

1 December 2025

Attention: Company Announcements
ASX Limited

By E-Lodgement

**Update on Tranche 1 Shares issued under the
Company's Employee and Director Share Plan**

InvestSMART Group Ltd (**InvestSMART** or the **Company**), a listed leading Australian digital wealth advisor to retail investors seeking a low-cost investment model, has in place an Employee and Director Share Plan (**EDSP**), that has been approved by its shareholders. The purpose of the EDSP is to incentivise staff to improve the Company's performance and to align their interests with those of shareholders. The EDSP also assists the Company to retain and attract employees.

At the Company's 2020 Annual General Meeting, shareholders approved the issue of fully paid ordinary shares under the EDSP to staff and Directors at an issue price of \$0.15 per share (**Tranche 1 EDSP**). As per the terms of the EDSP, the Company provided a loan to staff to pay for those Tranche 1 EDSP shares (**Tranche 1 Loan**). That loan matures on 30 November 2025.

At the 2025 Annual General Meeting, shareholders approved the extension of Tranche 1 Loans for Mr Paul Clitheroe (Chairman) and Mr Ron Hodge (CEO). The Board has also approved the extension of Tranche 1 Loans for all current staff. The extension of these Tranche 1 Loans took effect on 30 November 2025.

Total number of Tranche 1 EDSP shares extended:	8,471,666
New maturity date:	30 November 2028

Further information about the EDSP (including a summary of its terms) is set out in the Notice of Meeting for the Company's 2025 Annual General Meeting.

For further information or comment, please contact Mr Paul Clitheroe (Chairman) or Mr Ron Hodge (Managing Director and CEO) at InvestSMART Group on (02) 8305 6000.

By order of the Board

ACN 111 772 359

About InvestSMART Group Limited (ASX: INV)



We seek to be Australia's #1 wealth platform to do-it-yourself investors.

InvestSMART has built Australia's premier direct to investor wealth platform focused on digital investment advice. Our proprietary wealth platform helps clients achieve their financial goals through our low fee funds, content and tools ecosystem.

Every day we interact with Australians who are building investing knowledge by consuming our content, using our tools and growing and protecting their wealth through our investment solutions.

Products & services. InvestSMART Group runs **Professionally Managed Accounts (PMA)* using ETFs** (with management fees capped at \$880 p.a. plus 0.11% administration fee) and **four active ASX listed ETFs** under its Intelligent Investor brand.

PMA Investment Accounts focus on **investing into a large universe of preferred ETFs** selected to provide a unique balance between performance returns, cost efficiency and risk diversification. Our proprietary investment research methodology screens a large universe of Australian and overseas ETFs, selecting only those which deliver leading returns relative to performance benchmarks and which have low management fees. Investment portfolios differ in the levels of risk and return, and each offers a different investment emphasis. **Fundlater** helps Australians with smaller starting balances invest in a PMA, with an initial investment of \$4,000 and then 20 monthly instalments of \$325 thereafter.

Intelligent Investor is a membership-based content publication developed to assist investors. Intelligent Investor provides research-based views on companies and investment themes together with Alan Kohler's team's commentary and insights on investment strategy, markets and companies.

Technology. InvestSMART deploys and develops proprietary digital solutions to efficiently and effectively run its business to deliver exceptional customer experience – quality advice, research and easy-to-use tools for its clients. Existing infrastructure and resources are utilised to provide **white label solutions** for selected partners.

Investment tools developed by InvestSMART provide foundational knowledge for investors, such as through our short course 'Bootcamp' and **free tools** to monitor and assess investment performance via our 'Portfolio Manager.'

Overview of InvestSMART's Investment Products

Name	Type	Description
Professionally Managed Accounts with 'capped fees' *	Professionally managed risk adjusted portfolios	Investments into preferred ETFs (ASX listed)
- InvestSMART Conservative Portfolio (diversified across asset classes) - InvestSMART Balanced Portfolio (diversified across asset classes) - InvestSMART Growth Portfolio (diversified across asset classes) - InvestSMART High Growth Portfolio (diversified across asset classes) - InvestSMART Ethical Growth Portfolio (diversified across asset classes) - InvestSMART Australian Equities Portfolio (single asset class) - InvestSMART International Equities Portfolio (single asset class) - InvestSMART Property & Infrastructure Portfolio (single asset class) - InvestSMART Australian Bond Portfolio (single asset class) - InvestSMART Hybrid Income Portfolio (single asset class) - InvestSMART Cash Securities Portfolio (single asset class)		
Active investment ETFs **	ASX listed active ETFs run by InvestSMART Group	Active ETF directly invests into ASX listed equities
- Intelligent Investor <u>Australian Equity Income Fund</u> – ASX: INIF Focused on cash rich businesses with ability to pay growing dividends (launched September 2018) - Intelligent Investor <u>Ethical Share Fund</u> – ASX: INES Focused on ethically and socially responsible undervalued stocks (launched September 2019) - Intelligent Investor <u>Equity Growth Fund</u> – ASX: IIGF Focused on capital growth by investing in undervalued equities (launched October 2020) - Intelligent Investor <u>Select Value Share Fund</u> – ASX: IISV Focused on capital growth by investing in undervalued global equities (launched March 2023)		

* Professionally Managed Account (PMA): the investor holds legal and beneficial ownership and the underlying securities are registered under their name, within the investment portfolio.

** 'Active' ETFs can be directly purchased on market (are ASX listed) and can also be accessed via InvestSMART's PMAs.