FY2026

Result Presentation Strategy Update

August **2026**

Disclaimer

This presentation is intended for general informational purposes only and should be read alongside the Full Year Financial Report for the twelve months ended 30 June 2026, as well as the Appendix 4D submitted to the Australian Securities Exchange by **The Australian Wealth Advisors Group Ltd (ASX:WAG)** on 24 August 2026. It does not offer any recommendations or opinions regarding specific investments or securities.

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All figures are accurate as of 30 June 2026 unless stated otherwise. Figures may not sum precisely due to rounding.

This announcement has been authorized for release by the Board of Directors.

About Us

AWAG is a diversified financial services firm that has 3 prime chapters of operations:

1. Corporate Structuring and Activist Investment
2. Funds Management
3. Financial Wealth Management and Advisory

AWAG's objective is to build out 3 stable profitable operating businesses, as well as being an active participant in the rationalisation of the diversified financial services sector.

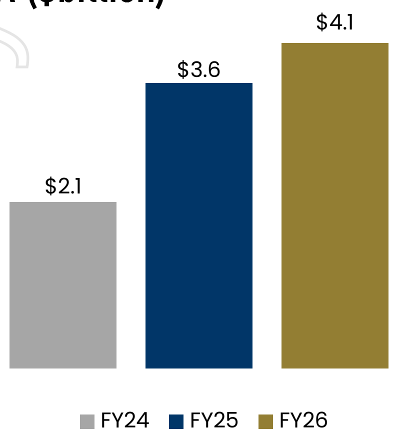
Key Highlights

1. Revenue down 1.9%, to $11,163,957.
2. Profit before tax $937,632, up from $931,000* normalised.
3. Funds under management and administration (FUMA) of $4.1b, up from $2.3b.
4. Strong balance sheet with no debt. $3.9m cash reserves, up from $3.3m.
5. Two **Equity Partnership Scheme (EPS)** investments completed. 12 now completed as of August 2026.
6. Good pipeline of EPS opportunities. Strong focus now on licencees and financial wealth advisory practices.
7. Very active market for M&A. AWAG is very well positioned.
   → AWAG has an 18.5% position in Centre Point Alliance (ASX:CAF), 2nd largest operator of Authorised Representatives (ARs)

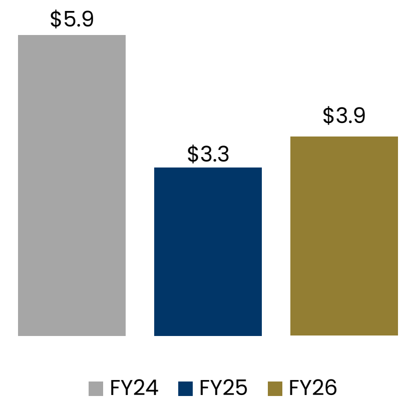
**Normalised for $250,000 profit arising from reduced consideration for business acquisition.*

FY26 Snapshot

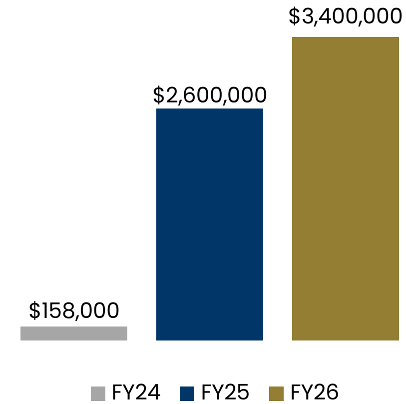
FUMA ($billion)



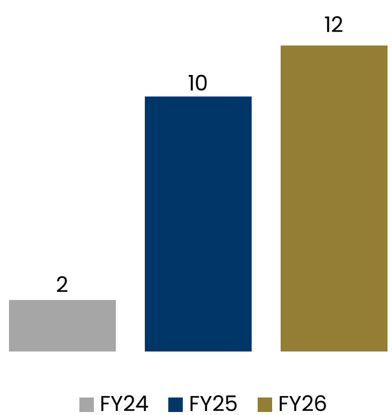
CASH ($million)



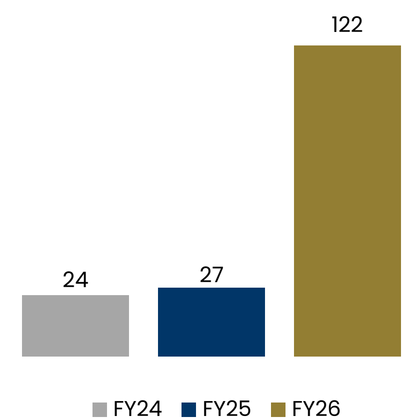
Group Investments ($)



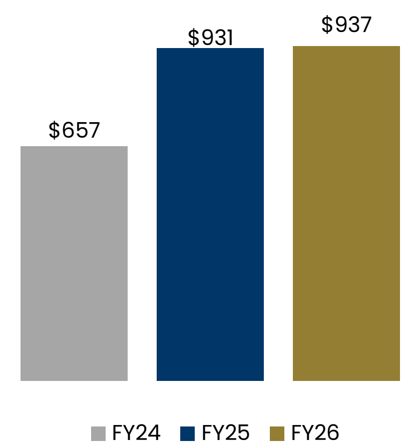
Equity Partnership Schemes



Authorised Representatives



NPBT* ($ '000)



**Normalised for one offs*

Financials

Profit & Loss	FY2026	FY2025
Revenue	$11,163,957	$11,376,639
Expenses	$10,226,325	$10,195,560
Net profit before tax	$937,632	$931,079*
Net profit after tax	$689,166	$948,309
Balance Sheet	**FY2026**	**FY2025**
Cash	$3,853,155	$3,344,907
Total Assets	$14,022,541	$13,215,922
Total Equity	$13,206,985	$12,621,769

**Excluded one off $250,000 profit arising from reduced consideration for business acquisition.*

BOARD OF DIRECTORS

Lee laFrate
Chairman

Mike Fitzpatrick
Non-Executive Director

David Slack
Non-Executive Director

Paul Young
Non-Executive Director

Chris Kelaher
Non-Executive Director

CORPORATE TIMELINE

April 2021
AWAG Incorporated
Capital raise $2m

May 2022
Acquisition
of Dealer Group CPHW Financial

Sept 2023
Acquisition
of Fund Manager Armytage Private

Feb 2024
Listing of AWAG (ASX: WAG)
2 Equity Partnership Scheme Investments
Succession Fund Established

Dec 2025
- **Equity Partnership Investments**: 10
- **FUMA**: $3.6B
- **Authorised Reps**: 80

June 2026
- **Equity Partnership Investments**: 12
- **FUMA**: $4.1B
- **Authorised Reps**: 122

AWAG Organizational Chart

- **AWAG Board**
  - Funds Management
    - Armytage 100% owned
  - Corporate
    - CenterPoint Alliance (ASX: CAF) 18.5% owned
    - Novatti (ASX:NOV) 6% owned
  - Partnership
    - Phillip Capital (Partnership)
  - Financial Wealth Services
    - Joint Venture
      - OneLedger Wealth 50% owned
      - CHN Wealth 50% owned
    - Equity Partnership Scheme (EPS)
      - First Mutual (AFSL)
      - Avalon (AFSL)
      - Springboard (AFSL)
      - Cotham (AFSL)
      - Melican Financial
      - Beattie Financial
      - OneLedger Group
      - AWAGPS
      - SWR

$4.1b FUMA across the group

- Authorised Representatives are now 122, up from 27.

Universe
Corporate Services

- September 2019 to April 2022, there were 13 corporate transactions via takeover or merger. Our **Armytage Micro Cap Activist Fund (MCAF)** participated in 11.
- April 2022 to February 2024, there was only 1 completed takeover; CountPlus takeover of Diverger.
- Recent deals:
  - Zurich Financial Services Australia takeover ClearView Wealth Limited (**Status**: Ongoing)
  - Bain Capital to acquire Perpetual Wealth Management (**Status**: Ongoing)
  - CC Capital acquired Insignia (**Status**: Completed)

- Going forward:
  - Approximately 4 to 6 potential transactions in the small to micro cap universe within the next 2 years.
  - Mid Cap, Large Cap, will see several deals play out over the next 12 months to 18 months.
    - For e.g,
      - FleetPartners Group Limited has received a takeover proposal from Pacific Equity Partners (**Status**: Ongoing)
      - IFM Investors takeover Atlas Arteria (**Status**: Ongoing)
      - Steadfast Group Ltd is taken-over by Amwins Group and Dragoneer Investment Group (**Status**: Ongoing)
      - EQT Infrastructure has made a takeover proposal for Cleanaway Waste Management (**Status**: Ongoing).
      - Brookfield has requested a buyout for Reliance Worldwide (**Status**: Ongoing).

- Stated policy from banks and industry superfunds to re-enter the financial wealth advisory industry.

Equity Partnership Scheme (EPS)

- AWAG acquires up to a 20% strategic stake in a financial services business, targeting sectors such as financial planning, insurance, mortgage brokering, and accounting.
- Consideration may consist of cash, scrip, or a combination of both.
- As of June 2026, AWAG has completed twelve EPS transactions. All twelve investments are generating monthly revenue / cash towards AWAG's Net Profit Before Tax (NPBT). At the current run rate, the contribution to 2027 NBPT is tracking towards $500,000.
- AWAG now has a formal EPS onboarding process and established a solid foundation for the model, covering due diligence, legal, compliance and general admin for future transactions.
- AWAG has a pipeline of EPS prospects, that are in due diligence stage. The objective was to have completed 10 to 12 transactions by June 2026. With this objective already achieved, the company has the potential to complete a further 2 to 4 investments prior to December 2026 to grow to 14-16 EPS investments.

Equity Partnership Scheme (EPS)

- **Melican Financial** provides personalized financial advice and wealth management services, helping individuals and businesses with financial planning, investments, superannuation, retirement and estate strategies, insurance, and tax-effective wealth creation. The firm was founded by Gavin Melican, an accountant and financial planner with over 35 years of experience.

- **Beattie Financial**, founded by David Beattie in Bendigo, provides integrated financial planning, accounting, taxation, and SMSF services to individuals and businesses. With over three decades of experience as a Certified Financial Planner, Chartered Accountant, and SMSF auditor, David leads the firm in offering tailored advice on investments, retirement, superannuation, insurance, and cloud accounting solutions, supporting more than 1,300 clients across the region.

- **OneLedger Group**, based in Melbourne, is a multidisciplinary financial services firm offering accounting, tax, lending, insurance, and financial planning solutions to businesses and individuals. Established in 2013 and now employing over 30 staff, the group is led by four partners and provides technology-driven, client-focused advice that supports businesses from startups to established enterprises.

- **AWAGPS** specializes in delivering tailored, compliant, and scalable investment portfolio solutions to independent financial advisers (IFAs).

Equity Partnership Scheme (EPS)

- **OneLedger Wealth** is a joint venture between AWAG and OneLedger, providing comprehensive wealth management services across the OneLedger Group. Through this partnership, clients benefit from a unique combination of AWAG's proven track record in financial advisory and OneLedger's strong presence within the accounting and taxation industry. Together, the firms deliver tailored strategies designed to protect and grow wealth, offering guidance on investments, retirement planning, and long-term financial security. This collaborative approach ensures clients have access to both broad market expertise and personalized support to achieve their financial goals.

- **First Mutual Australia** is a financial services group focusing on providing AFSL and licensing services and practice solutions to its authorised representatives and financial planning businesses. First Mutual is a bespoke, boutique firm, focusing on being leading edge. It has a number of strategic associations, which are deemed central to the AWAG growth of planner numbers and resources. AWAG is keen to build a platform of "house of brands" in the advisor industry.

- **Phillip Capital Australia** is a licensed financial services firm and ASX market participant, part of the global Phillip Capital Group founded in Singapore in 1975. It offers wealth management, stockbroking, corporate finance, fund management, and online trading through its POEMS platform, providing access to over 26 global exchanges. This collaboration allows for Armytage / AWAG products and services to be distributed to **Phillip Capital Australia** clients, with potential for further distribution across the global network.

- **Beattie Financial & SWR Chartered Accountants.** AWAG in conjunction with Beattie Financial has purchased SWR, a Bendigo based Chartered Accountants firm. This investment allows Beattie Financial to build out its presence in Central Victoria, increase staffing and service levels for the expanded group.

Equity Partnership Scheme (EPS)

- **Avalon Financial Services** is a Sydney-based company focusing on providing AFSL and licensing services and practice solutions to its authorized representatives and financial planning businesses. Avalon was founded in 2013 and has approximately 40 authorized representatives.

- **CHN Wealth** is a joint venture between AWAG and CHN Partners, providing comprehensive wealth management services across the CHN Group. Through this partnership, clients benefit from a unique combination of AWAG's proven track record in financial advisory and CHN's strong presence within the accounting and taxation industry. Together, the firms deliver tailored strategies designed to protect and grow wealth, offering guidance on investments, retirement planning, and long-term financial security. This collaborative approach ensures clients have access to both broad market expertise and personalized support to achieve their financial goals.

- **Springboard Wealth** is an Australian financial services licensee focused on supporting advisers with strong governance, compliance, and flexible practice infrastructure.

- **Cotham Advisory** is an Australian financial services licensee based in Kew, Victoria. The company operates primarily as a licensing body and principal for corporate authorised representatives and financial advice practices (such as Oak Financial Planning and Owen Partners).

Outlook

- The Board is pleased to have reported a NPBT of $937,632 for the year. All three operating divisions contributed to this result. AWAG, is well positioned to continue this growth going forward. February 2027 will celebrate AWAG's third calendar year as a public company.
- AWAG recently completed its twelth EPS investment. AWAG's portfolio of investments is now well established and over time should appreciate in value as the respective earnings continue to grow.
- At the current run rate, the royalties earnt are tracking towards $500,000 for June 2027.
- Of considerable value to AWAG's asset base were the 2 investments in boutique AFSL's being. Springboard and Cotham. These have grown the authorized representatives for the group to now 122.
- The Board's objective is to grow this number to 150 by December 2026. There is currently due diligence being conducted on several boutique AFSLs. This would have AWAG in the top 10 of adviser numbers in Australia via its network.
- The financial services industry continues to go through active regeneration. There have been several corporate events occur recently. AWAG is actively positioned to be a participant in any industry consolidation.
- NPBT for the full year is likely to be notably higher than the 2026 results.

AWAG

THE AUSTRALIAN WEALTH ADVISORS GROUP

EST. 2021

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