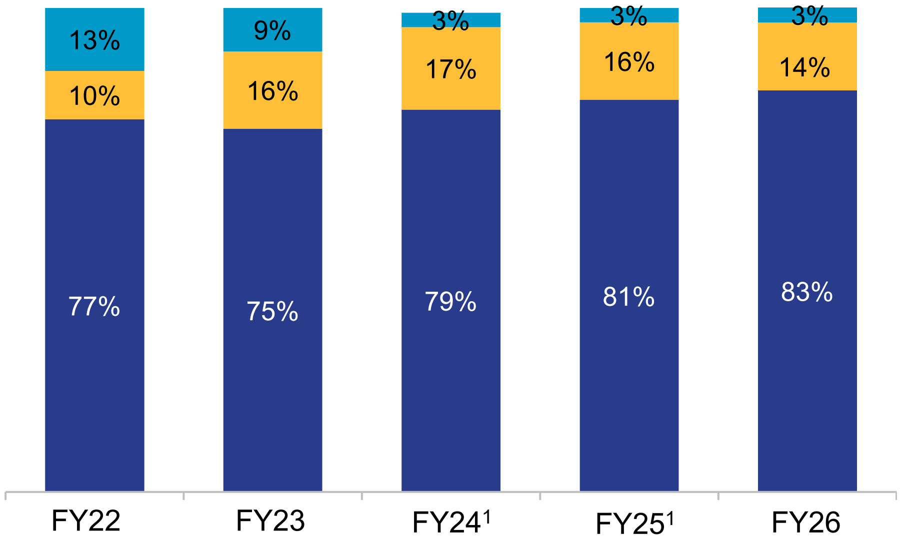


1. ASIC Financial Advisers Dataset. Adviser Ratings data.
2. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, March 2026. Based on Administrator View. Market share gains are for the period ending 31 March 2026.

Significant growth opportunity from existing and new advisers

Net inflows from new and existing advisers

Composition of net inflows by tenure of adviser relationship



Latent opportunity

HUB24 has access through relationships to more than **79%** of the total adviser market[2]

Active advisers using HUB24 increased by 552 in FY26 to 5,649

Platform FUA per adviser in FY26 was $25m, up from $14m in FY22

Industry average FUA per adviser estimated to be $83m per adviser, providing further opportunity for growth[3]

12% of advisers using the platform at FY26 have more than $50m FUA on HUB24, up from 11% in FY25

New adviser relationships deliver transition/flow benefits for up to 6 years[4]

1. Excludes Equity Trustees (EQT) large migrations.
2. ASIC Financial Adviser Dataset. As at 30 June 2026. HUB24 relationships based on internal analysis and includes access to private label products.
3. Industry average per adviser as at 31 March 2026 and is based on the total platform market FUA and total number of advisers. Plan for Life Master Trusts, Platforms & Wraps data, March 2026. ASIC Financial Adviser Dataset.
4. Based on HUB24 internal analysis.

Recognised for innovation, customer service and product leadership

2025 Platform Competitive Analysis and Benchmarking Report

Best Platform Overall

HUB24

#1 Best Platform Overall

- 4 years running

#1 Best Platform Managed Accounts Functionality

- #1 Best in Product Offering
- #1 Best in Decision Support Tools
- #1 Best in Reporting
- #1 Best in Online Business Management

2026 Adviser Technology Needs Report

Overall Satisfaction: Wrap Platform

HUB24

#1 NPS

#1 Actual Advocacy

Highest adviser satisfaction in nine categories, including:

- #1 Managed Accounts Capabilities
- #1 Client Onboarding Tools
- #1 Tax Reporting & Optimisation
- #1 Online Transaction Capabilities
- #1 Range of Investments & Products

Investment Trends 2026 Managed Accounts Report

- #1 Overall Satisfaction

Adviser Ratings 2026 Australian Financial Advice Landscape Report

#1 NPS

HUB24 ranked first in nine platform capability categories including:

- #1 Overall Platform Functionality
- #1 Client Experience
- #1 Ease of Client Onboarding
- #1 Investment Options
- #1 Quality of Reporting

Wealth Insights 2026 Platform Service Level Report

- #1 Platform Offering
- #1 BDM Support
- #1 Reporting & Communication
- #1 IT & Web functionality
- #1 Image & Reputation

Wealth Insights NPS Report[1]

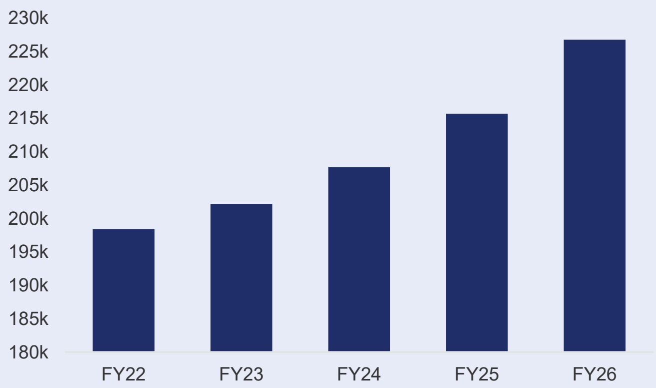
- #1 NPS for all platform users

1. Wealth Insights NPS Report, May 2026.

Class and NowInfinity continuing to grow

CLASS

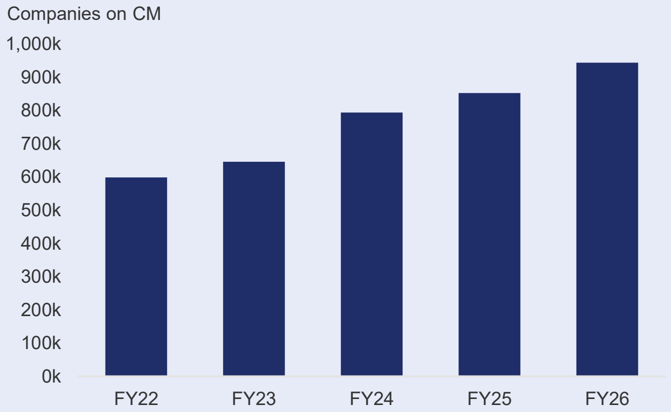
Class accounts
4-year CAGR +3%



- Class SMSF market share 30.5%[1]
- Growth accelerating with largest annual increase in Class accounts since FY18

NowInfinity

Companies on Corporate Messenger
4-year CAGR +12%



- Corporate Messenger market share 25.2%[2]
- Companies on Corporate Messenger growing at 2.1x system growth[2]

Industry recognition

Investment Trends 2026 SMSF & Accountant Report

Class ranked

- #1 Innovative
- #1 Brand Awareness
- #2 Feature Rich
- #2 Good Service
- #2 Educator

NowInfinity ranked

- #1 Most used legal document provider for SMSFs
- #2 Brand Awareness
- #2 Feature Rich

1. ATO SMSF statistics. As at 31 March 2026.
2. ASIC company registration statistics. As at 30 June 2026. System growth is for the 12 months to 30 June 2026.

Investing in our people

Leadership and talent

- Building leadership capability to support strategic execution
- Investing in career growth at all levels and empowering female leaders for long-term success
- Award-winning graduate and early-careers programs strengthening future talent pipelines[1]

Values-led Culture

- Values-led culture driving strong performance
- 80% employee engagement, ranking HUB24 in the top quartile[2]
- Diverse workforce supporting stronger decision-making and outcomes
- Flexible, collaborative and inclusive workplaces that attract and retain talent

Future-ready workforce

- Executive team strengthened with appointment of Chief Operating and Innovation Officer
- AI-enabled workforce driving productivity, growth, and client outcomes
- Innovation Incubator building future talent, capability and innovation

Our values

Enable our clients

Create possibilities

Succeed as one

Deliver with integrity

1. HUB24 named in the Australian Association of Graduate Employers' 2026 Top 20 Best Small Intern Program list and the 2026 Top Small Graduate Program list
2. Culture Amp January 2026. Benchmarked against Financial Services (+5ppts), IT/Technology (+6ppts), Top 25% of Australian Employers 1000-5000 employees

Continued progress across sustainability priorities

Delivering for our customers with leading NPS

High employee engagement and continued community investment

Maintained gender diversity targets across Board, leadership and total workforce

Continued commitment to United Nations Global Compact

Enhanced privacy and data governance capabilities

AI governance framework launched

Significant progress toward the 2030 net zero goal for Scope 1 and 2 emissions[1]

Adoption of AASB S2 climate-related financial disclosure standards

1. Net zero Scope 1 and Scope 2 emissions by 2030 from FY22 base year.

Committed to robust governance and advocating for a stronger retirement system

Trust and oversight

- Continued focus on robust investment governance and consumer protection
- Collaborating with FSC to develop best practice principles for platform and adviser governance
- On track to transition HUB24 Super Trustee (HTFS) to HUB24 in 1HFY27[1]
- Working with Trustee to ensure investment governance practices aligned with regulator expectations

Industry leadership

- Championing member choice with strong focus on governance
- Advocating for greater access to quality financial advice
- Engaging with government and industry bodies on policy reform to strengthen Australia's retirement system
- Shaping industry outcomes to drive better financial outcomes for Australians

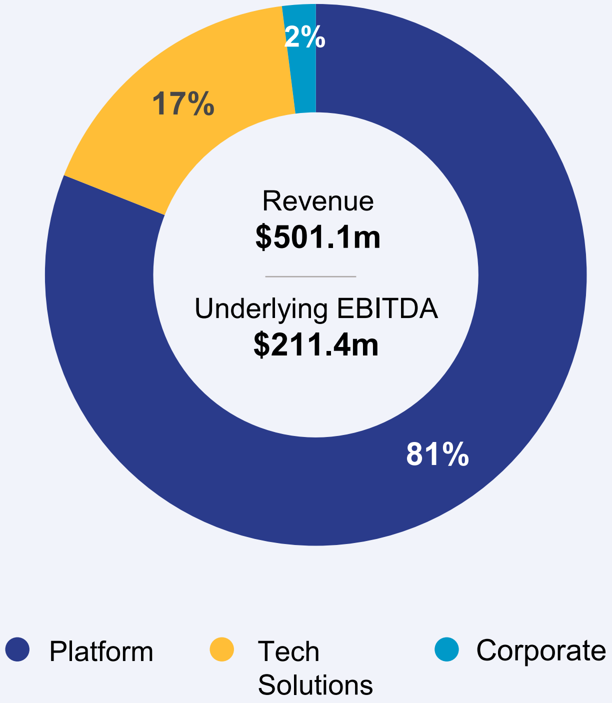
1. Subject to APRA and other regulatory approvals.

Financial results

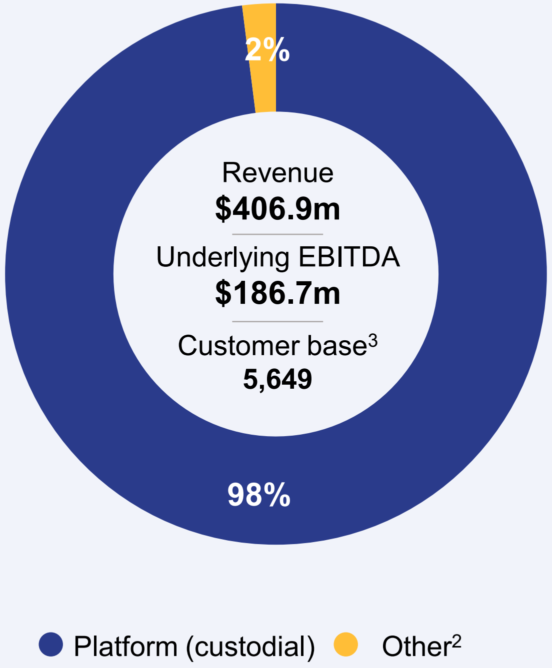
Kitrina Shanahan
Chief Financial Officer

Group snapshot as at 30 June 2026[1]

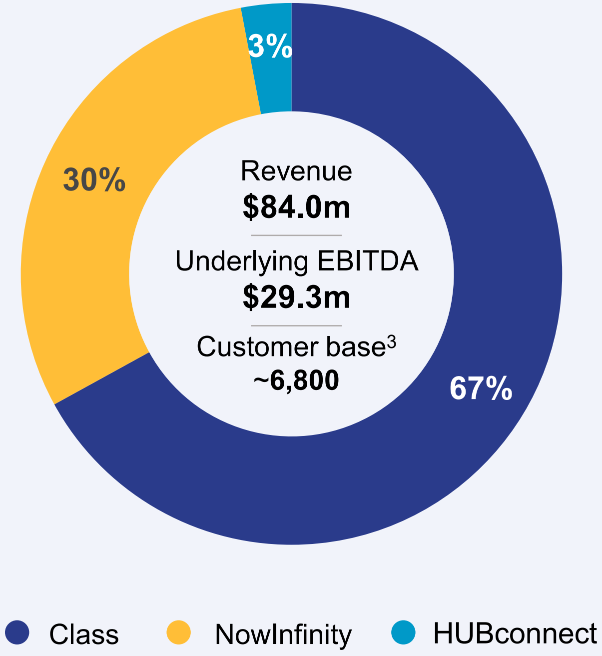
Group[1]



Platform[1]



Tech Solutions[1]

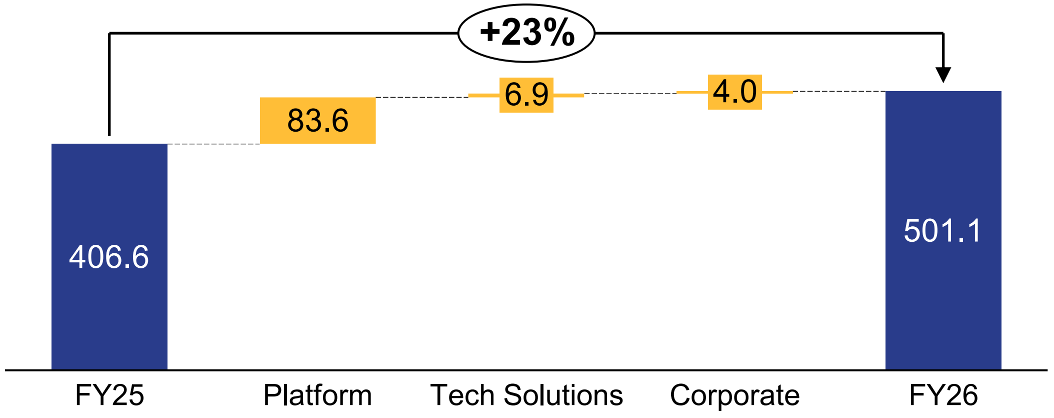


1. The percentages in graphs represent the revenue as a % of total.
2. Other includes PARS (non-custodial) and myprosperity revenue.
3. HUB24 customer base represents Financial Advisers as at 30 June 2026. Class customer base as at 30 June 2026.

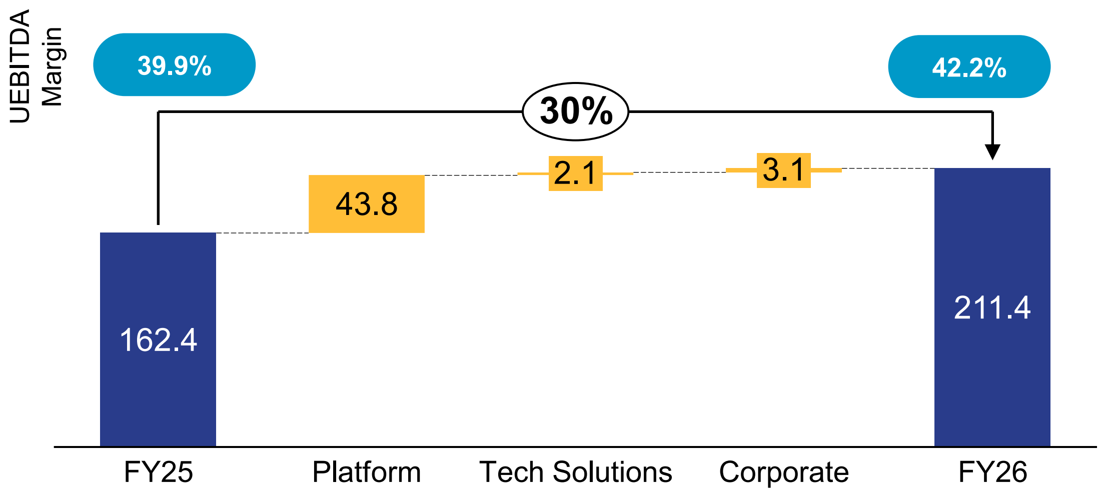
Group financial results

	FY26	FY25	Change
Revenue ($m)	501.1	406.6	23%
Operating Expenses ($m)	(289.7)	(244.2)	19%
Underlying EBITDA ($m)[1]	211.4	162.4	30%
Underlying EBITDA margin (%)[1]	**42.2**	**39.9**	**2.3**
EBITDA ($m)	198.0	148.5	33%
Underlying NPAT ($m)[2]	137.3	97.8	40%
Statutory NPAT ($m)	120.2	79.5	51%
Full Year Dividends (cents per share, fully franked)	**78.0**	**56.0**	**39%**
Underlying Diluted Earnings per share (cents)	**166.7**	**117.8**	**42%**

Revenue ($m)



Underlying EBITDA ($m)



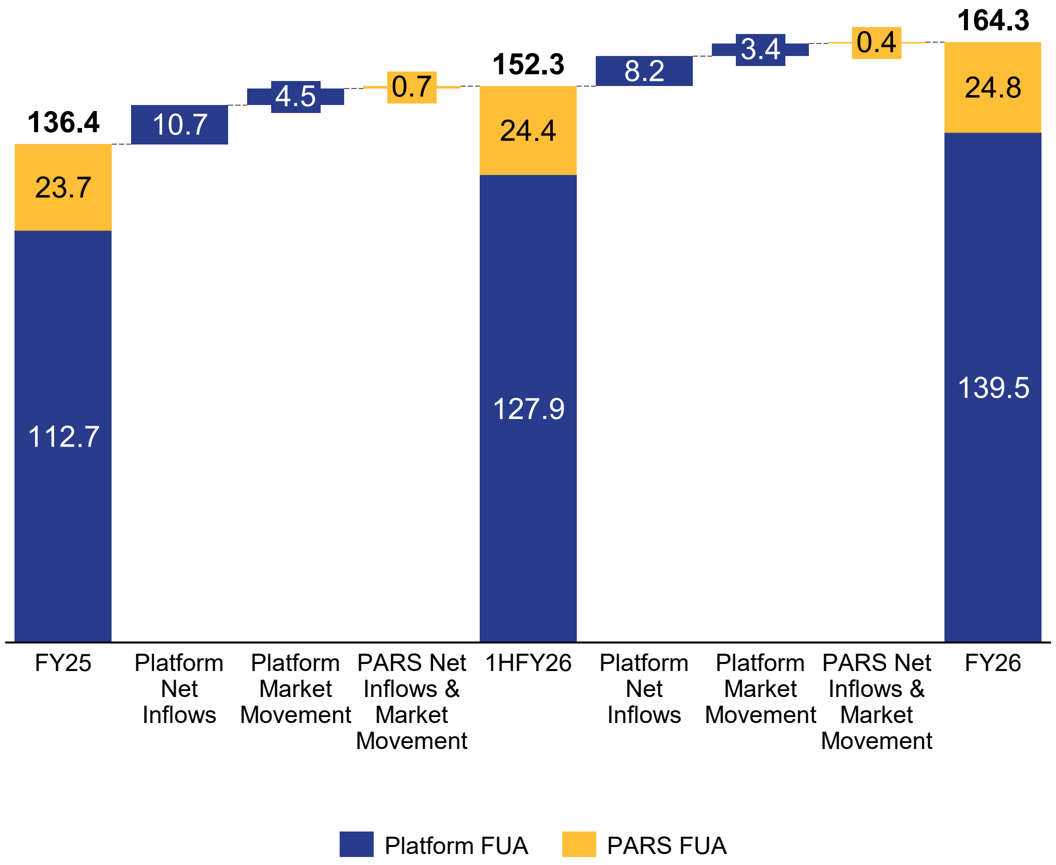
1. Underlying EBITDA represents earnings before interest, tax, depreciation, amortisation, shared based payments and acquisition amortization. Refer HUB24 Analyst and Investor Pack for a reconciliation to Statutory NPAT.
2. Underlying NPAT is a non-IFRS measure used to assess the operating performance of the business. Underlying NPAT represents Net Profit After Tax excluding acquisition amortisation. Refer HUB24 Analyst and Investor Pack for a reconciliation to Statutory NPAT.

Platform financial results

- Strong Platform FUA growth of 24% to $139.5b in FY26
  - Net inflows of $18.9b, up 20% from the $15.8b in FY25 excluding $4.0b of large migrations
  - Positive market movements of $7.9b
- Platform UEBITDA growth of 31% in FY26 from higher FUA balances and revenue
- Platform UEBITDA margin expanded to 45.9% in FY26

	FY26	FY25	Change
Platform FUA ($b)	139.5	112.7	**24%**
PARS FUA ($b)	24.8	23.7	**5%**
Total FUA ($b)	**164.3**	**136.4**	**20%**
Platform Net Inflows ($b)[1]	18.9	19.8	**(4%)**
Revenue ($m)	**406.9**	**323.3**	**26%**
Operating Expenses ($m)	**(220.2)**	**(180.4)**	**22%**
Underlying EBITDA ($m)[2]	**186.7**	**142.9**	**31%**
Underlying EBITDA margin (%)[2]	**45.9**	**44.2**	**1.7**

Funds Under Administration ($b)

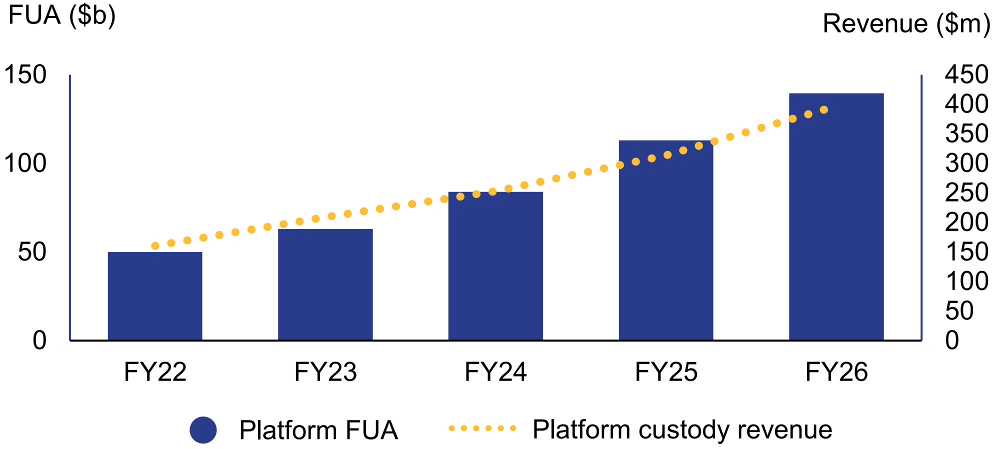


1. Platform net inflows of $18.9 billion, an increase of 20% when excluding large migrations of $4.0 billion in FY25.
2. Underlying EBITDA represents earnings before interest, tax, depreciation, amortisation, shared based payments and acquisition amortisation

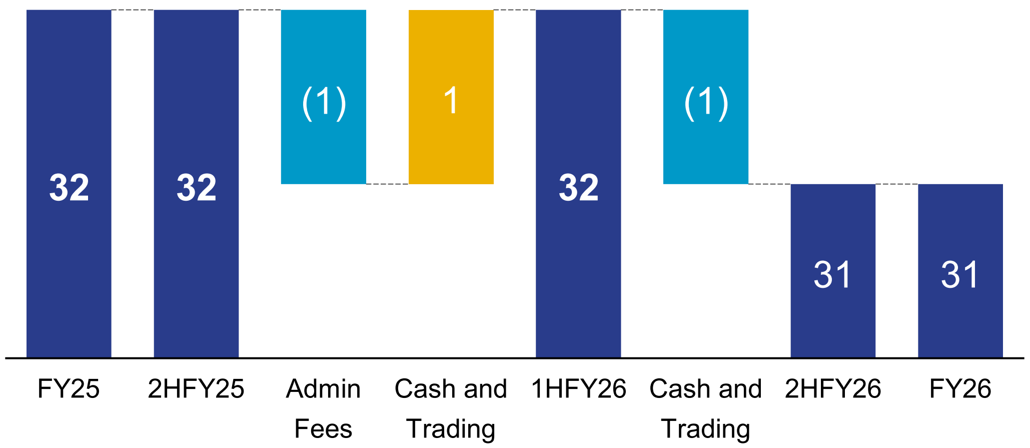
Platform revenue and revenue margin

- Platform revenue up 26% to $406.9m in FY26 with strong correlation between Platform FUA and revenue growth
- Platform revenue margin decreased 1bp in FY26 to 31bps from a lower admin fee margin due to fee tiers and caps [1]
  - Platform revenue margin decreased 1bp in 2HFY26 compared to 1HFY26 due to a lower revenue margin contribution from cash management and trading fees
  - Platform revenue margin decreased 1bp in 2HFY26 compared to 2HFY25 from a lower admin fee margin due to fee tiers and caps
- The number of accounts on the Platform in FY26 was up 19% on FY25
- The number of PARS accounts increased 10% to 9,519 in FY26

Platform FUA and custody revenue[2]



Platform revenue margin (bps)[1]

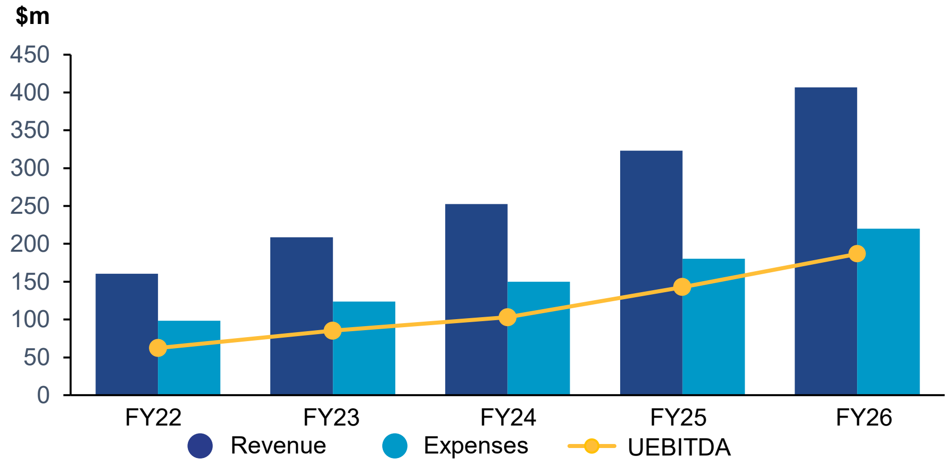


1. Platform revenue margin is calculated using platform (custodial) revenue and the average monthly closing Platform FUA.
2. Platform FUA and revenue excludes PARS and myprosperity.

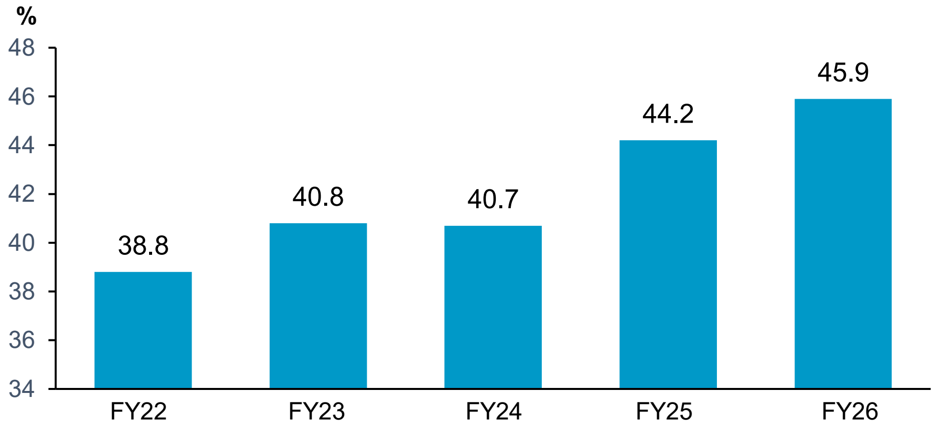
Platform UEBITDA and margins

- Platform UEBITDA growth of 31% to $186.7m in FY26
  - Growth in FUA and associated revenues
  - Continued investment in people and resources to support growth and strategic objectives
- Delivering consistent growth with Platform UEBITDA 4-year CAGR of 32%
- Platform UEBITDA margin increased 1.7% to 45.9% as a result of strong revenue growth and scale benefits, partly offset by strategic investment to support growth

Platform Revenue, Expenses and UEBITDA



Platform UEBITDA margin (%)

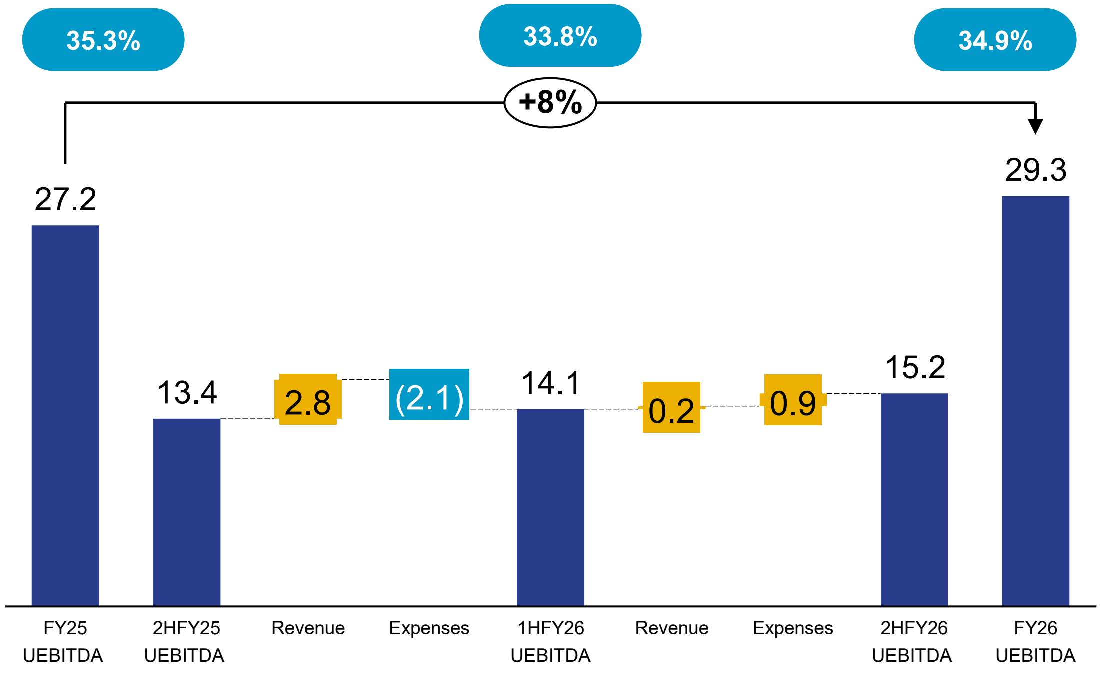


Tech Solutions financial results

- Tech Solutions UEBITDA growth of 8% to $29.3m in FY26
- UEBITDA margin of 34.9%, slightly down 0.4%:
  - Revenue growth of 9% from price increases and growth in Class accounts and companies on Corporate Messenger
  - Operating expenses increased 10% from higher data related expenses, increased investment, salary increases and the timing of other operating expenses

	FY26	FY25	Change
Class accounts[1]	226,767	215,675	5%
Class Document Orders[2]	245,359	214,107	15%
Companies on Class Corporate Messenger[3]	943,039	852,217	11%
Revenue ($m)	**84.0**	**77.1**	**9%**
Operating Expenses ($m)	**(54.7)**	**(49.9)**	**10%**
Underlying EBITDA ($m)	**29.3**	**27.2**	**8%**
Underlying EBITDA margin (%)	**34.9**	**35.3**	**(0.4)**

Underlying EBITDA ($m) and margins



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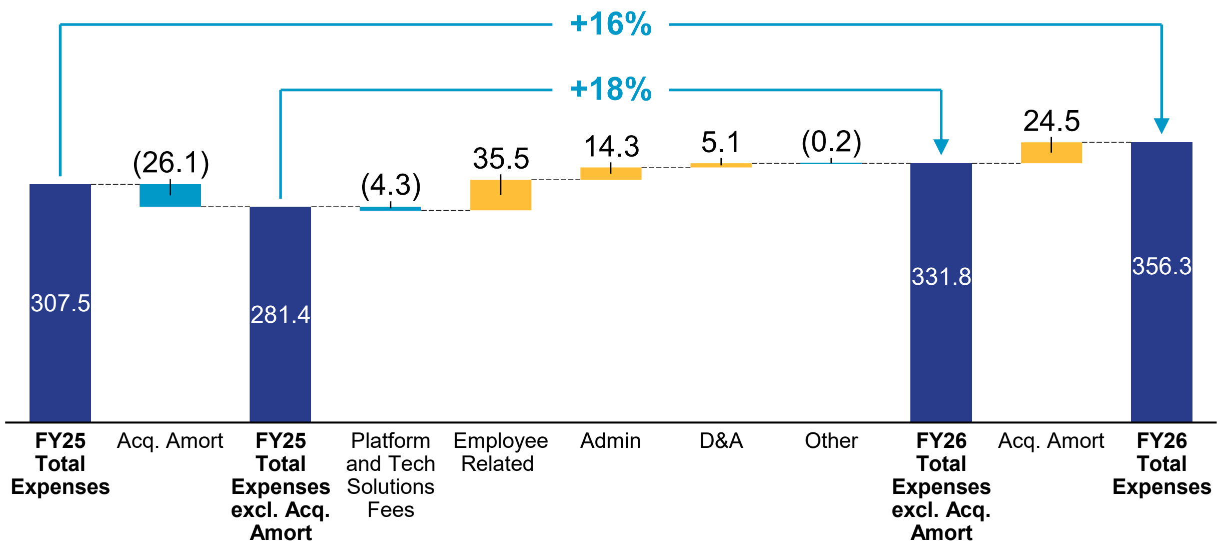
1. Number of Class accounts as at 30 June 2026 consists of Class Super, Class Portfolio and Class Trust licenses.
2. Documents paid on-demand and subscription customers for the last 12 months to 30 June 2026.
3. Number of active companies as at 30 June 2026.

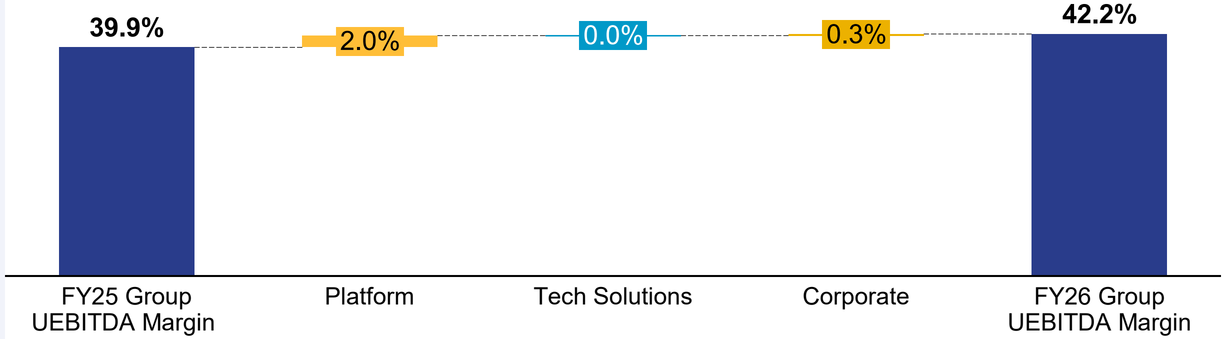
Group expenses and margins

- Investing to support increased scale and strategic growth objectives
- Total Expenses excluding acquisition amortisation increased 18% due to higher employment related expenses from investment in technology and operations, and higher administrative expenses
  - Group FTE increased by 14% to 1,096 (FY25: 962)
  - Further investments to support scale and new solutions within our existing businesses
  - Accelerated investment into solutions and capabilities to support the Group strategy (eg myhub ecosystem)
- UEBITDA margin up 2.3% to 42.2% in FY26
  - Scalable operating model
  - Benefits from investment in automation and technology
  - Disciplined management of costs enabling investment alongside UEBITDA margin expansion

Group Expenses ($m)



UEBITDA margin (%)



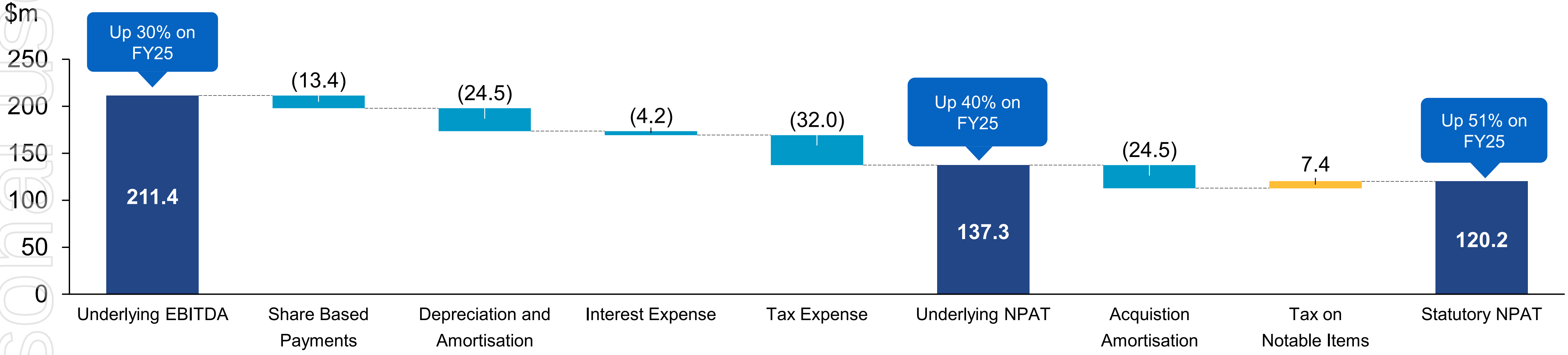
Increasing profitability

Underlying NPAT up 40% and Statutory NPAT up 51%

Higher depreciation and amortisation from capitalisation of internally developed software and increased depreciation from new premises

Notable items reflect only non-cash acquisition amortisation from previous strategic M&A transactions

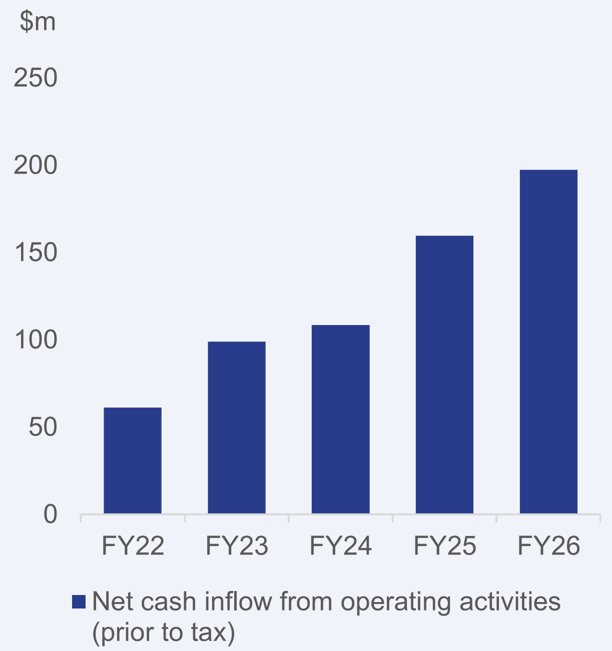
Lower statutory effective tax rate of 17% (FY25: 20%) due to timing of purchases and utilisation of Treasury shares, and R&D benefits



Strong cashflows and balance sheet

- Strong operating cashflows of $197.5m in FY26 with 93% correlation to UEBITDA[1]
- Strong balance sheet with net cash of $41m
  - Rolled $30m of maturing debt in June 2026 to retain flexibility
- Mitigating dilution from Employee Share Schemes (ESS) with $56m of treasury shares purchased on-market in FY26
  - Ongoing purchases expected annually
- Loan agreement to HUB24 Super Fund Trustee to meet Operational Risk Financial Requirement[2]
  - $100m loan facility
  - $78m drawn as at 30 June 2026 reflecting an uplift from 1 July 2025 for regulatory changes
  - Market interest rate
- Strategic decision to transition HUB24 Super Fund trustee inhouse with call option exercised to acquire HTFS Nominees Pty Limited (HTFS) from Equity Trustees
  - Acquisition consideration is nominal
  - Integration of HTFS is not anticipated to have a material financial impact on HUB24's EBITDA in FY27 and beyond
  - Expected completion in 1HFY27, subject to regulatory approvals

Group Operating Cashflow 4-YR CAGR +34%[1]



HUB24

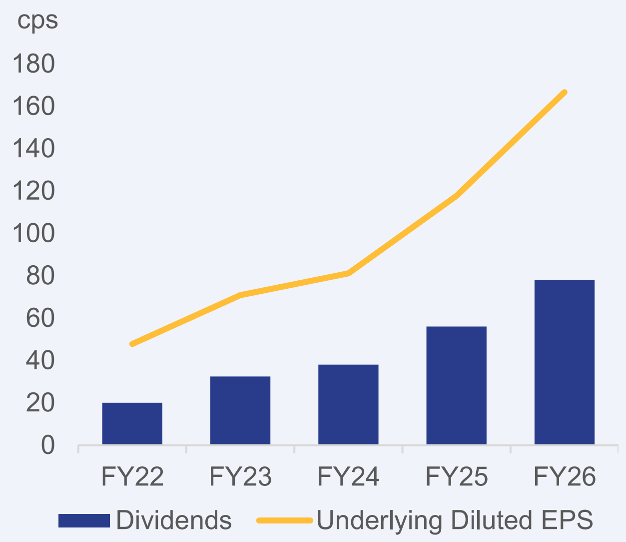
1. Net cash inflow from operating activities prior to tax.
2. The HUB24 Group has provided a loan facility of up to $100 million (FY25: $100 million) to HTFS Holdings Pty Ltd, a wholly owned subsidiary of EQT Holdings Limited which is the Trustee of the HUB24 Super Fund. The facility is on an arm's length basis at an interest rate of 10% per annum and supports the Trustee in meeting the Operational Risk Financial Requirement (ORFR) under Australian Prudential Regulation Authority (APRA) Prudential Standard SPS 114 and enhanced operational risk obligations under CPS 230, both effective from 1 July 2025. At 30 June 2026, $77.5 million was drawn (FY25: $5 million), and further tranches are able to be drawn down to the $100 million limit.

Delivering growing dividends and strong shareholder returns

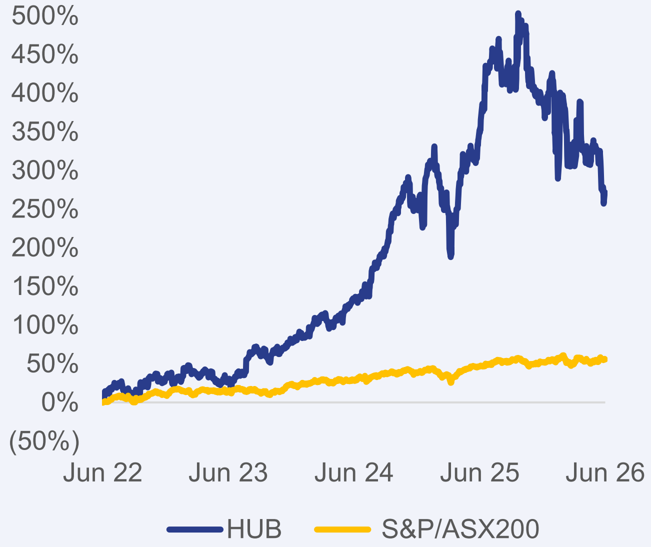
- Fully franked final dividend of 42.0 cps up 31% YoY
- Total FY26 dividend of 78.0 cps up 39% on FY25
- FY26 dividend payout ratio of 46%
  - In line with target payout of 40-60% of UNPAT
- Strong shareholder returns with TSR outperforming the S&P/ASX200 over the last four years

Dividends (cps) 4-YR CAGR +41%

Underlying Diluted EPS (cps) 4-YR CAGR +37%



Total Shareholder Return (TSR)[1] 4-YR CAGR +39%



1. Total Shareholder Return data sourced from Morningstar and is for 1 July 2022 to 30 June 2026.

Strategy & outlook

Andrew Alcock
Managing Director & CEO

Delivering 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 inflows[1]
- Strong and growing relationships with advisers including privately owned groups
- Well positioned to increase market share from current ~10%[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 customer and shareholder value

myhub

Investing in solutions to continue to lead and transform the industry

- Leveraging Group capabilities to build solutions that improve outcomes for financial professionals and their clients
- Enhancing client experience, increasing advice productivity and delivering business intelligence and insights
- Unique data capability, providing secure and integrated access to high quality data
- Strengthening advocacy and leveraging Group footprint to deliver more products to more customers

Creating growth synergies

1. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, March 2026. Based on Administrator View. Net inflows in 12 months to 31 March 2026. Market share as at 31 March 2026.

Uniquely positioned to capitalise on structurally growing markets and industry transformation

Strong growth driven by structural tailwinds

- Growing superannuation system (reinforced by the proposed tax changes)
- Demand for retirement solutions due to shifting demographics
- Intergenerational wealth transfer
- Demand for advice expected to increase

With industry dynamics providing opportunities to disrupt

- Ongoing shift towards leading providers offering better client experience and outcomes
- Emergence of large advice networks leveraging technology and scale
- Complexity, compliance and disparate data and tech challenging advice firm productivity
- Emerging technologies and new global capabilities (including AI) creating opportunities to enhance efficiency
- Demand for safe, reliable and trusted solutions with strong governance

Significant market share opportunity

- Platform consolidation with 80% of industry net inflows captured by two platforms over the last year – with 45% flowing to HUB24[1]
- 42% of advisers used a single platform for new account openings over the last 12 months (with a further 38% using two platforms)[2]

1. Latest available data, Plan for Life Master Trusts, Platforms & Wraps, March 2026. Based on Administrator View. 12 months to 31 March 2026. 80% of industry net inflows captured by HUB24 and Netwealth.
2. SuitabilityHub & CoreData 2026 Adviser Platform Experience report.

Leveraging our capabilities to lead industry change

Lead today

Delivering customer value and growth

Create tomorrow

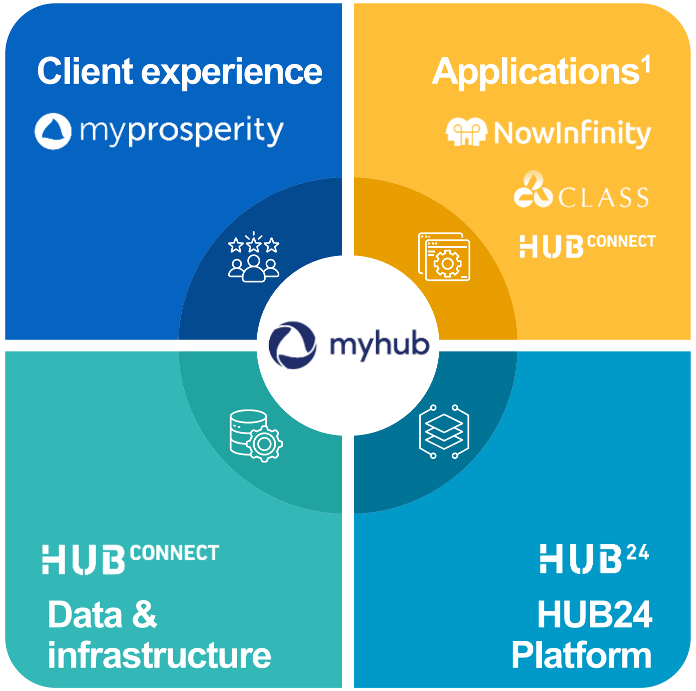
Creating integrated wealth technology and platform solutions

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



Be the best provider of integrated platform, technology and data solutions

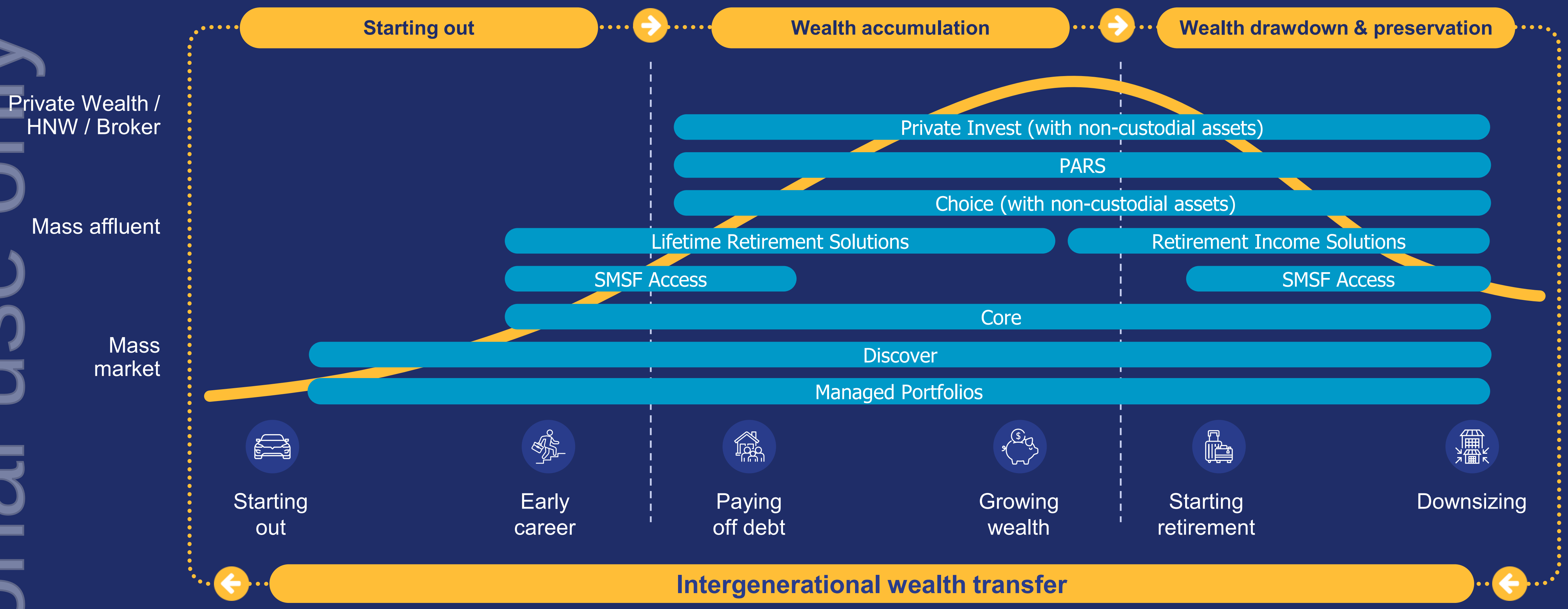
To enhance productivity for financial professionals through

- 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

1. HUBconnect applications refers to Broker and Licensee.

HUB24 solving customer needs across segments and life stages



HUB24 CLASS myprosperity NowInfinity

Continuing to expand our superannuation offer to meet customer needs

Empowering advisers to deliver greater confidence for retirement

Demand for superannuation and retirement solutions

$4.4t
Superannuation assets expected to grow to $11.2t by 2043 [1,2]

3.6m
Australians expected to transition to retirement phase over next 20 years [2]

68%
Of Australians say they're worried about outliving their retirement savings [3]

Enhancing retirement offer providing choice and flexibility

Lifetime super solution launched

- Meets requirements of Innovative Lifetime Retirement Solution (IRIS)
- Developed in partnership with TAL
- Provides income for life
- Manages longevity risk
- Access to concessional Centrelink asset test treatment

Pension payment flexibility

- Increased choice and frequency of pension payment days including preferred payment days

Continued innovation enhancing efficiency and client experience

Multi-step transitions enhancement

- Digital capability enabling advisers to seamlessly execute complex advice strategies simultaneously
- Implement common strategies such as establishing new accounts, super-to-pension transitions, recontributions and spouse contributions
- Providing greater efficiency and accuracy

1. Superannuation assets as at 31 March 2026. APRA March 2026 Quarterly Superannuation Statistics.
2. Deloitte, Dynamics of the Australian Superannuation System, March 2024.
3. UniSuper, "Retire with Purpose Report", 15 August 2025.

Leading HNW offer expanding our reach and delivering growth

Strong established HNW offer and relationships

Recognised as #1 Platform Overall for HNW-focused advisers with flexible and tailored offerings across sales channels[1]

Large growing footprint across HNW advice practices, brokers and private wealth/banks

Significant HNW opportunity with demand for integrated solutions

$4t HNW assets across 760,000 investors[2]

58% of HNW advisers are either providing advice on or administering off-platform assets[4]

35% of advisers primarily focus on HNW and wholesale clients[3]

52% of advisers who advise and/or administer off-platform assets do so manually[4]

Continued investment in HNW solutions and capability

- Private Invest, HUB24's innovative solution for wholesale clients
- Integrated non-custodial administration & reporting service

Now contributing >$1b of FUA[5]

- Access to researched and curated private market investment menu through collaboration with Frontier Advisors & Reach Alts
- Access to global investment options following upgrade to third-party managed fund clearing capability
- Enhanced managed portfolio offer, with ability to integrate with third-party rebalancing capabilities
- Bespoke trading solutions including tailored execution and access to institutional broking services

1. Investment Trends 2025 Platform Competitive Analysis and Benchmarking Report.
2. Investment Trends 2025 High Net Worth Investor Report.
3. Investment Trends 2026 Adviser Business Model Report.
4. Investment Trends 2026 Adviser Technology Needs Report. Investment Trends defines HNW-focused advisers as those with average assets per client of >$1.5m.
5. As at 30 June 2026. Includes custodial and non-custodial assets.

myhub – open architecture ecosystem evolution

Practice technology stack

- CRM & engagement tools
- Advice technology
- Office technology
- Broad range of data sources

AI powered process transformation

Enhanced client experience
Engage
myprosperity

Integrated advice workflow[1]
HUB24
NowInfinity
InvestStream
CLASS
Advice Designer. Showcasing great advice

Business intelligence & insights
Client Analytics
Industry Benchmarking
Adviser Productivity Reviews
Practice Profitability Reports
Compliance Reporting

Ingesting, consolidating & cleansing data
HUB CONNECT
CLASS

Secure data governance frameworks

Modular & open architecture integrating with existing practice technology stack

AI natural language prompt

Single-sign on providing seamless access to applications

Enabling advice productivity

Progressive rollout of myhub from 1HFY27 including

- Integrated AI prompts that draw on customer data from HUB24 platform and other sources
- AI-enabled Advice Review Tool supporting advice practices with SOA compliance
- Engage reporting expanded to include customer data from Class
- Collaborating with customers and partners to streamline the advice process

1. HUB24 has a minority investment in Finura Digital Pty Ltd and InvestStream.

Significant opportunity for growth and value creation for customers and shareholders

Leverage structurally growing markets and demand for integrated solutions

Strong and reliable growth from both existing and new customer relationships

Continued focus on governance, risk culture and customer outcomes

Capitalise on unique Group capabilities and technology leadership to unlock value

Scalable operations enabling both UEBITDA margin expansion and ongoing investment

Strong balance sheet, increasing profitability and cash flows supporting ongoing investment and shareholder returns

Platform FUA Target (excluding PARS FUA)

$186b-$200b

for FY28[1]

Platform FUA target comprises

- Continued strong net inflows
- Range of market growth assumptions

1. The company expects strong growth and increasing profitability moving forward subject to consistent and stable investment markets and HUB24 terms of business that may affect platform FUA and revenue.

Questions?

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About HUB24

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

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.

NOT INVESTMENT ADVICE

This presentation is not a prospectus or a product disclosure statement under the Corporations Act 2001 (Cth) and has not been lodged with ASIC. The information provided in this presentation is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.

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This presentation contains certain forward-looking statements. The words 'anticipate', 'believe', 'expect', 'project', forecast', 'estimate', 'intend', 'should', 'could', 'may', 'target', 'plan' and other similar expressions are intended to identify forward-looking statements. Indications of, and guidance on, future earnings and financial position and performance are also forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of HUB24, that may cause actual results to differ materially from those expressed or implied in such statements. There can be no assurance that actual outcomes will not differ materially from these statements. You should not place reliance on forward-looking statements and neither HUB nor any of its directors, employees, consultants, contractors, advisers or agents assume any obligation to update such information.

This presentation was authorised for release to the market by the Managing Director.

HUB24