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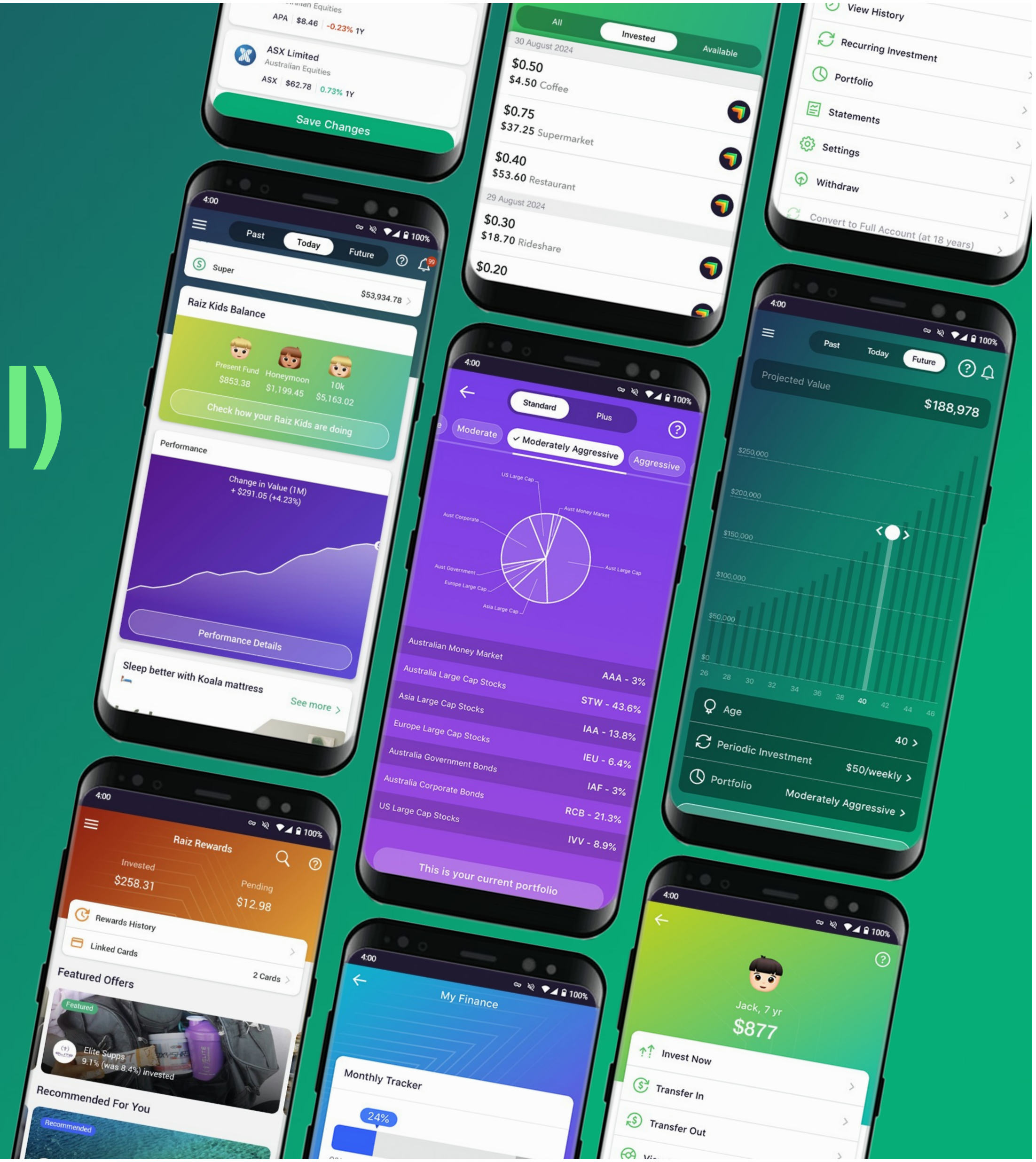
Raiz Invest (ASX:RZI) ASA Webinar

3 October 2024



Raiz Invest – Investing made easy

Level 9, 2 Bulletin Place, Sydney NSW 2000
Announcement authorised by the Board of Directors

Australia's market-leading WealthTech

Helping Australians grow their wealth

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- **Australia's leading** Mobile-first wealth platform:
  - Providing convenience: easy way to save
  - Accessibility: fund readily accessible
  - Superior customer experience: all your savings, investments & performance together
- **First-to-market in round-ups and automated rewards** (easy to save through everyday transactions) and fractionalisation technology (invest from as little as $5 into a diversified portfolio of assets)
- **Strategic partnership** with State Street Global Advisors to broaden market awareness & collaborate on new product development
- **Innovating and Developing** white label products for financial institutions, including financial planners
- **Positive EBITDA** of $1.3m in Australian operations and positive operating cash flow in FY24
- **Positive momentum:** As at 30 September 2024 Raiz Invest Australia had over $1.51bn in Funds under Management and 310,600 Active customers

Strong performance across key metrics

Solid proven platform for ongoing growth and path to profitability

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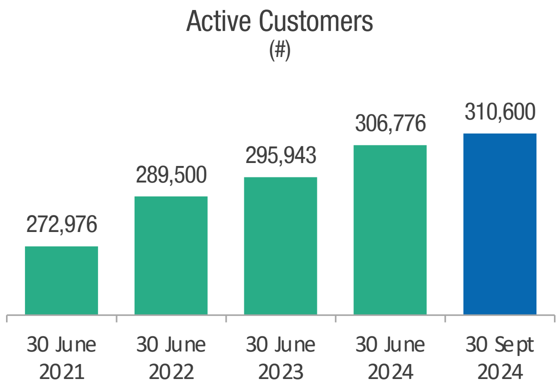

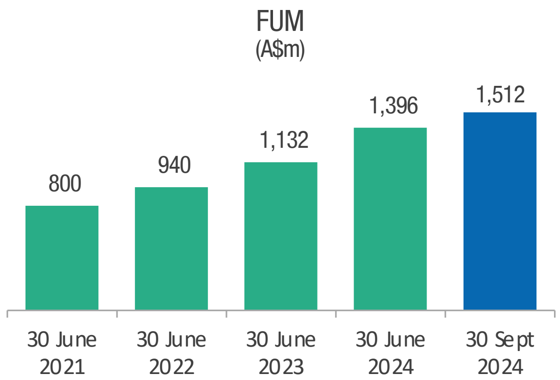

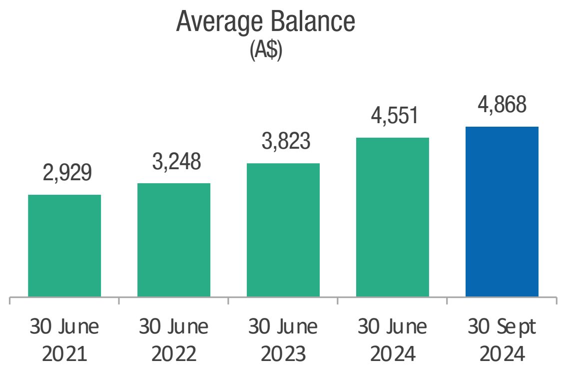

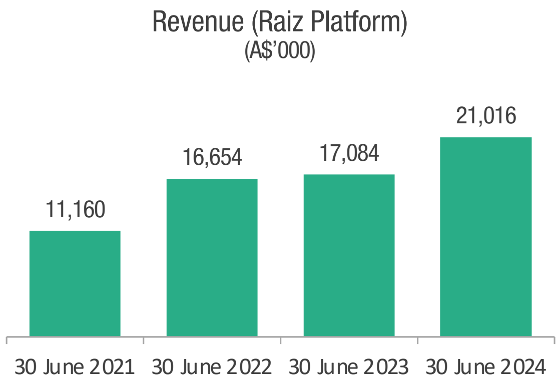

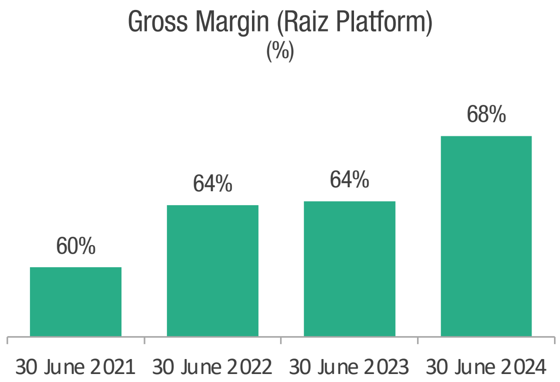

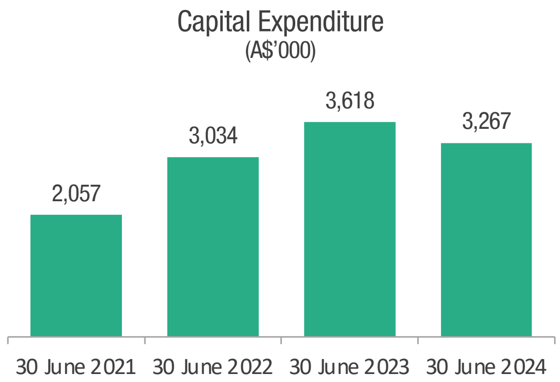

Australia

Our digital investment products help our customers unlock financial freedom

The comprehensive investment product suite continues to evolve to suit the needs and requests of our customers

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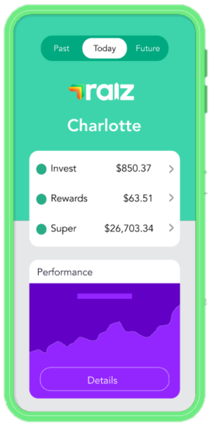
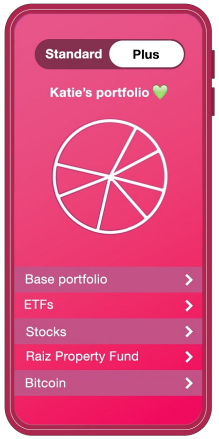
Raiz Invest



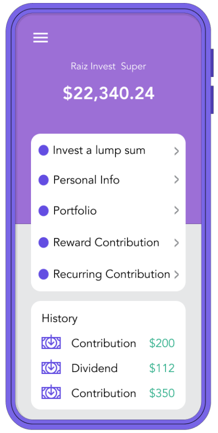
- Raiz Invest enables customers to invest in ETFs, ASX-listed stocks, Bitcoin and a Residential Property Fund via eight ready-made investment portfolios, or one customisable portfolio.

Raiz Plus



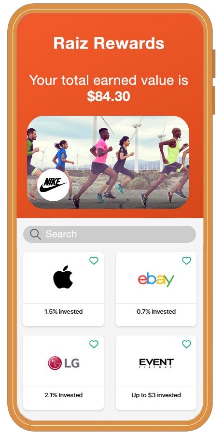
- Raiz Plus provides customers with the ability to customise their portfolios.
- Customers have a choice from our standard portfolios, selected ASX listed stocks, ETFs, the Raiz Residential Property Fund, and Bitcoin.

Raiz Invest Super



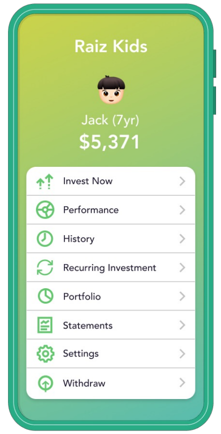
- Raiz Invest Super allows employer Super guarantee contributions and voluntary contributions. Raiz is the only Super fund to offer exposure to an Australian Residential Property Fund. SMSF accounts can be set up as well.

Raiz Rewards



- Raiz Rewards is a loyalty program which allows customers to accelerate their Raiz and Super balances through earning cashback from purchases made with partner brands such Apple, Booking.com, Hello Fresh, The ICONIC, Dyson, and BWS.

Raiz Kids



- Raiz Kids is a simple way to save and invest regularly for children and dependents who are under 18.
- Kids can have direct access to their own investment portfolio with their parent or guardian's permission.

Executing on growth strategy

Raiz to deliver leading UX/UI

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Grow Revenue per Customer:

ARPU Growth YoY 16%

Cross-promotion Campaigns in Place

Improving Customer Lifetime Value

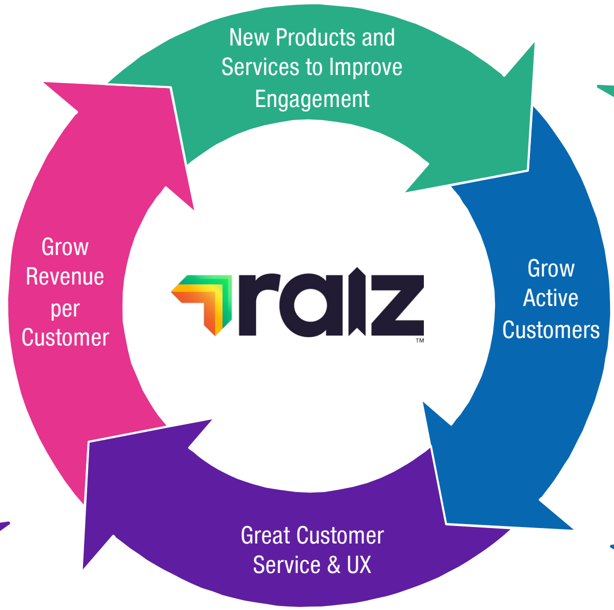
New Products and Services:

Plus Portfolios in Retail and Super

Consumer Data Right

Automatic Rewards

Improved Interface



Great Customer Service & UX(1):

Customer Satisfaction 94%

Customer likely to refer 92%

Google Play Rating 4.4/5.0

Apple Apps Store Rating 4.7/5.0

Grow Active Customers FY24 (YoY):

Active Customers Growth 3.7%

Kids Accounts Growth 44%

Plus Accounts Growth 55%

Super Accounts Growth 24%

Sources: Salesforce (Company account), Google Play Store, Apple App Store

(1) Ratings numbers as at 31st July 2024. Google Play and Apple App Store ratings as at 1 October 2024.

Raiz Invest Super

Attractive unit economics and ongoing product innovation

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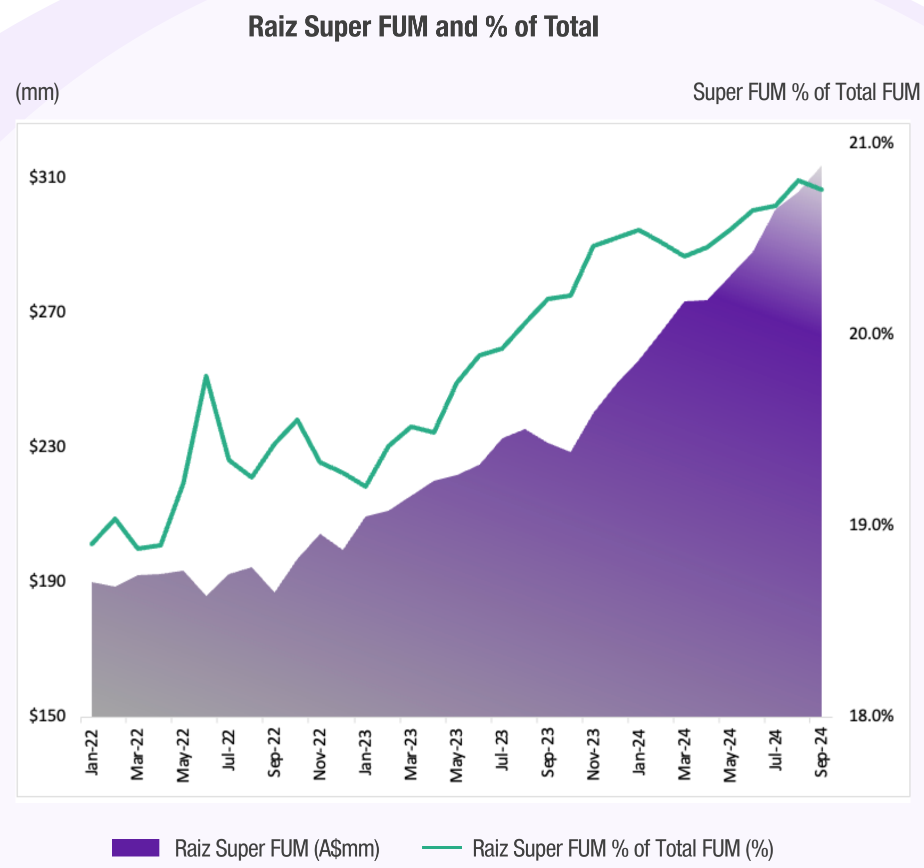
Attractive unit economics

- **Improve customer lifetime value and retention**: Raiz has a product suite for customers through their wealth journey
- **Increase ARPU**: Raiz Invest Super has an average balance $26k and growing with competitive fees at the industry level

Ongoing product innovation

- **Raiz Plus into Raiz Super**: Launched 29th July 2024
- **Collaborate with State Street Global Advisors**: Develop new retirement income product for Raiz Invest Super



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Raiz Kids

Simple way to save and invest small amounts regularly for your children and grandchildren

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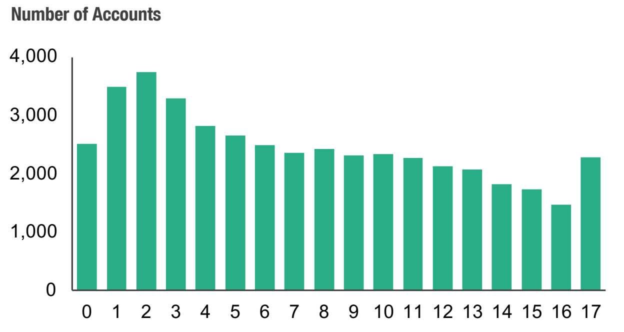
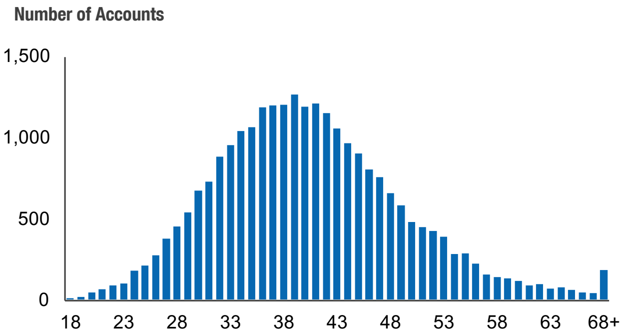
- Raiz Kids is an innovative way to help set up your kids / grandchildren for financial success
- 44,263 active Kids accounts with $52.4m in FUM
- Accounts have the option of a different investment portfolio to the parent accounts
- Kids can get their own limited access to a standalone account view, with options for independent investments into their account, controlled by the parent
- All investments funded by the parent's bank account

Kid and Parent Demographics

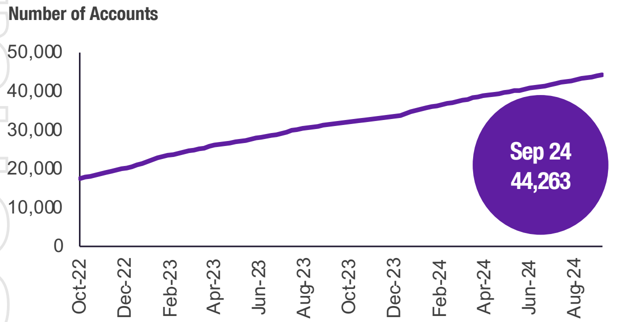
Kids Ages



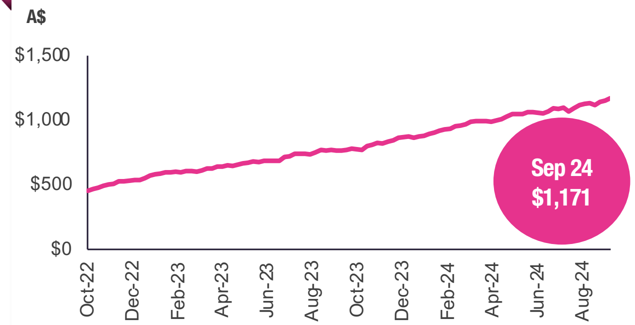
Parents Ages



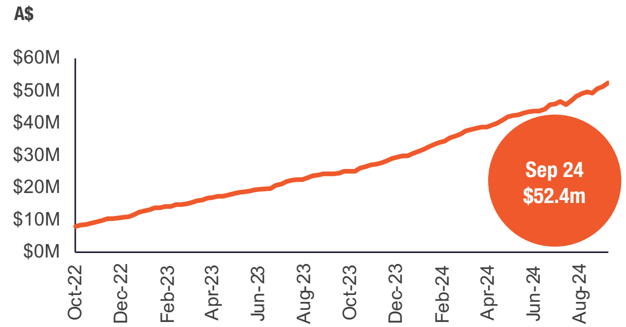
Number of Users



Average Account Balance



Total Kids FUM



The competitive landscape is changing

Raiz is well positioned for industry consolidation

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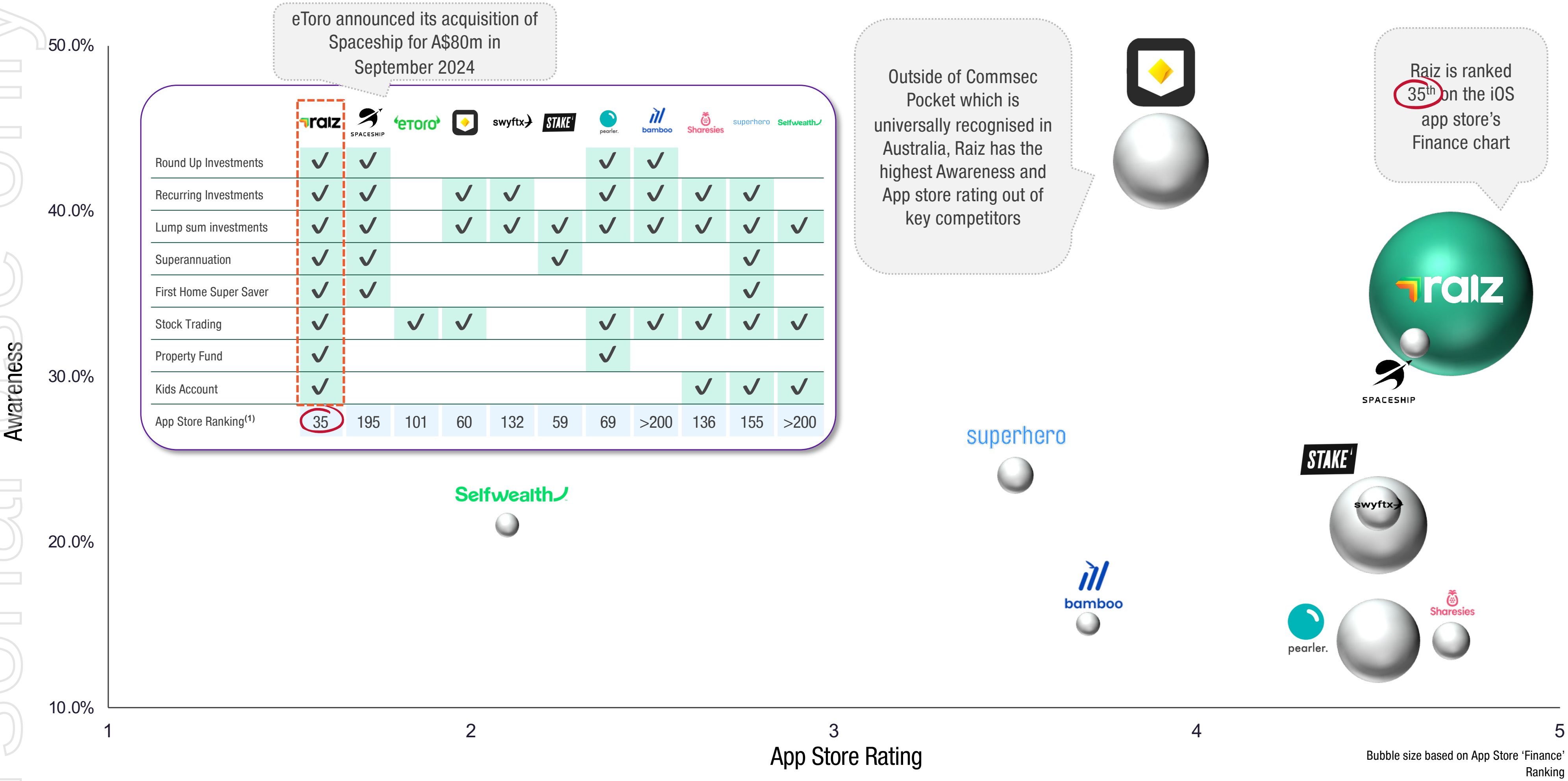

	raiz	SPACESHIP	eToro		swyftx	STAKE	pearler.	bamboo	Sharesies	superhero	Selfwealth
Round Up Investments	✓	✓					✓	✓			
Recurring Investments	✓	✓		✓	✓		✓	✓	✓	✓	
Lump sum investments	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Superannuation	✓	✓				✓				✓	
First Home Super Saver	✓	✓								✓	
Stock Trading	✓		✓	✓			✓	✓	✓	✓	✓
Property Fund	✓						✓				
Kids Account	✓								✓	✓	✓
App Store Ranking(1)	35	195	101	60	132	59	69	>200	136	155	>200

Source: Latest company disclosure. Apple App Store as at 1 October 2024. YouGov research for awareness data. Investment Trends.
(1) 'Finance' Category App Store Rankings >200 are not specified in App Store rankings.

Refreshed marketing strategies and new partnerships

Focused on re-engagement and brand awareness for new customer acquisition

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Brand Awareness with national footprint

Fully Integrated Campaign:

- Television
- Radio – Nova, Smooth, Podcasts
- Digital/Social Channels

Leveraging Relationships to acquire and retain active customers

Superfund of choice for Employers

elevateHR Taking Talent to the Top

employment hero

Target Employees

THE RAIZ BIG 40

Leveraging Channel 7

7+

AFL

THE MORNING SHOW

Strategic Partnerships

BULLS N' BEARS

STATE STREET

Expanding our acquisition targets

Women's AGENDA

startsat60.

LADIES FINANCE CLUB

flux.

Making the World a Better Place for Women and Girls Mamamia

EquityMates

Investment Highlights and Strategy

Raiz is a leading competitor in the Australian market

1. Proven scalable technology platform which provides ‘through the life cycle’ investment and super products
2. New strategic partnerships and refreshed marketing strategies are focused on brand awareness, re-engagement and new customer acquisition
3. Superior customer experience through delivery of leading UX/UI
4. Raiz Invest Super: Attractive unit economics and ongoing product innovation
5. Raiz Kids: Simple way to save and invest small amounts regularly for your children/grandchildren
6. Well funded to execute on growth strategy

Market information

Share price, capital structure, and substantial shareholders

Raiz Share Price & Volume

Source: FactSet

Capital structure (30-Sep-24)	
Shares on issue	105m
Share price	A$0.46
12-month range	A$0.33 - A$0.47
Market capitalisation	A$48m
Cash & cash equivalents 30 June 2024	A$9.7m

Top Holdings (30-Sep-24)		Shares	(%)
1	UBS NOMINEES PTY LTD	14.2m	13.5
2	HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	7.0m	6.7
3	SEVEN WEST MEDIA INVESTMENTS PTY LTD	6.2m	5.9
4	CITICORP NOMINEES PTY LIMITED	5.3m	5.1
5	ACORNS GROW INCORPORATED	5.2m	4.9
Top 20 Holdings		65.4m	62.3
Other Holdings		39.6m	37.7
Total		105m	100.0

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