

ASX Announcement – 31 August 2026

WTL 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 results and strategic evolution and outlook. The presentation deck is attached to this release. Details below for registration.

WT Financial Group

FY2026 Results Livestream

12.30pm AEST (10.30am AWST)

Monday 31 August 2026

Presenter: Keith Cullen, founder and CEO

Please register using the following link:

https://zoom.us/webinar/register/WN_uwyiCUUMRk--e-sbnQOLLQ#/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
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Six years of compounding growth.

And we are only getting started.

FY2026 Results & Investor Briefing

Keith Cullen · Founder & Managing Director · ASX: WTL

WTL TODAY

One of Australia's largest financial advice networks

500+

Financial advisers

~400

Privately-owned practices

~\$25B

Assets under advice

4

National advice networks networks

Advice is at the heart of everything we do.

ONE SHARED OPERATING PLATFORM

Wealth Today Sentry Advice

Synchron Advice Millennium3

DELIVERED PERFORMANCE

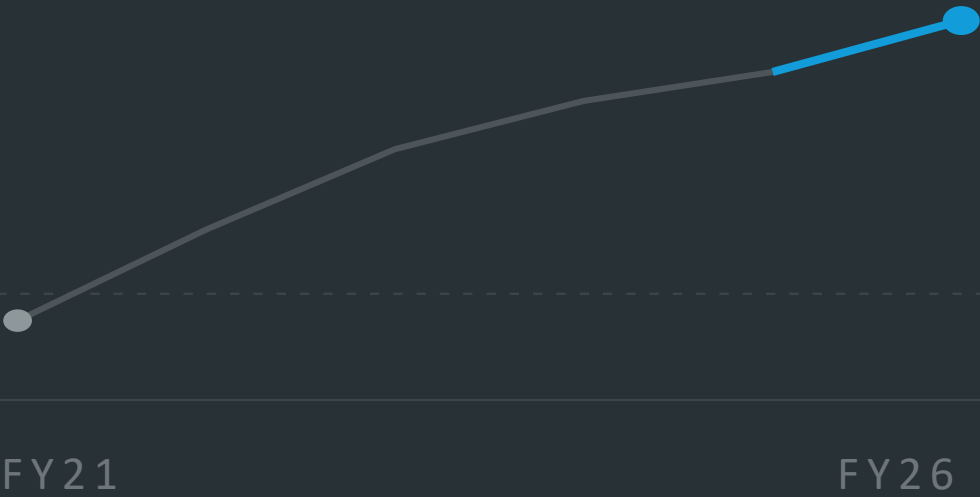
Six consecutive years of growth

NET REVENUE & OTHER INCOME



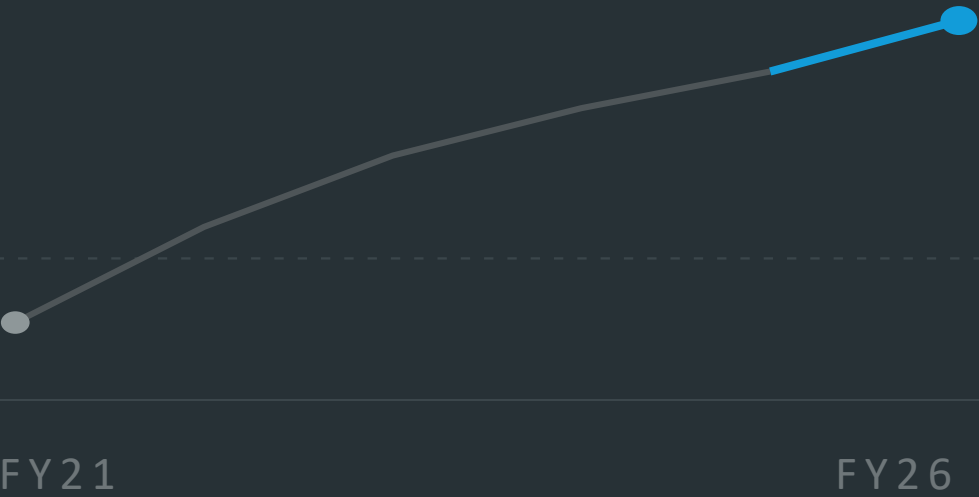
\$4.1M → \$33.1M

EBITDA



Loss → \$8.2M

NPBT



Loss → \$6.6M

The platform has been built.

Growth is translating into earnings

+15.6%

Total Net Revenue & Other
Income
\$33.1M

+19.5%

EBITDA
\$8.2M

+19.1%

NPBT
\$6.6M

+6.9%

Statutory NPAT
\$5.0M

Operating leverage continues to emerge.

Sixth consecutive year of compounding growth

A stronger balance sheet

\$16.8M

Cash & cash equivalents

FY2025: \$9.8M

\$11.0M

Net current assets

+118.4%

\$34.6M

Net assets

+8.4%

\$2.4M

Net tangible assets

FY2025: \$(1.4)M

Entering FY2027 with greater financial capacity and flexibility.

Capacity to invest

\$16.8M

Cash at 30 June

\$9.2M

Borrowings at 30 June

+\$2.5M drawn during FY2026

\$2.5M

Undrawn facilities

Additional funding drawn ahead of anticipated investment opportunities.

SHAREHOLDER RETURNS

Profitable growth. Capital returned.

STATUTORY RETURN ON EQUITY

14.9%

FY2026 NPAT / average shareholders' equity

FY2026 DIVIDENDS

1.0 cps

Fully franked

0.25 cps interim 0.75 cps final

~\$3.42M total FY2026 dividends declared

Growth and shareholder returns are not mutually exclusive.

THE OPPORTUNITY

More demand. Constrained supply.

\$4T+

Australian superannuation

250K

Australians retiring annually

~15,000

Financial advisers

Australia needs more advice — not less.

OUR DIFFERENCE

Tailwinds are not enough.



We have built the machinery to capture the opportunity.

OUR OPERATING PHILOSOPHY

Alignment, not control.

We don't tell advisers how to run their businesses.
We earn the right to help them build better ones.

INDEPENDENT
BUSINESSES

Own brand. Own clients.
Own decisions.

ALIGNED
ECONOMICS

When they grow, WTL grows.

MINIMAL COMMERCIAL
INTERFERENCE

Support rather than command.

EARNED
TRUST

500+ individual adviser
relationships.

One adviser. One practice. One improvement at a time.

THE FOUR PILLARS

Straightforward. Not easy.

01 PRICING CONFIDENCE

02 CAPACITY BUILDING

03 LEAD FLOW

04 ENTERPRISE VALUE

TODAY

~\$220M

Gross adviser revenue

PRICING CONFIDENCE
Increased adviser pricing

~\$330M

Potential revenue pathway

CAPACITY + DEMAND
More clients per adviser

~\$660M

Longer-term revenue pathway

Adviser by adviser. Practice by practice.

Illustrative pathway only. Not financial guidance or forecast.

THE HUBCO PHILOSOPHY

Scale without surrender.

“Scaled sovereignty”

ENTREPRENEURS RETAIN			WTL / HUBCO ADDS		
Identity	Leadership	Client relationships	Scale	Infrastructure	Risk management
Culture	Operational control	Entrepreneurial upside	Technology	Capability	Capital

“When liquidity events do occur, they are expected to be driven by the ambitions of the entrepreneurs and shareholders involved, rather than by the investment structure itself.”

Long-term capital. No predetermined destination.

THE HUBCO MODEL

From recurring revenue to enterprise value

1 — PLATFORM	2 — BETTER BUSINESSES	3 — ENTERPRISE VALUE	4 — WTL PARTICIPATION
500+ advisers Recurring revenue	Four Pillars Higher productivity	Corporatisation Succession + M&A	Investco + direct Hubco equity Ecosystem investments

BUILDING THE ECOSYSTEM

Selective investment in capacity, automation and specialist services that help advice businesses grow and corporatise.

Capital-light by default. Capital available when attractive.

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Income today. Enterprise value tomorrow.

CAPITAL DEPLOYED

\$3.425M

Investco capital deployed into TAG

~\$832K WTL initial direct TAG equity at \$1.00/share

VALUE CREATED

\$1.00 → \$1.63

TAG transaction price

+\$524K WTL FY2026 direct fair-value uplift

~\$5.8M Implied value of Investco's TAG holding at \$1.63/share

FURTHER WTL EXPOSURE

+\$696K

Additional TAG shares to WTL
Vesta transaction — 30 June 2026

~\$335K Additional economic uplift to WTL through Investco

Not separately recognised as an additional FY2026 fair-value gain

15%+ dividend flow Rushby Financial — \$2.8M Fusion Partners — \$1.6M ~\$17M EV net of debt

Income + acquisitions + capital appreciation.

Different entrepreneurs. Same alignment.

SELECT ADVICE GROUP

Multiple practices. One growing enterprise.

~\$3.23M Investco capital deployed

FORMATION

Select Advice Group + Newleaf

GROWTH

Sabre Wealth + Legacy

CURRENT OWNERSHIP

31.7%	6.8%	61.5%
Investco	WTL direct	Principals / vendors

15%+ Expected dividend return
Further upside through corporatisation

LIFESUMO

Capital backing an existing entrepreneur-led practice.

~\$6.60M Initial enterprise value

INITIAL INVESTMENT

~\$1.79M Investco equity

GROWTH CAPITAL

Further Investco equity commitment

INITIAL OWNERSHIP

68.7%	25.6%	5.7%
Founder	Investco	WTL direct

Growth capital commitment
Platform for targeted acquisitions

A repeatable model — adapted to each entrepreneur and opportunity.

THE NEXT FIVE YEARS

Rebuilding the advice profession

ENTRY

More realistic education pathways

→ More advisers

ADVICE

Simpler to provide

→ More Australians advised

CAPACITY

Technology + regulatory reform

→ More clients per adviser

More advisers. More clients. More productive practices.

WTL already has the platform to capture that growth.

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THE WTL OPPORTUNITY

Proven today. Optionality for tomorrow.

PROVEN

6	Consecutive years of growth
\$8.2M	FY2026 EBITDA
14.9%	FY2026 statutory ROE

RETURNING CAPITAL

1.0 cps
FY2026 dividends Fully franked
0.25 cps interim + 0.75 cps final

OPTIONALITY

Four Pillars
Industry reform
Hubco + ecosystem equity
Enterprise value

A profitable business today — with a free look at what it can become.

The last six years were about building the platform. The next five are about compounding it.

YOUR QUESTIONS

Q&A

Over to you.

Keith Cullen · Founder & Managing Director

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WT FINANCIAL GROUP | ASX: WTL

Thank you.

Six years of compounding growth. And we are only getting started.

CONTACT

Keith Cullen
Founder & Managing Director

INVESTOR ENQUIRIES

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wtfglimited.com · ASX: WTL

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