



Raiz Invest (ASX:RZI)

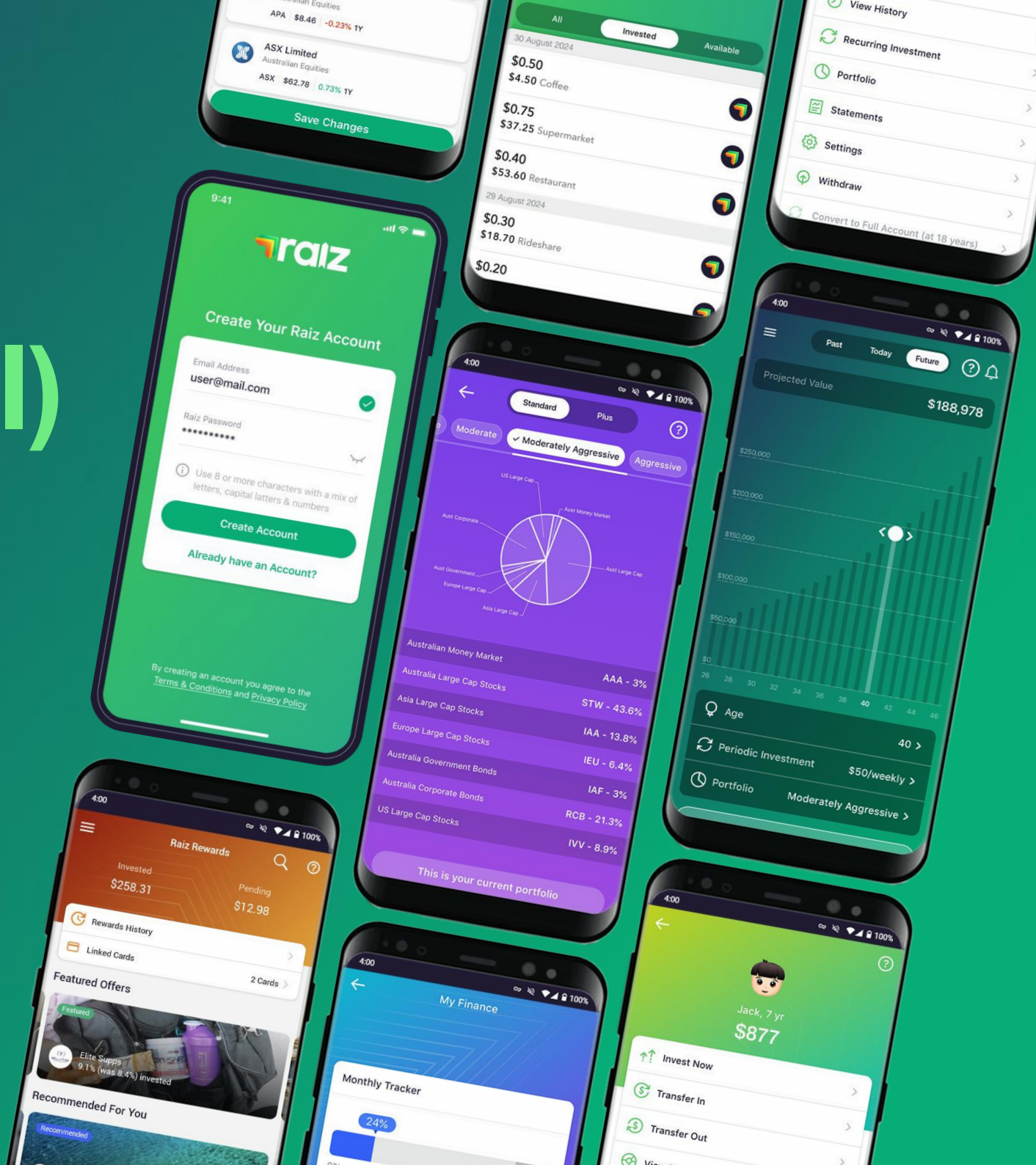
Australian Microcap Investment Conference

Melbourne 29 October 2024

Raiz Invest – Investing made easy

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

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Australia's market-leading mobile-first WealthTech

Helping Australians grow their wealth



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- **Mobile-first** wealth platform:

- Providing convenience: easy way to save
- Accessibility: funds 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)

- **Innovating and Developing** white label products for financial institutions, including financial planners

- **Scalable platform** with low marginal cost of trading and achieved positive EBITDA for Australian operations in FY24

- **Positive momentum:** As at 30 June 2024 Raiz Invest Australia had over \$1.39bn in Funds under Management and 306,776 Active customers – Today we have over \$1.55bn and 314,127 (25th Oct 2024)

raiz

Take your first step towards financial freedom with the Raiz app.

Download on the App Store GET IT ON Google Play

13.42%
How's your super performing?

Aggressive Portfolio: 13.42% return*
Moderately Aggressive Portfolio: 12.1% return*

Source: SuperRatings 2024

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Market information

Share price, capital structure, and substantial shareholders



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Raiz Share Price & Volume



Capital structure (23-Oct-24)

Shares on issue	105m
Share price	A\$0.42
12-month range	A\$0.33 - A\$0.47
Market capitalisation	A\$44m
Cash & cash equivalents 30 Sep 2024 (Australia)	A\$12.3m

Top Holdings (23-Oct-24)

	Shares	(%)
1 UBS NOMINEES PTY LTD	14.2m	13.5
2 HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	7.3m	7.0
3 SEVEN WEST MEDIA INVESTMENTS PTY LTD	6.2m	5.9
4 ACORNS GROW INCORPORATED	5.2m	4.9
5 STATE STREET GLOBAL ADVISORS INC	4.8m	4.6
Top 20 Holdings	65.1m	62.3
Other Holdings	39.9m	37.7
Total	105m	100.0

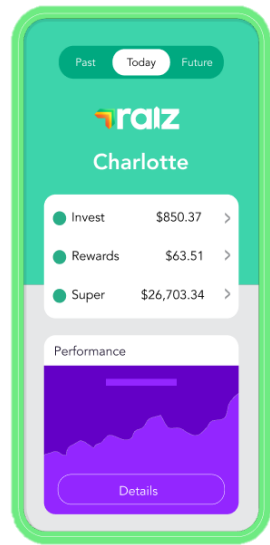
Our digital investment products help our customers unlock financial freedom

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



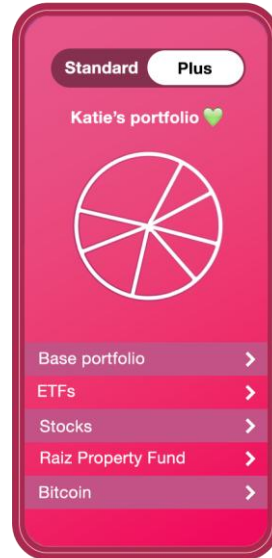
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Raiz Invest



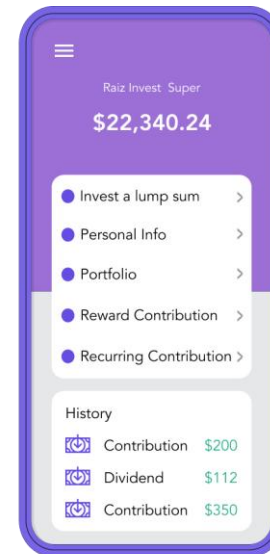
- Raiz Invest enables customers to invest in ETFs, ASX-listed stocks, Bitcoin and a Residential Property Fund via eight ready-made investment portfolios, or one customisable portfolio.

Raiz Plus



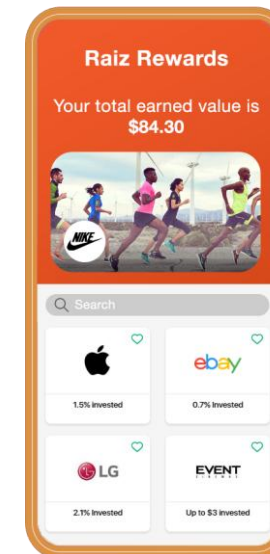
- Raiz Plus provides customers with the ability to customise their portfolios.
- Customers have a choice from our standard portfolios, selected ASX listed stocks, ETFs, the Raiz Residential Property Fund, and Bitcoin.

Raiz Invest Super



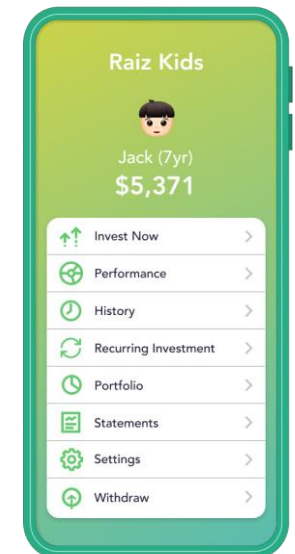
- Raiz Invest Super allows employer Super guarantee contributions and voluntary contributions. Raiz is the only Super fund to offer exposure to an Australian Residential Property Fund. SMSF accounts can be set up as well.

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 as 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.

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The competitive landscape is changing

Raiz is well positioned for industry consolidation

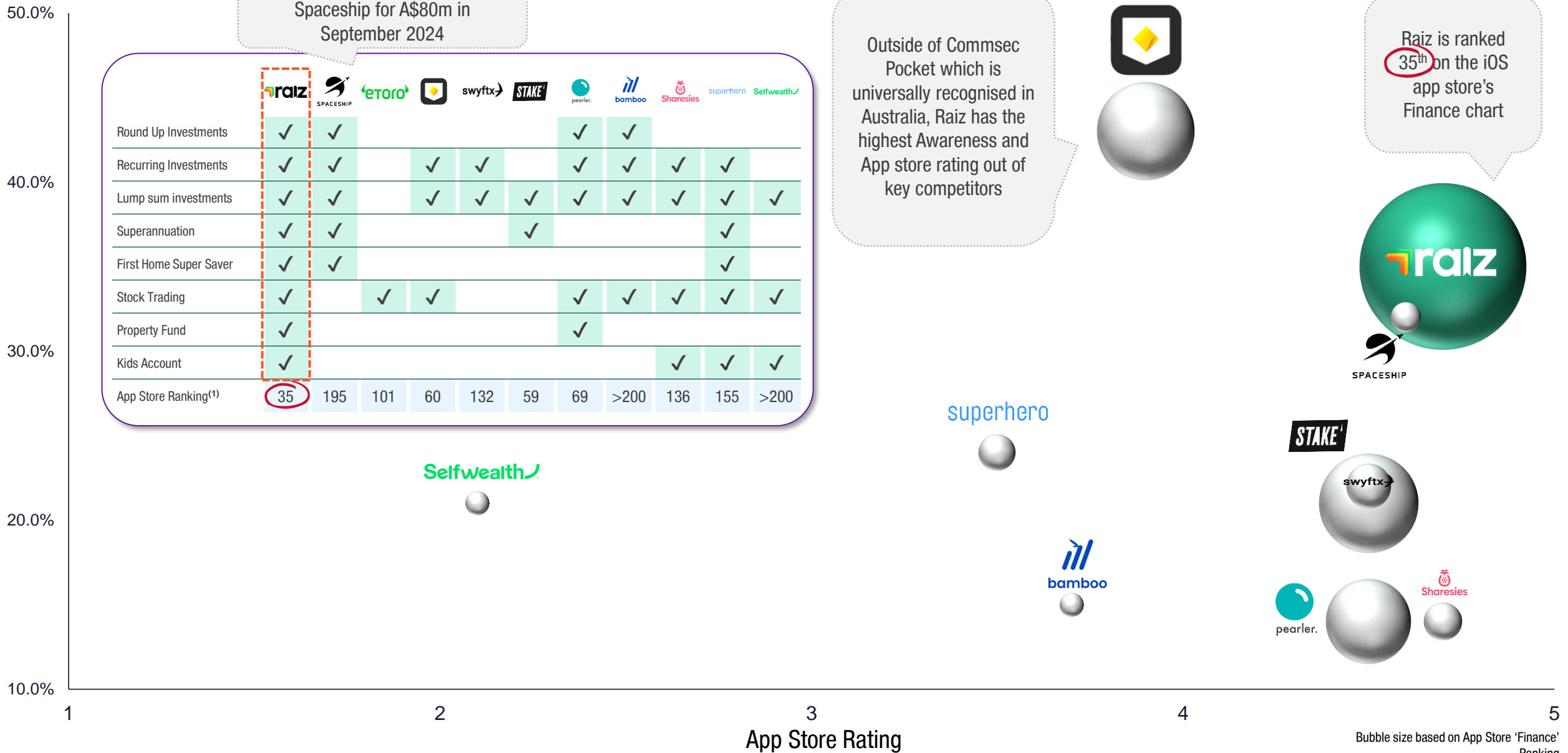
eToro announced its acquisition of Spaceship for A\$80m in September 2024

	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

Outside of Commsec Pocket which is universally recognised in Australia, Raiz has the highest Awareness and App store rating out of key competitors

Raiz is ranked 35th on the iOS app store's Finance chart

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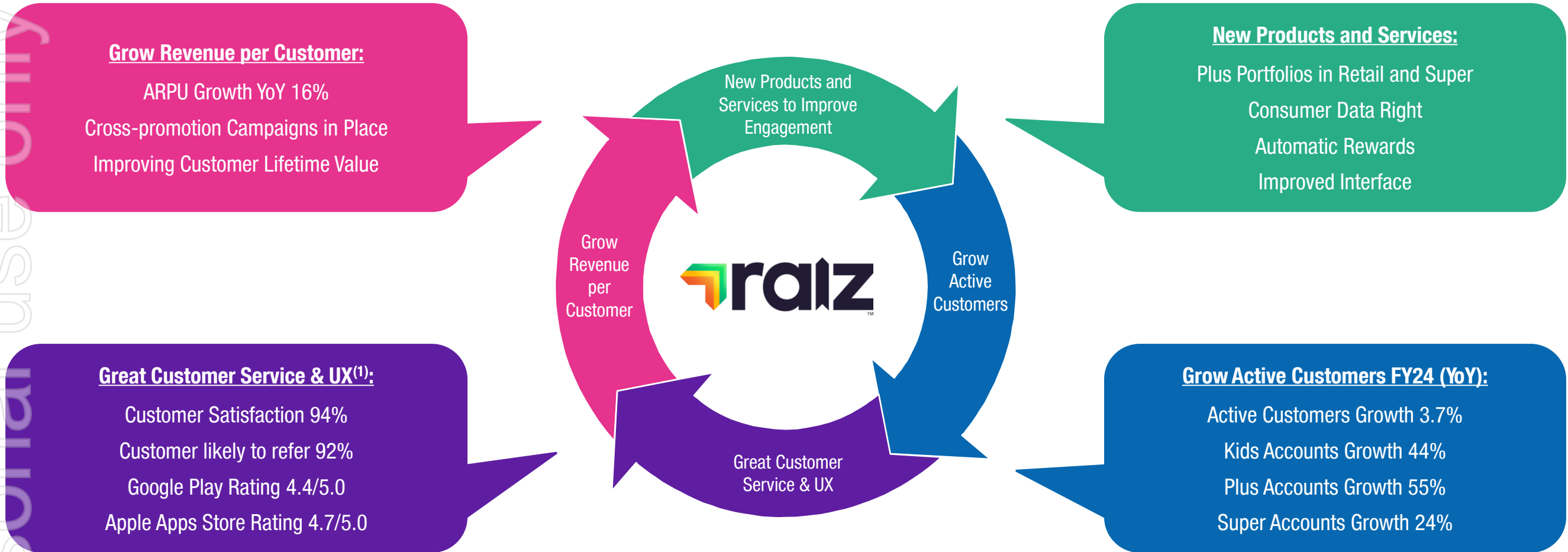
Source: Latest company disclosure. Apple App Store as at 1 October 2024. YouGov research for awareness data. Investment Trends.
 (1) 'Finance' Category App Store Rankings >200 are not specified in App Store rankings.

Executing on growth strategy

Raiz to deliver leading UX/UI



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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.

Established new partnerships

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

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



Leveraging Channel 7



Expanding our acquisition targets



Target Employees



Strategic Partnerships



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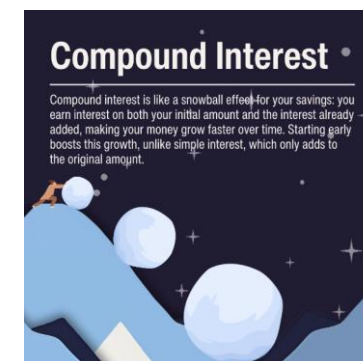
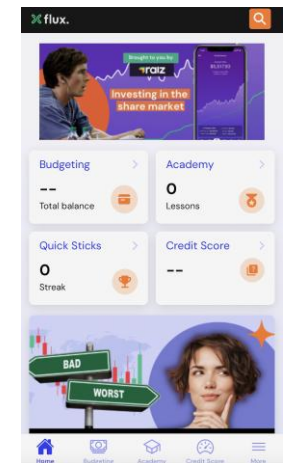
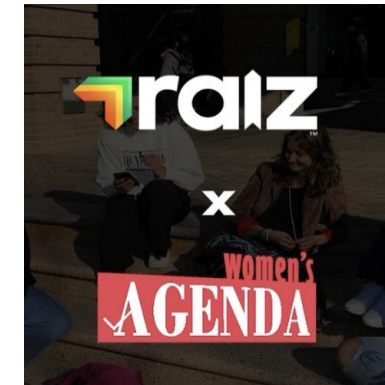
Q1 FY25 Quarterly Business Update

Positive momentum across the business



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- **Revenue growth of 15.2% YOY to \$5.66m** driven by increase in customer numbers, FUM and ARPU
- **Accelerating acquisition of new Active Customers** with a total of 310,600 at 30 Sept grown to 314,127 at 25 Oct 2024
- **Strong growth in Funds Under Management (FUM)** \$1.512 bn at 30 September 2024, up 31.8% YOY (QOQ: +8.3%) with strong fund inflows across all products
- **Strengthened balance sheet** \$3m share placement to institutional investors and \$938k SPP to be used for the development of AI to support marketing, product innovation and potential M&A
- **Strong cash position** with positive operating cash flow of \$856k in Q1 FY25 and \$12.3m cash balance as at 30 September 2024 for Australian operations
- **Innovating and Developing** white label products for financial institutions, including financial planners
- **Strategic partnership** with State Street Global Advisors to broaden market awareness & collaborate on new product development

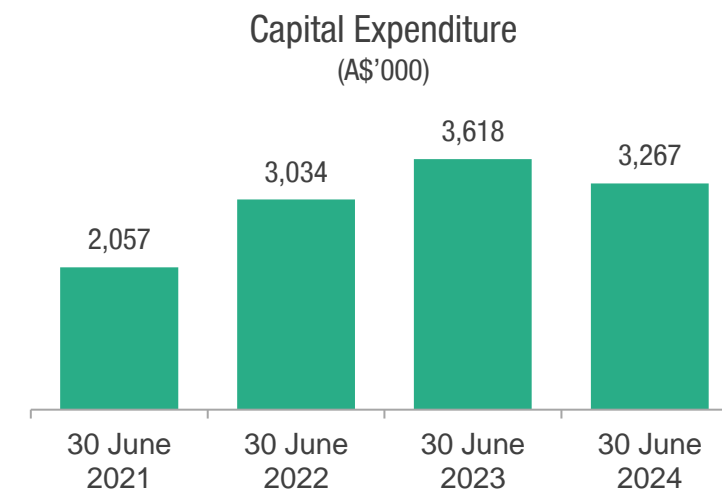
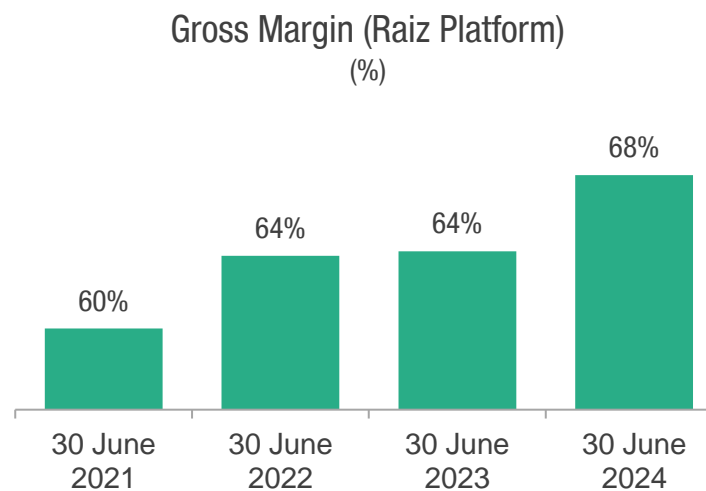
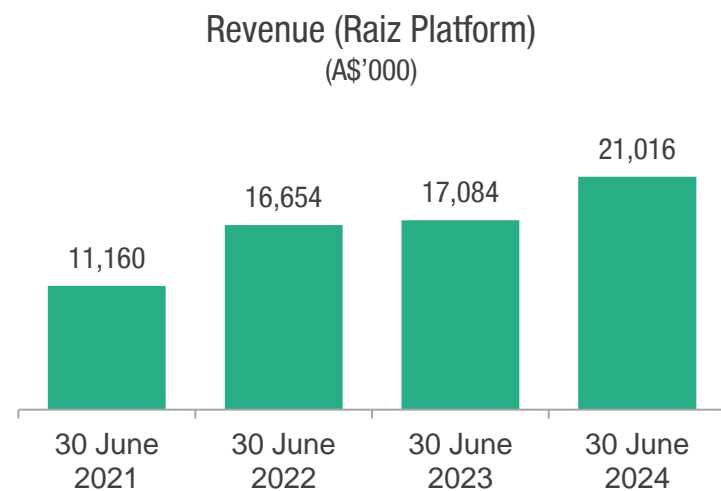
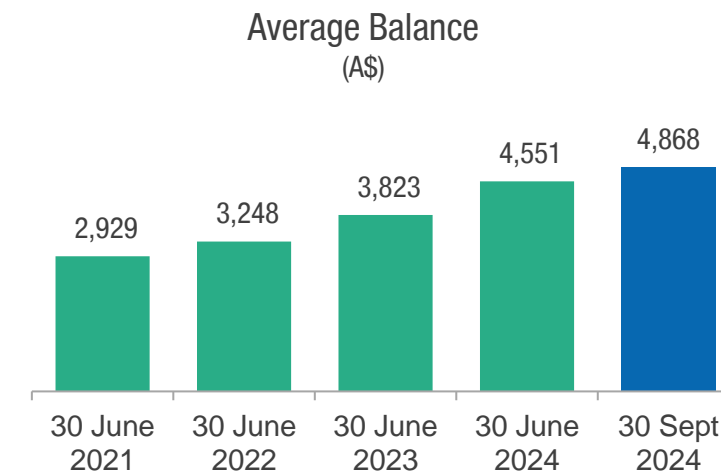
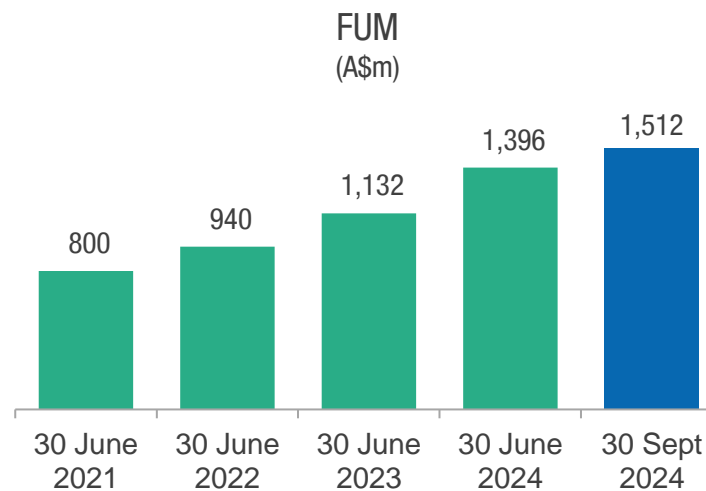
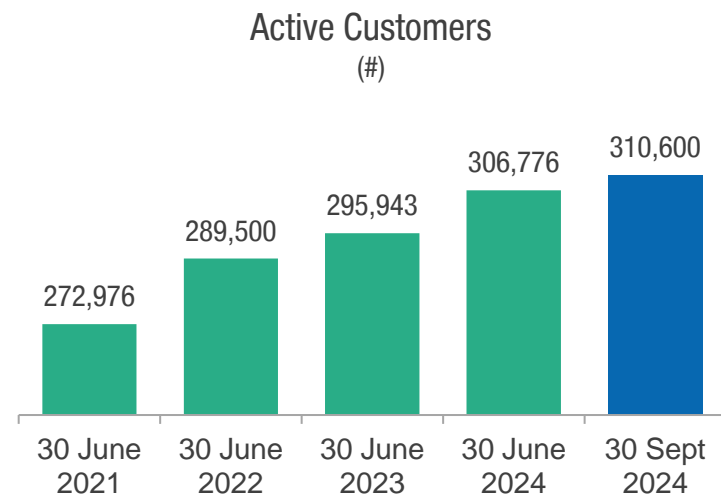


Strong performance across key metrics

Solid proven platform for ongoing growth and path to profitability



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Australia

Raiz Invest Super

Attractive unit economics and ongoing product innovation



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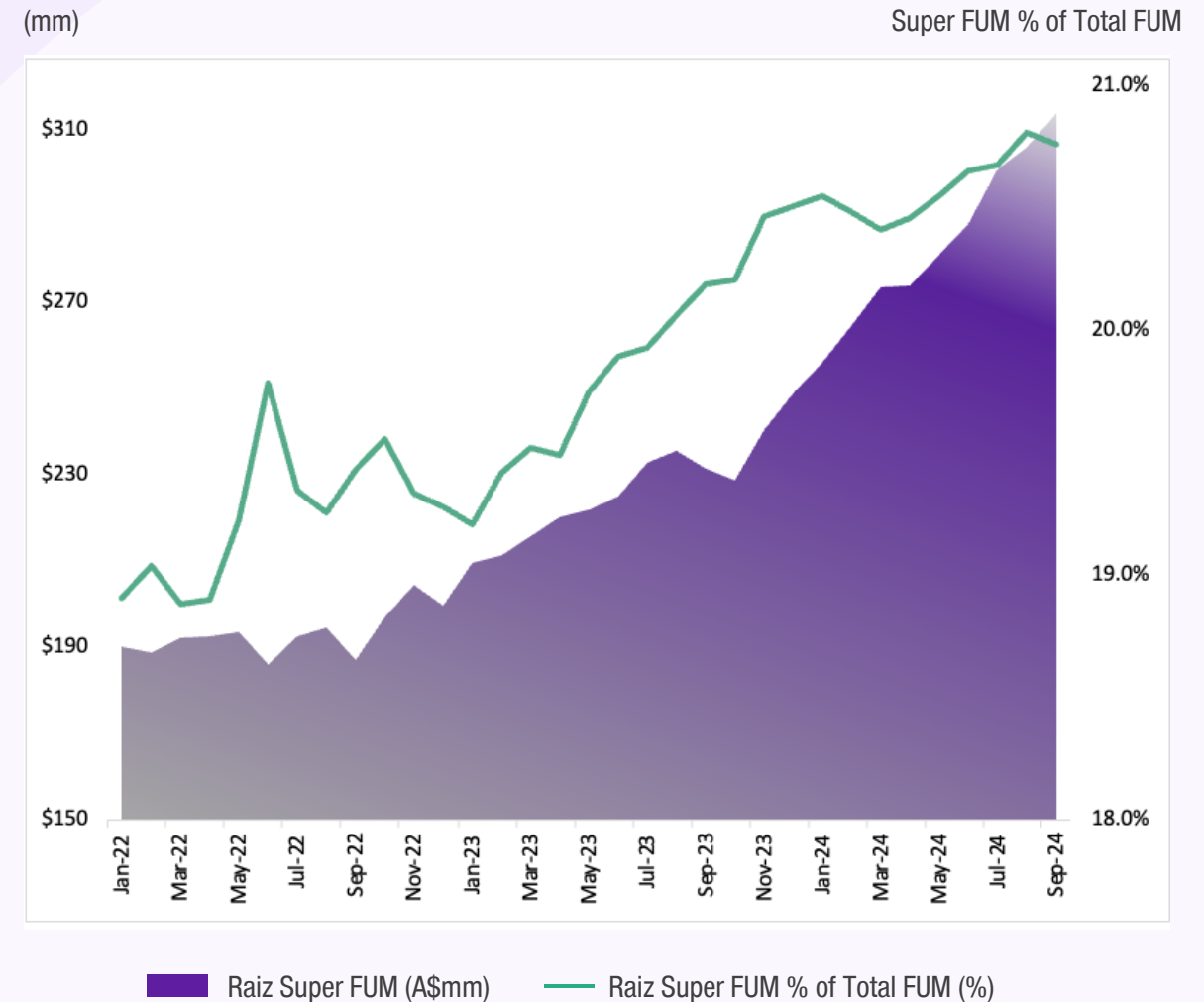
Attractive unit economics

- **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 in 2025
- **Superratings #2 top performing Balanced Super** fund in FY24 with a return of 12.1% and also the Aggressive Portfolio return of 13.42%

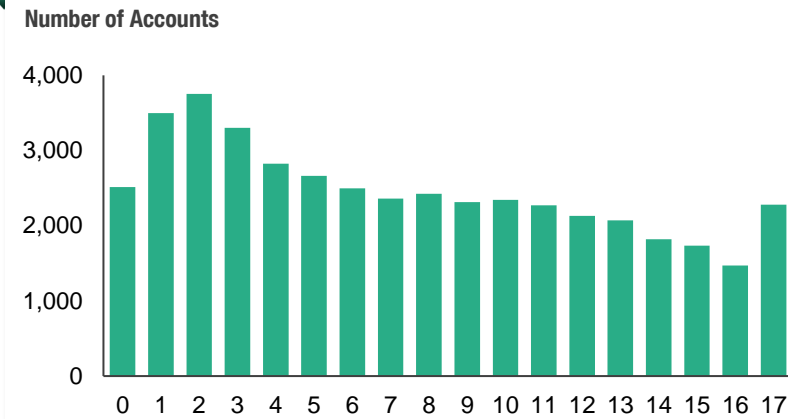
Raiz Super FUM and % of Total



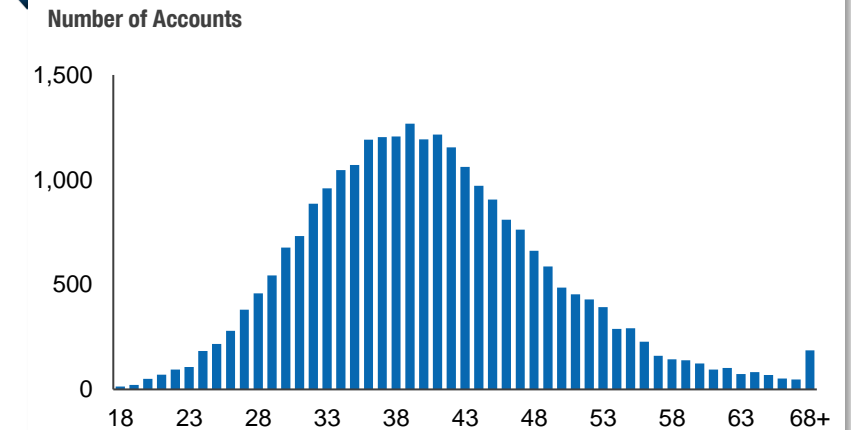
- 44,263 active Kids accounts with \$52.4m in FUM
- Accounts have the option of a different investment portfolio to the parent accounts
- Kids can get their own limited access to a standalone account view, with options for independent investments into their account, controlled by the parent
- All investments funded by the parent's bank account

Kid and Parent Demographics

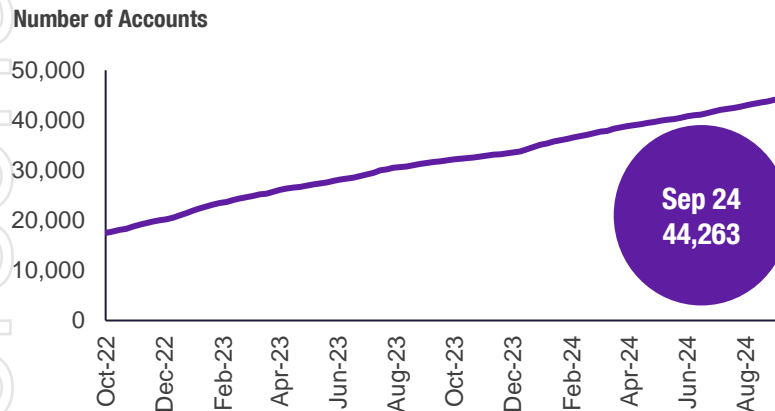
Kids Ages



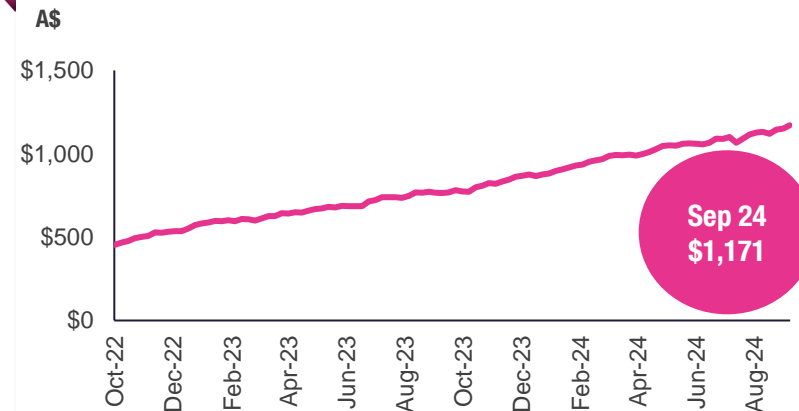
Parents Ages



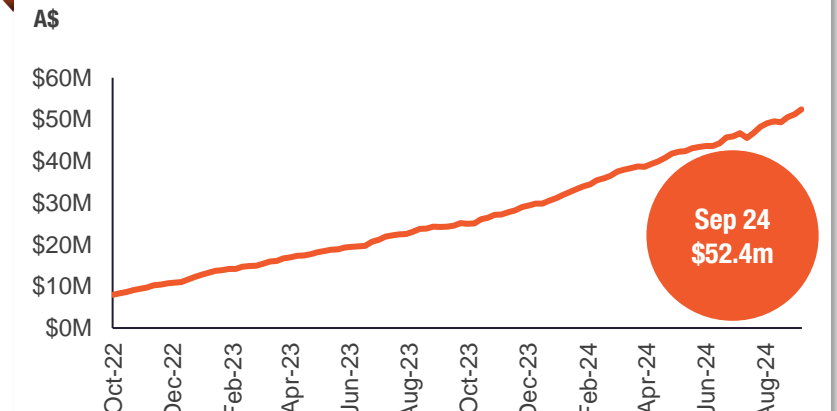
Number of Users



Average Account Balance



Total Kids FUM



Investment Highlights and Strategy

Compelling investment thesis

1 Proven scalable technology platform which provides 'through the life cycle' investment and super products

2 New strategic partnerships and marketing strategies driven by AI and data analytics 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: Building the pipeline of future customers

6 Well funded to execute on growth strategy as competitive landscape changes

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