

ASX ANNOUNCEMENT

Wednesday 20 October 2021

MyState Limited 2021 Annual General Meeting Addresses

Dear shareholders,

The attached addresses will be delivered by the Chairman, Mr Miles Hampton and the Managing Director and Chief Executive Officer, Mr Melos Sulicich at MyState Limited's 2021 Annual General Meeting to be held today at 10:30 am.

Yours faithfully,



Scott Lukianenko
Company Secretary

About MyState Limited

Registered Office: 137 Harrington Street, Hobart 7000

MyState Limited (ABN 26 133 623 962) is the ASX-listed (MYS) non-operating holding company of the diversified financial services Group consisting of MyState Bank and TPT Wealth, a trustee and wealth management company. MyState Bank is regulated by the Australian Prudential Regulatory Authority. MyState Bank and TPT Wealth hold Australian Financial Services Licences issued by the Australian Securities and Investments Commission.

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2021 Annual General Meeting

Chairman's Address

20 October 2021

I am pleased to present my 2021 Chairman's Address.

Trading results

The company delivered a record statutory net profit after tax of \$36.30 million compared with \$30.1 million in the previous year.

We continued to benefit from growth in the banks' balance sheet, reduced funding costs and also benefited from a significantly lower impairment charge.

But we also incurred some significant one-off restructuring costs as we strive to focus on becoming a pure digital bank on mainland Australia.

Melos will take us through the key metrics but suffice to say whichever way you look at them they are an outstanding set of numbers, and our executive is to be congratulated, particularly in the COVID impacted circumstances.

Dividends

In 2020 the Board determined not to pay a final dividend. This decision reflecting the ongoing uncertainty at the time.

As foreshadowed last year we resumed dividend payments in 2021 paying both an interim and final dividend.

When we announced that we would not be paying a final dividend in 2020, unlike some other banks we did not give an indication that we may pay a catch-up dividend when circumstances became clearer.

This reflected a decision to permanently strengthen the balance sheet and position the company for growth.

If we had decided to pay a catch-up dividend it would have caused us to increase the May 2021 capital raising and the consequence of that would have been that shareholders who did not take up their rights would be further diluted.

The full year dividend payout ratio of 69.3% remains comfortably within the targeted range of 60-80%.

Growth Focus

After a comprehensive review of the competitive landscape the Board and Executive determined that the opportunity and timing was right to initiate a significant acceleration in our growth strategy.

At MyState Bank we have consistently grown our loan book well ahead of system, but if we are to remain competitive, we need much greater scale and we are targeting a sharp increase in the growth trajectory over the next four years.

At TPT Wealth, funds under management (FUM) have remained static for several years and following a significant repositioning of the business with new technology and products, we are now targeting significant growth in FUM over the next four years.

It is pleasing to report that in September investors in the Select Mortgage Fund voted overwhelmingly in favour of changing a number of key fund parameters, changes which are an important element in the repositioning of the mortgage funds business.

Capital Raising

To support our growth agenda in May we undertook a significant capital raising through a \$24.2 million partially underwritten Entitlement Offer to retail shareholders and a \$31.3 million Placement and Entitlement Offer to existing and new institutional investors.

The Board is extremely conscious of giving retail shareholders every opportunity to take up shares in any capital raising.

However, on this occasion we formed the view that whilst a “pure rights issue” is by far and away the most equitable way of raising new capital, it was unlikely that it would deliver us the additional capital that was needed to support the growth strategy, hence the decision to make a placement followed by a rights issue.

The composition of our share register with approximately 50,000 shareholders holding less than 500 shares also influenced our decision and not unexpectedly the take up by small shareholders bore witness to this judgement.

However, the overall support of the raising was strong with the company issuing 4.6 million shares under the placement and 8.2 million shares under the rights issue.

Retirement of Managing Director

In July our Managing Director Melos Sulicich advised the Board of his intention to retire at the end of December 2021.

Melos has done an outstanding job re-shaping and re-focusing MyState since he joined us in 2014.

Indeed, what has been achieved under his leadership gave us the confidence to pursue a more aggressive growth trajectory.

On a personal note it has been a pleasure to work with Melos. He has always been willing to listen, consider and debate and has brought a focus and vitality to the company - yes a focus on results - but most especially a focus on doing the right thing by our customers.

I thank Melos for a job very well done and wish him all the best for the future.

Appointment of a new Managing Director

Last week we announced that Brett Morgan has been appointed to succeed Melos as Managing Director.

Brett worked with ING in Australia undertaking a number of key roles in the creation of Australia's first digital bank.

After 15 years with ING in Australia he worked in India at a bank that was 40% owned by ING, before returning to Australia.

He will be joining us from ASX Listed BNK Banking Corporation Limited where he is currently Chief Executive, Banking & Wholesale.

Brett is an experienced digital banker and brings exactly the background and experience to help drive our growth agenda.

We look forward to welcoming him in early 2022.

Appointment of new Director

In June, we announced the appointment of Stephen Davy as a new director, effective 1 July.

Steve has a long career leading organisations and retired from his position of CEO of Hydro Tasmania in September of 2020 after nearly 16 years and brings a wealth of expertise to the board.

Retirement of Chairman

Finally, I wish to advise that this will be my last AGM as Chairman of MyState as I will be retiring as a director effective 31 March 2022.

After twelve years on the Board and eight years as Chairman I have come to the conclusion that it is time for me to pass the baton, so to speak.

I am delighted that the Board has decided to appoint current non-executive director Mr Vaughn Richtor to be the new Chairman when I retire.

Vaughn joined the board of MyState in 2019 after a long and distinguished career in banking.

He worked in senior roles with ING in the UK and Ireland before coming to Australia in 1995 to start ING Direct where he was Chief Executive Officer for more than a decade, during which he was responsible for establishing ING as the first digital bank in Australia.

He subsequently held a CEO role with an ING bank in India before taking overall responsibility for heading all of ING's Asian banking businesses.

Vaughn returned to Australia in 2012 as CEO of ING Direct, with responsibility for all of ING's banking joint ventures in Asia, including Australia.

Vaughn retired in 2016 and has subsequently had a number of board and consultancy roles.

Over recent years MyState has been building a platform to substantially grow its digital banking presence across Australia, and as I mentioned earlier, in May 2021 we undertook a significant capital raising to support an acceleration of our growth strategy.

Vaughn's experience at ING will be invaluable in guiding the board and the recently appointed new Chief Executive as the company embarks on the next exciting growth phase.

I am also pleased to announce that with Vaughn based in Sydney, the Board has decided that Bob Gordon be appointed Deputy Chairman thereby maintaining a strong Tasmanian voice and contact.

Concluding remarks

As this is my last AGM as Chairman I would like to express my appreciation for the support and contribution of my fellow Board members, both present and past.

Their commitment and diligence has made my task immeasurably easier and they deserve a medal for their tolerance of my quirky ways.

I would also like to say how much I have appreciated the support of shareholders, many of whom have been investors in MyState for a long period of time.

I now invite our Managing Director, Melos Sulicich to address the Annual General Meeting.

MyStateLimited 

Managing Director's 2021 AGM Address

Melos Sulicich



Slide 1 - Managing Director's Address

Thank you Miles.

Good morning fellow shareholders. I am pleased to present my 2021 address for what has been a pivotal year for the company.

While operating conditions remain competitive, in the year in review, we performed strongly and are well-placed to rapidly increase our customer numbers, deposits and lending at MyState Bank, and funds under management at TPT Wealth as part of our 2025 strategy.

I'll provide more detail on how that strategy is coming to life shortly. But first the key highlights from the last financial year.

FY21 Key highlights

Financial performance

+20.9% Net profit after tax

+19.2% Earnings per share

-153bps Cost to income¹

+10bps Net interest margin

+133bps Return on tangible equity

+13.2% Customer deposits

Note: All figures compare FY21 to FY20 as the previous corresponding period (pcp) unless otherwise indicated. All amounts shown represent statutory results exclusive of discontinued operations unless otherwise stated

¹ Excludes restructure costs

Strategic initiatives delivered

Grow

- ✓ Customer deposit growth of 13.2%
- ✓ Bank balance sheet growth of 6%, including 5% HL growth in Tasmania
- ✓ Wealth distribution capability and capacity enhanced
- ✓ \$55.5m capital raised to support growth

Increase digital capability + automation

- ✓ AI enabled home loan retention tool live
- ✓ Best in class AI insights in MyState Bank app generating over 1.5m insights per month
- ✓ Multiple improvements to internet and mobile banking platform
- ✓ New Wealth Trustee Services platform

Build our brand + capability

- ✓ Significant expansion of marketing activities into Melbourne and Tasmania
- ✓ MyState Bank Arena naming rights and sponsorship of Football Tasmania
- ✓ Significant investment in learning and development experiences

Attract + deepen relationships

- ✓ 17,000 customers have joined across the past 12 months
- ✓ Customer NPS +47; Customer funding ratio 73.4%
- ✓ COVID assistance to customers

These results together with our recent capital raising have put us in a position to rapidly execute our 2025 strategy.

Slide 2 – FY21 Key Highlights

Our strong performance across all our key financial and operational metrics shows we are on the right track.

The company achieved net profit after tax of \$36.3 million. The result was underpinned by above-system lending growth, significant deposit growth, active cost management, and an improved cost of funding.

You can see the details on the slide:

- Earnings per share increased 19.2%.
- Operating expenses were managed carefully, leading to the cost-to-income ratio, excluding restructuring costs, decreasing 153 basis points.
- Our net interest margin increased by 10 basis points, underpinned by increasing customer deposits and lower funding costs.
- Customer deposits were up 13.2% over the past 12 months, helped by our award-winning MyState Bank Bonus Saver Account.
- All these initiatives saw us achieve a peer-leading Return on Tangible Equity of 14.1%, up 133 basis points on the previous corresponding period.

We've delivered on our strategic initiatives in four key areas.

We've accelerated the growth of our home loan book, while increasing our wealth distribution capability and capacity.

Several digital and automation initiatives have transformed MyState into a digital challenger bank.

These include:

- Our home loan retention tool, which helps to predict when customers are looking to refinance or discharge a loan. This gives us the ability to have a meaningful retention conversation with the customer much earlier than in the past
- Our best-in-class, personal insights hub in our MyState App are generating over 1.5 million insights each month for our customers; and
- Efficiencies gained across the business by our new lending and administration platforms and enhanced distribution for TPT Wealth.

Our increased branding presence onto the mainland, as well as through sponsorships of MyState Bank Arena and Football Tasmania, has improved our brand awareness and has helped us create more and deeper customer relationships.

Testament to this is our customer Net Promoter Score of +47, customer-funding ratio of 73.4%, COVID-19 assistance to customers who needed it, and welcoming 17,000 new customers in the reporting period.

While this Net Promoter Score indicates a strong uptake in our improved banking platform. and digital-only banking is part of our future mainland growth plans, we will always be the 'human way to bank', making sure the products and services are reliable and straightforward.

We remain focused on rapid growth, supported by a service-led strategy and increased digital investments to drive future operating leverage.

These results together with the \$55.5 million capital raising put us in an excellent position to execute the 2025 strategy.

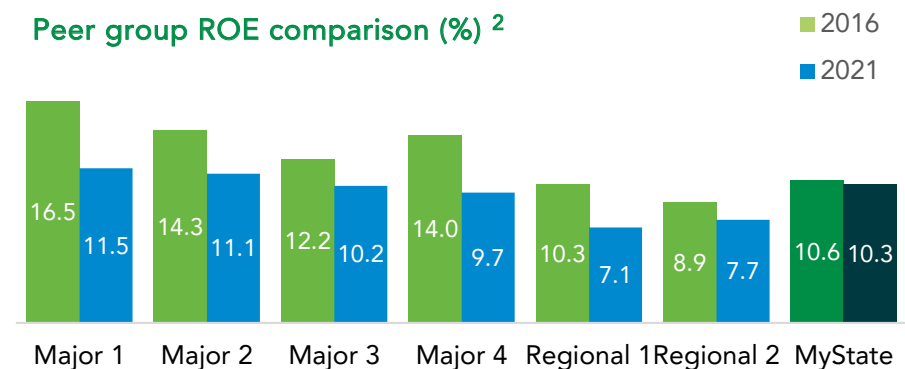
Key metrics and performance drivers

Financial performance

Pre-provision operating profit ¹ : \$53.6m	+11.9%
Net profit after tax: \$36.3m (statutory)	+20.9%
Earnings per share: 39.2cps	+19.2%
Return on average equity: 10.3%	+116bps
Net interest margin: 1.96%	+10bps
Total capital ratio: 14.8%	+183bps
Total loan book: \$5.6b	+6.0%
Customer deposits: \$4.5b	+13.2%
Final dividend	13.00cps

- Solid NPAT and EPS growth with significant business investment
- Excellent top line momentum with NIM continuing to benefit from lower funding costs
- Positive 'JAWS' with operating expenses continuing to be well managed
- Return on average equity increased on pcip to 10.3%

Peer group ROE comparison (%) ²



*Financial performance, balance sheet and capital figures compare FY21 to FY20 as the previous corresponding period (PCP). All amounts shown represent statutory results exclusive of discontinued operations unless otherwise stated.

1. Operating profit before restructure costs, bad & doubtful debts expense and income tax expense

2. As per most recent financial reporting

Slide 3 – Key Metrics and Performance Drivers

Taking it down a level to some of the metrics I haven't mentioned yet, our total loan book was up 6% for the period to \$5.6 billion, led by an uplift in second half applications and settlements in home lending – as you will see later, this momentum has not only been maintained, but has increased significantly this financial year.

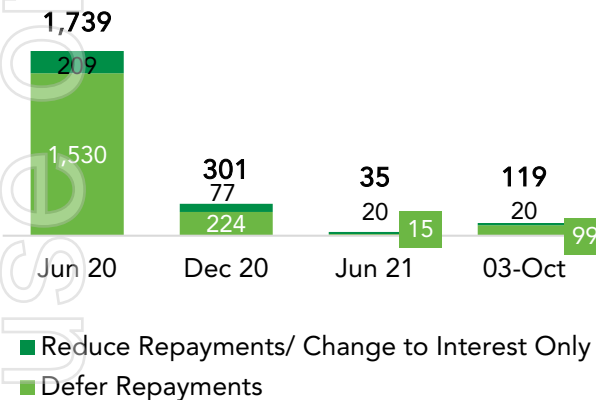
Our total capital ratio improved 183 basis points.

Importantly, return on equity has been solid in comparison to industry peers— significantly higher than other regional banks and in line with the majors and has been maintained at the same level whilst the rest of the industry has been declining.

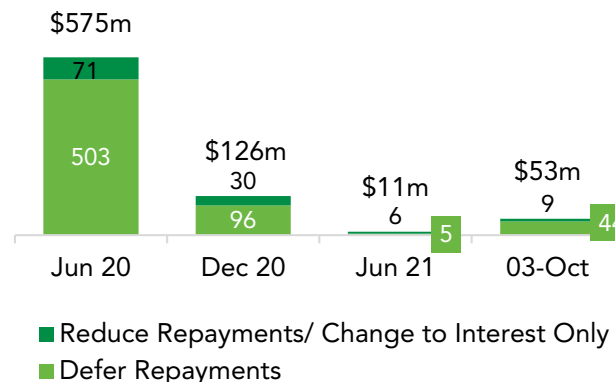
All of this shows our multi-year transformation journey is bearing fruit. And we are well placed to harness this increasing momentum because we now have fundamental structures in place that allow us to take advantage of evolving market conditions and customer needs more quickly.

Mortgage assistance

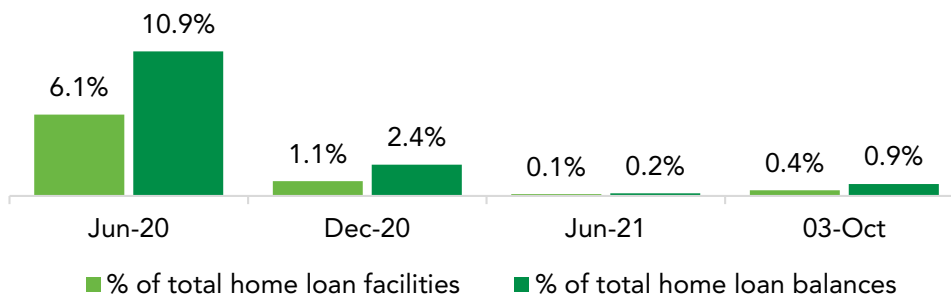
**Total loans with assistance
(facilities, no.)**



**Total loans with assistance
(balances, \$m)**



**Home lending assistance profile
% of total home loan assistance balances**



Financial assistance¹

- At 30 June a very small number of accounts remained in deferral (35 customers; 34 home loans and 1 personal loan)
- At 30 June just 0.2% of the mortgage portfolio is receiving some form of assistance, with only 0.09% on payment deferrals
- As at 3 October, 119 loans are receiving some form of assistance, with 108 of these related to the latest Delta COVID-19 outbreak and resulting lockdowns across Australia.

¹ Data relates to financial assistance provided during COVID -19

Slide 4 – Mortgage Assistance

We have a culture of caring for our customers. This really came to the fore in the last financial year with our need to assist more of them than usual due to COVID-19 and the ensuing lockdowns across Australia.

The three graphs show, how early in the pandemic we reacted to ensure that we could help customers impacted by COVID-19 and the lockdowns. We quickly scaled up the support systems in place for those who needed them, enabling us to help more customers more quickly.

I am pleased to report that as of 30 June, only 35 customers remained on this support.

Given the lockdowns across Australia since the end of the financial year, particularly in New South Wales and Victoria, we're providing additional assistance to those customers who are in need. It's pleasing to see that the need for assistance this year is significantly less than during the initial phases of the pandemic. As of 3 October, 119 customers are receiving some form of assistance.

Our team continues to work closely with these customers to support them and find the best solution to suit their needs and help get them back on an even footing.

2021 ESG snapshot

MyState's 2021 Annual Report included an inaugural Environmental, Social and Governance (ESG) snapshot.

ESG reporting is an evolving and increasingly important field of practice and MyState will to continue to build and develop on its initial reporting.

Six ESG topics matter most to MyState

Why are they important?

Progress



Supporting customers

- We help customers by making things easier and putting things right if they go wrong.

- Customer NPS +47
- 17,000 new customers in FY21



Governance, conduct & culture

- These are the foundations of conducting our business in an ethical, responsible and transparent way.

- Governance, culture, remuneration and accountability (GCRA) self assessment
- Compliance with Modern Slavery Act



Helping our people be their best

- To drive a culture of customer centricity and execution excellence we rely on our people being at their best.

- 46% of leadership roles filled by women
- Increased investment in training



Digital enablement and data security

- As a national digital bank, we must change and evolve our systems and products to meet our customers' increasing expectations.

- 94% of transactions completed digitally
- 71% customers on Internet Banking
- 53% customers on e-Statements



Environmental sustainability

- It will help us transition to a low carbon economy.

- 90% of operations in Tasmania which is 100% self sufficient in renewable energy



Community investment

- It enables us to make a difference and support our communities.

- Sponsorship of Football Tasmania and naming rights sponsor for Tasmania's Women's Super League
- MyState Bank Student Film Festival

Slide 5 – 2021 ESG Snapshot

Environmental, social and governance matters are constantly evolving and becoming increasingly important to MyState and its customers, staff and shareholders.

In our 2021 ESG snapshot, after extensive consultation across our stakeholder group, we developed six key materiality issues used in the Global Reporting Initiative that guide our ESG efforts.

We list them on the left of this slide. They are:

- Supporting customers
- Governance, conduct and culture
- Helping our people be their best
- Digital enablement and data security
- Environmental sustainability, and
- Community investment

The reason we have decided to focus in these six areas is clear when you see the 'Why are they important' column.

They all serve as a guide that enables us to have better customer interactions; get the best out of our own people whilst providing them with meaningful work and development opportunities; and ensure a foundation for operating our business responsibly, transparently and ethically; while providing better societal outcomes – whether that be environmental, or community.

On the right you can see where we have made progress on these initiatives, many of which I have already outlined today. We'll continue to progress these as part of our ESG commitments, but also because they enable us to make a positive impact on our business and stakeholders.

2025 strategy

Our ambition is to rapidly grow our share in deposits, lending and FUM.

Our growth strategy is focused and bold. It builds on our strong financial position and high customer NPS to access specific growth opportunities in eastern seaboard markets, via a strong digital and AI enabled offering.

Culture and Capability

Drive a culture of customer centricity and execution excellence.

Operations

Simplify, digitise and automate processes and create value through productivity improvements.

Enablers

Continuous improvement program driving innovation and process automation.

A strong and flexible capital position with robust risk culture.

Customer Experience and Acquisition

Deliver a digital and intuitive customer experience by providing easy access banking and wealth services.

Distribution

A simple core product set distributed through expanded digital and third party channels.

Values

Create customer 'wow'
Chase the better
Collaborate to win

Our PURPOSE
is to help people
achieve
their dreams

Our MISSION
is to create simple
and trustworthy
digital experiences
for our customers

Slide 6 – 2025 Strategy

Our 2025 strategy is bold.

It's focussed, and builds on our already strong financial position and high customer advocacy to accelerate our current momentum, to take advantage of growth opportunities through our enhanced digital and distribution offering.

It aims to grow our share in deposits, lending and funds under management through four key areas:

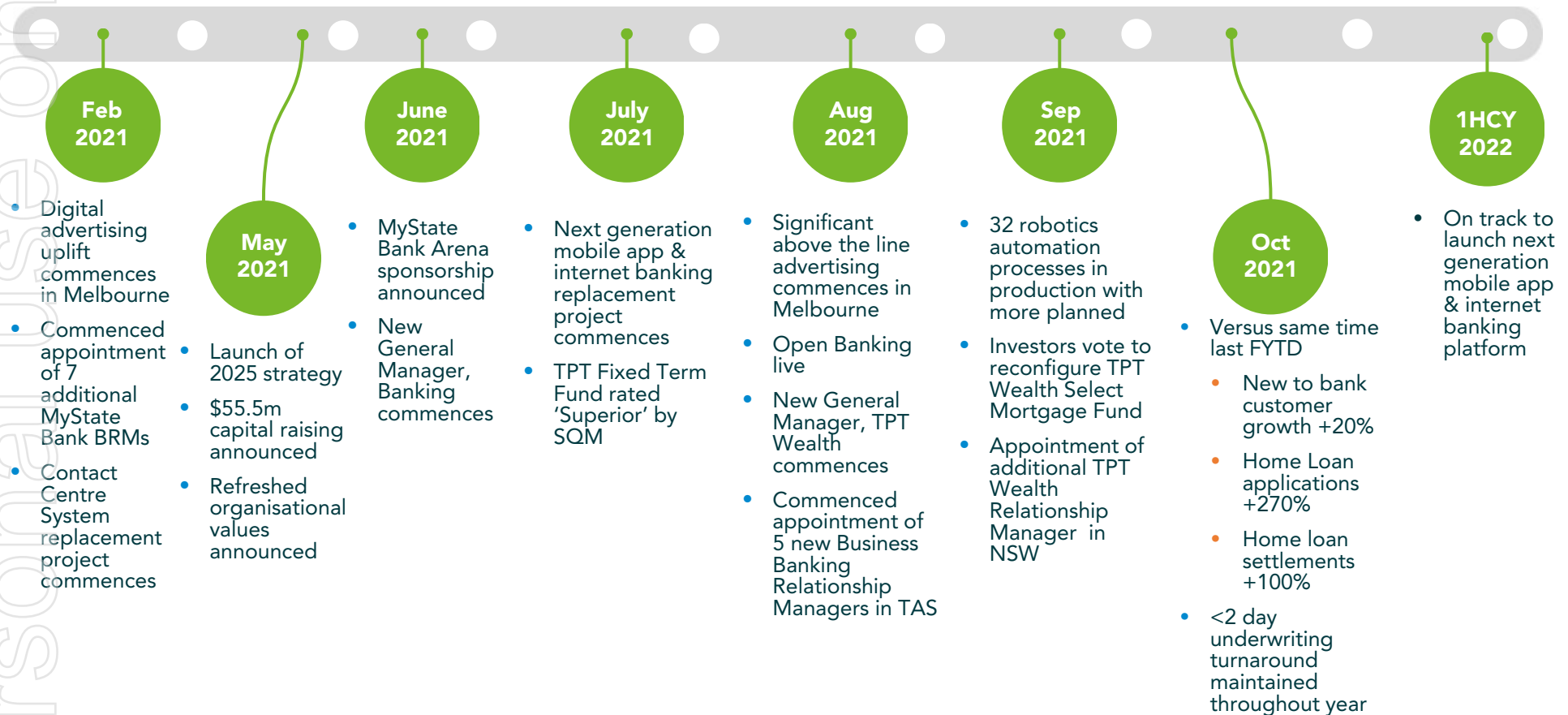
- Developing our culture and people capability;
- Continuous improvement in customer experience and growing our customer base;
- Continuous improvement in simplifying and making our operations more efficient; and
- Growing our distribution capacity.

These priority areas will be supported by key enablers that drive innovation and process automation.

All this activity comes to life through our organisational values of,

- **'Create customer wow'**, where we are designing and delivering exceptional customer experiences with a human touch. We can do this because we think and act in the best interests of our customers, appreciate their perspectives and are clear and trustworthy.
- **'Chase the better'** is being bold so we can embrace the change that is required to succeed and always drive better outcomes. We're simplifying and digitising to deliver things faster and more accurately, and
- **'Collaborate to win'** is about openly sharing information with each other so we can collectively make informed decisions, caring for each other, our customers, and other stakeholders.

Progress on strategic execution



2021 has been a standout year for progress

Slide 7 – Progress on Strategic Execution

We're quickly making significant progress on implementing our 2025 Strategy.

On top of our capital raising, which is a major plank in the execution of our strategy, this year we have added more Business Development managers – more than doubling their number so that we can reach more brokers and more customers and originate more mortgages.

We've added more Relationship Managers into the TPT Wealth business to deliver more assets into the funds we manage.

We are advertising extensively in Tasmania and Melbourne to grow our brand and customer base. We're building our brand in Tasmania through the naming rights sponsorship of MyState Bank Arena and our partnership with Football Tasmania.

We've kicked off projects to upgrade our contact centre system and upgrade our Internet and Mobile Banking platform.

We've employed new, experienced senior executives who are capable and have the proven ability to build businesses.

And all this, while maintaining industry leading service levels and building momentum in the business.



Strategy being rapidly implemented

- Focused on rapid execution and growth
- Trusted and respected challenger brand with leading customer advocacy
- Increasing digital and AI capabilities remain a focus for future investment
- Customer deposit funding ratio +13.2% on same time last year to 74.5%
- Named in the 2021 AFR Boss list as one of the 10 most innovative companies in banking, super and financial services

— FINANCIAL REVIEW BOSS —
MOST INNOVATIVE COMPANIES

- Across the last 12 months
+18,000
new customers

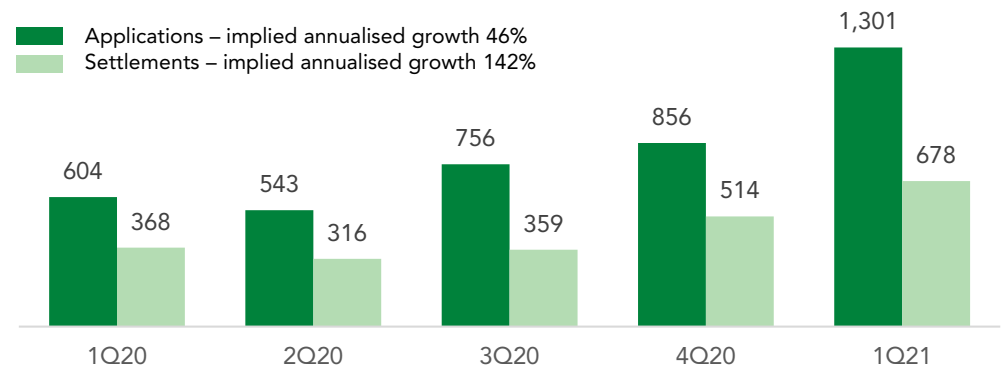
Q1 update

FY22 financial performance to date¹

Balance sheet	Sep 21	Jun 21	Change	Implied annualised growth
Home loan book	\$5.70b	\$5.45b	+4.7% ▲	+18.9%
Customer deposits	\$4.71b	\$4.46b	+5.6% ▲	+22.3%
Funds under management	\$1.11b	\$1.11b	+0.2% ▲	+0.8%
CET1 ratio	12.0%	13.1%	-109ps ▼	
Total capital ratio	13.3%	14.8%	-151bps ▼	

1. Unaudited management results. Financial performance figures compare 30 June 2021 to 30 September 2021. Percentage changes may not calculate due to rounding.

Home loan book - applications and settlements (\$m)



Slide 8 – Q1 Update

Finally, MyState remains in a fabulous position as we continue to rapidly implement our strategy.

Our first quarter performance shows that several key metrics, including customer growth and customer deposits, are continuing their momentum from last year.

Our home loan book has shown a dramatic increase in the number of applications and settlements.

Based on the results from the first quarter of this financial year, our home loan book is showing implied annualised growth of 18.9% - almost three times last year's growth. August and September were our two biggest months of loan book growth ever recorded.

Customer deposits have grown by an annualised 22.3%

Building on the trust our customers place in us as a challenger brand, we're well placed to continue simplifying financial services and making them more intuitive through our ever developing digital capability. We've built a culture that continually innovates and improves services to deliver accelerated growth, while not compromising on asset quality.

Over 18,000 customers have joined MyState in the past 12 months and we've recently been named in the 2021 AFR Boss list, as one of the 10 most innovative companies in banking, super and financial services – an unbelievable accolade for a business of our size. It's something that the whole team are incredibly proud of.

The direction that we have set is the right one, and the capital that we raised was necessary for us to do what we are doing. However, as I said at the time of the capital raising, we are expecting earnings per share and return on equity to be lower in the current financial year as the capital is deployed and the business grows.

We see this as a necessary cost of growth and securing a sustainable and robust business for the long term, but we are confident that the business will be better, much better, for the actions we are taking now.

Before I finish, this will be my final AGM address as I retire at the end of December after seven and a half years with the organisation. I have thoroughly enjoyed my time here working with wonderful staff, fantastic customers and all the other stakeholders that make the company.

I'd especially like to thank and pay tribute to my Chairman, who has been supportive of our direction and has been a solid rock for me during my time here, a CEO couldn't wish for a better Chairman to work with. I have learnt an enormous amount from him, and am a much better person as a result. Thank you Miles, I wish you and your family well in your retirement at the end of March next year.

In conclusion, the business is in a strong position to drive significant organic growth and I wish the company and its shareholders all the very best of success for the future.

Summary Information

This Presentation contains summary information about MyState Limited (ABN 26 133 623 962) and its activities current as at the date of this Presentation. The information is subject to change without notice and does not purport to be complete or comprehensive. It does not purport to summarise all information that an investor should consider when making an investment decision. It should be read in conjunction with MyState's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange, which are available at www.asx.com.au.

Not Financial Product Advice

This Presentation is for information purposes only and is not financial product advice or a recommendation to acquire shares. It has been prepared without taking into account any investor's objectives, financial position, situation or needs. Therefore, before making an investment decision, investors should consider the appropriateness of the information in this Presentation and have regard to their own objectives, financial situation and needs. Investors should seek such financial, legal or tax advice as they deem necessary or consider appropriate. MyState is not licensed to provide financial product advice in relation to the offer of shares. Cooling off rights do not apply to the acquisition of the shares.

Financial Information

All information in this Presentation is in Australian dollars (\$) unless stated otherwise. A number of figures, amounts, percentages, estimates, calculations of value and fractions in this presentation are subject to the effect of rounding. Accordingly, the actual calculation of these figures may differ from the figures set out in this presentation and totals may vary slightly due to rounding. All references to financial years (FY) appearing in this Presentation are to the financial years ended on 30 June of the indicated year.

Past Performance

Past performance information, including past share price information, given in this Presentation is given for illustrative purposes only and should not be relied upon as (and is not) an indication of future performance.

Future Performance

This Presentation may contain "forward-looking" statements including statements regarding MyState's intent, belief or current expectations with respect to their business operations, market conditions, results of operations, financial conditions, and risk management practices. Forward-looking statements can generally be identified by the use of forward-looking words such as "anticipated", "expected", "aim", "predict", "projections", "guidance", "forecast", "estimates", "could", "may", "target", "consider", "will" and other similar expressions. Indications of, and guidance on, future earnings, financial performance, and financial position are also forward looking statements. Forward looking statements, opinions and estimates are based on assumptions and contingencies which are subject to certain risks, uncertainties and change without notice, as are statements about market and industry trends, which are based on interpretations of current market conditions. Forward-looking statements including projections, indications or guidance on future earnings or financial position and estimates are provided as a general guide only and should not be relied upon as an indication or guarantee of future performance. Should one or more of the risks or uncertainties materialise, or should underlying assumptions prove incorrect, there can be no assurance that actual outcomes will not differ materially from these statements. To the fullest extent permitted by law, MyState and its directors, officers, employees, advisers, agents and intermediaries disclaim any obligation or undertaking to release any updates or revisions to the information to reflect any change in expectations or assumptions.

Investment Risk

An investment in securities in MyState is subject to investment and other known and unknown risks, some of which are beyond the control of MyState, including possible loss of income or principal invested. MyState does not guarantee any particular rate of return or the performance of MyState. Investors should have regard to the risk factors outlined in this Presentation when making their investment decision.

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Annual General Meeting 2021