

Q4 FY26 Results Overview

Strong growth in Active Customers & Funds Under Management

Coffee Microcaps Webinar 7th August 2026

Raiz Invest : A Wealth Platform for all Australians

Level 19, 2 Bulletin Place, Sydney NSW 2000

Raiz Invest Limited ABN 74 615 510 177

Raiz is a Wealth Platform for all Australians

Our Vision: To allow all Australians to achieve financial well-being, regardless of their situation.

351,362 Active Customers

At 30 June 2026

\$2.32 bn FUM

At 30 June 2026

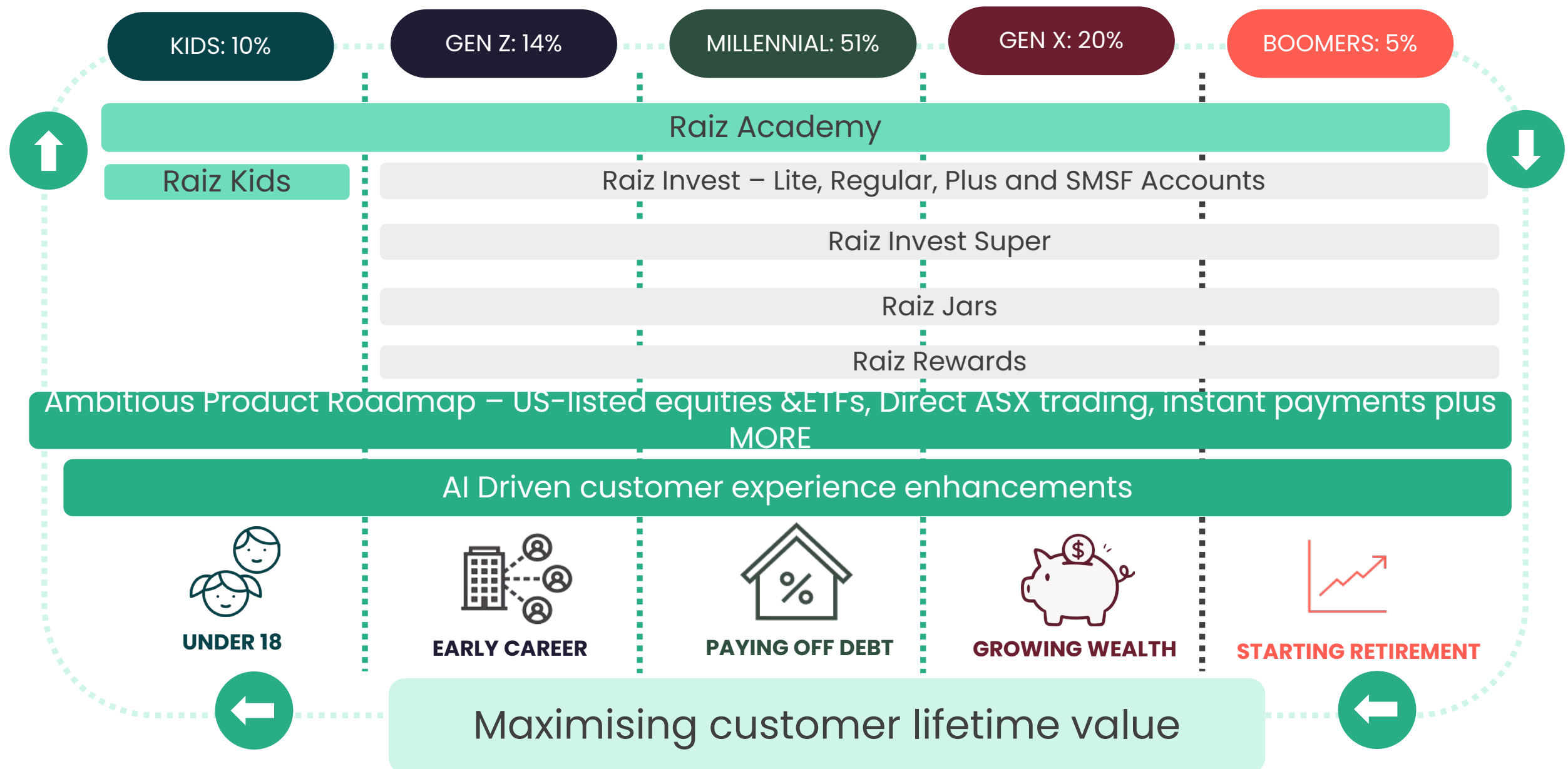
Industry Recognition



Winner 2026: Round-Up Investing | Kids Investing
Excellent Rates & Fees | Digital Innovation of the Year

Raiz Invest Super Moderately Aggressive
ranked # 1 by SuperRatings*

Maximising Customer Lifetime Value



Award-Winning Fintech Innovation

Raiz Invest



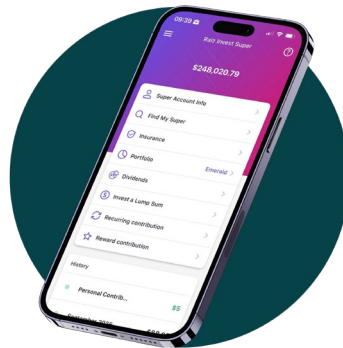
Raiz Plus



Raiz Rewards



Raiz Invest Super



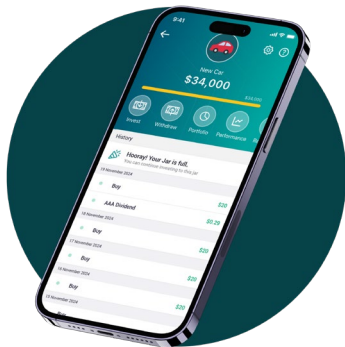
FY27
In Progress

Direct Trade:
US listed equities & ETFs
and direct ASX trading

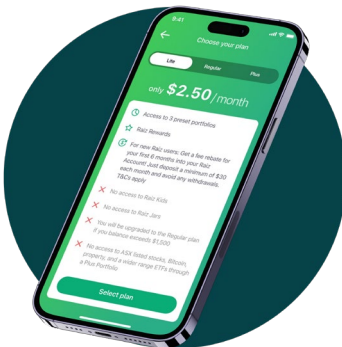
Raiz Kids



Raiz Jars



Raiz Lite



Raiz Academy



Key Highlights Q4 FY26¹ Results

- Active Customers² of 351,362 up 6.7% YOY
- ARPU³ of \$86.86 up 12.5% YOY
- FUM of \$2.32bn up 27.5% YOY
- Cash balance of \$15.4 million at 30 June 2026
- FY26 guidance confirmed: for UEBITDA in the range of \$4.5m – \$5.5m⁵

Raiz Invest Super

Moderately Aggressive ranked #1 by SuperRatings in the Balanced category for the second consecutive year, delivering a return of 13.4% after investment fees and taxes in FY26⁴



2026 Winner of two WeMoney Superannuation Awards

Digital Innovation of the Year
Excellent Rates & Fees



1. The results presented in this Business Update are unaudited. Raiz reports revenue, profitability and cashflow metrics in the half year and full year results.

2. Active Customers are fee paying accounts.

3. Annualised Revenue Per User (ARPU) is calculated as (quarterly revenue x 4)/(average Active Customers in the quarter). The ARPU presented in this update is based on Q4 FY26 revenue and may differ from the full-year ARPU for FY26.

4. Media release: FY26 top super returns revealed - SuperRatings. Past performance is not an indicator of future performance.

5. FY26 UEBITDA is subject to audit. UEBITDA is a non IFRS measure which represents Earnings Before Interest, Tax, Depreciation Amortisation (EBITDA) adjusted to exclude non-recurring items and share-based payments expense

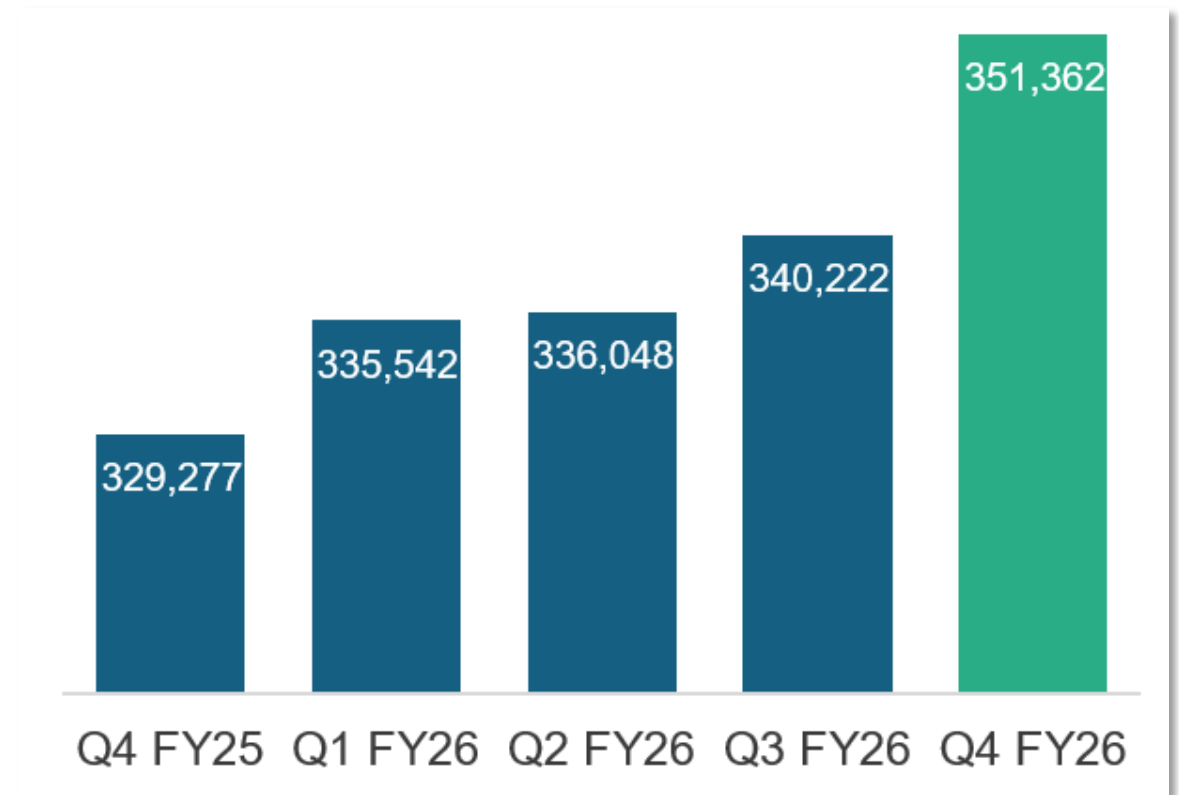
Active Customers & Portfolios

- Raiz delivered a strong quarter of Active Customer growth, adding 11,140 new customers, up 3.3% QOQ.
- Growth in April was particularly strong with positive momentum maintained through the quarter.
- ARPU was up 12.5% YOY to \$86.86, driven by maintenance fee increases and growing FUM.
- The average account balance increased by 19.5% YOY (QOQ: 10.2%) to \$6,609.

	Q4 FY26	Q4 FY25	YOY %	Q3 FY26	QOQ %
Active Customers	351,362	329,277	6.7%	340,222	3.3%
Super Customers	15,792	13,965	13.1%	15,196	3.9%
Plus Portfolios	51,179	42,820	19.5%	49,313	3.8%
Kids Portfolios	69,347	54,961	26.2%	65,264	6.3%
Jars Portfolios	42,545	22,079	92.7%	38,331	11.0%
Average Balance (\$)	6,609	5,530	19.5%	5,996	10.2%

Active Customers

- Active Customers increased 6.7% YOY, with strong growth in Plus and Kids portfolios, up 19.5% and 26.2% YOY respectively.
- Super Customers increased to 15,792, up 13.1% YOY and 3.9% QOQ and Jars portfolios increased to 42,545, up 92.7% YOY and up 11.0% QOQ.
- The Lite plan, designed for first-time investors, has grown to 8,569 customers, up 46.1% QOQ



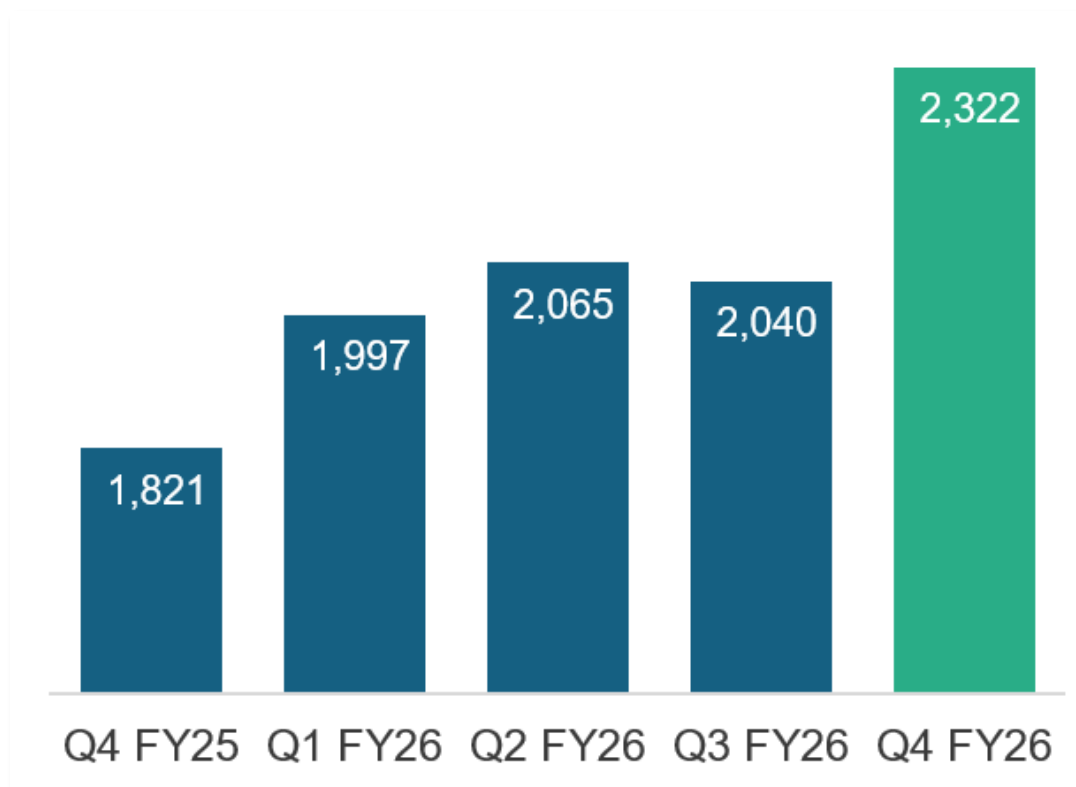
Total Funds Under Management (FUM)

- Total FUM was up 27.5% YOY and 13.8% QOQ to \$2.32bn. Kids FUM continues to grow strongly, up 54.4% YOY and 18.9% QOQ, supported by the significant proportion of recurring deposits and the typically low level of withdrawals.

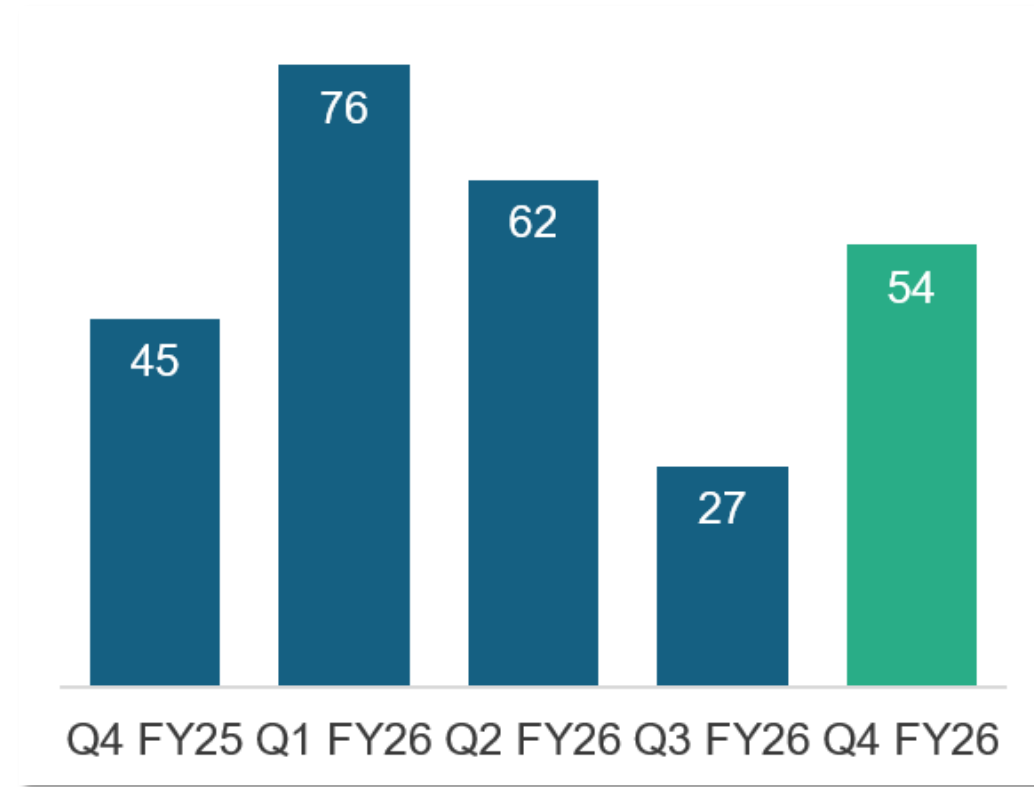
	Q4 FY26	Q4 FY25	YOY %	Q3 FY26	QOQ %
Total FUM	\$2.32b	\$1.82b	27.5%	\$2.04b	13.8%
Super FUM	\$495.6m	\$387.6m	27.9%	\$437.8m	13.2%
Plus FUM	\$424.1m	\$296.7m	42.9%	\$358.3m	18.4%
Kids FUM	\$122.6m	\$79.4m	54.4%	\$103.1m	18.9%
Property FUM	\$33.3m	\$29.6m	12.5%	\$32.6m	2.1%

FUM (\$ million) & Netflows (\$ million)

- Q4 FY26 net flows of \$54m primarily reflect recurring deposits, which are relatively steady over time.



FUM (\$ million) at end of June 2026



Netflows (\$ million) at end of June 2026.

Initiatives in Progress

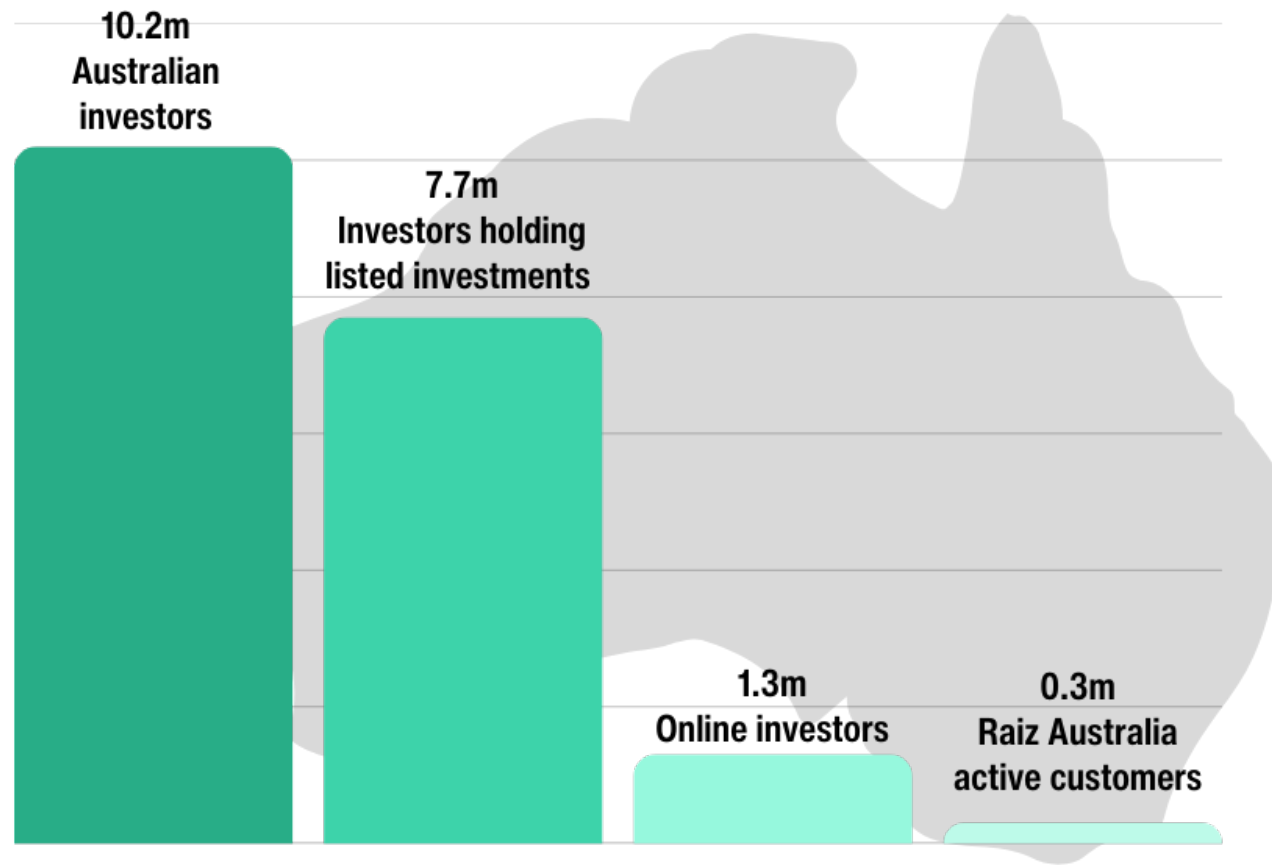
- Raiz is continuing with the following initiatives in FY27:
 - **Instant payments for live trading:** Real-time account funding and withdrawals, enabling faster access to investing
 - **US-listed equities & ETFs:** Direct access to investing in the US market
 - **Direct ASX trading:** Infrastructure development underway to enable direct single HIN trading for greater flexibility and direct ownership
 - **The launch timing and go-to-market plan** for US listed equities & ETFs and direct ASX trading continues to be refined.

In late Q4 FY26, work commenced with a fresh lens to better understand how to improve new customer acquisition, onboarding, conversion and activation.

Moving forward – key areas of focus will be on developing AI capabilities to enhance customer onboarding and engagement and also expanding partnerships.

The Opportunity

1. Acquire new customers *



2. Re-engagement & cross-promotion

Active Customers 351k

Kids Portfolios

Opportunity

Plus Plans

Opportunity

Jar Portfolios

Opportunity

Reward Users

Opportunity

Super Users

Opportunity

* Source: ABS, ASX (ASX Australian Investor Study 2023).

CEO Ambition & Growth Priorities



- Raiz has a solid foundation of Active Customers, FUM, a strong balance sheet and market-leading products for first-time investors.
- Ambition: accelerate growth through improved internal processes, disciplined execution, expansion of thought leadership content and selective M&A that accelerates distribution or enhances our product suite.
- Progressing key AI and Data product development to deepen engagement and increase customer lifetime value; seamless onboarding is a key enabler for growth.
- Placing greater emphasis on strengthening project delivery and enhancing leadership capability to lift performance and support the pace of execution required.
- Fostering a culture of ambition, accountability and execution to enhance customer outcomes, strengthen market position and deliver sustainable long-term shareholder value.
- Ambition will be a key driver of innovation, performance and strategic decision-making across the business

Important Notice & Disclaimer

This presentation has been prepared by Raiz Invest Limited (ACN 615 510 177) (RAIZ). References in this presentation to RAIZ include its group of companies and trusts.

This presentation is subject to the conditions outlined below. Your receipt or viewing of the Presentation evidences your acceptance of those conditions and that you agree to be bound by them.

This presentation is provided to recipients for information purposes and should be read in that context. The information in this presentation is in a summary form, does not purport to be complete, is not investment or financial product advice and is not intended to be relied upon as advice to investors or other persons or to be used as the basis for making an investment decision. Please note that, in providing this presentation, RAIZ has not considered the objectives, financial position or needs of any particular recipient. Any person considering an investment should consider whether such an investment is appropriate for their particular investment objectives, financial situation and needs, and conduct its own independent investigation and assessment including obtaining investment, legal, tax, accounting and such other advice as they considers necessary or appropriate, prior to making an investment decision.

The information contained in this presentation is based on information available to RAIZ. Statements in this presentation are, unless otherwise stated, made only on the basis of information known to RAIZ as at the date of this presentation and relate in part to events that are changing. Circumstances may change at anytime. The information contained in this presentation is therefore subject to change without notice and RAIZ may, in its absolute discretion, but without being under any obligation to do so, update or supplement that information.

RAIZ and its affiliates, related bodies corporate and shareholders, their respective directors, employees, officers and advisers (Limited Parties), accept no responsibility or liability whatsoever for the contents of this presentation. No representation or warranty, express or implied, is made as to the accuracy, reliability, completeness, correctness or fairness of the information, or the opinions and conclusions contained in this presentation. No Limited Party makes any representation or warranty that this presentation is complete or that it contains all material information about RAIZ of which a prospective investor may require in evaluating a possible investment in RAIZ. To the maximum extent permitted by law, the Limited Parties disclaim all liability and responsibility (including, without limitation, any liability arising out of fault or negligence) for any direct or indirect loss or damage which may be suffered by any person through the use of or reliance on anything contained in or omitted from, or otherwise arising in connection with, this presentation and its contents, including without limitation, any liability arising out of fault or negligence on the part of any of them. RAIZ has not independently verified any of the contents of this presentation (including, without limitation, any of the information attributed to third parties).

Certain statements in this presentation may constitute forward-looking statements or statements about future matters that are based upon information known and assumptions made as of the date of this presentation. Forward looking statements can generally be identified by the use of forward-looking words such as, "expect", "anticipate", "likely", "intend", "should", "could", "may", "predict", "plan", "propose", "will", "believe", "forecast", "estimate", "target", "project", "guidance" and other similar expressions within the meaning of securities laws of applicable jurisdictions. Indications of, and guidance or outlook on, future earnings or financial position or performance are also forward-looking statements. These statements are subject to internal and external risks and uncertainties, many of which are beyond the control of RAIZ, that may have a material effect on future business. No representation is made or will be made that any forward-looking statements will be achieved or will prove correct. Actual future results and operations could vary materially from the forward-looking statements. As such, undue reliance should not be placed on any forward-looking statement and RAIZ assumes no obligation to update such information. Past performance is not necessarily a guide to or a reliable indicator of future performance. Nothing contained in this presentation nor any information made available to you is, or can be relied upon as, a promise, representation, warranty or guarantee, whether as to the past, present or future.

This presentation is not a prospectus, product disclosure statement or any other disclosure document under Australian law or any other law. It does not constitute financial product advice or an offer or invitation to subscribe for or purchase any Shares or an offer for subscription or purchase of any Shares nor is it a solicitation to engage in or refrain from engaging in any acquisition of Shares or other associated derivatives transaction nor will anything contained in it form the basis of any offer, contract or commitment.

This presentation is not, and does not constitute, an offer to sell or the solicitation, invitation or recommendation to purchase any securities in RAIZ in any jurisdiction. In particular, this presentation does not constitute an offer to sell, or a solicitation of an offer to buy, any securities in the United States. The distribution of this presentation in jurisdictions outside of Australia may be restricted by law. Persons who come into possession of this presentation who are not in Australia should seek independent professional advice and observe any such applicable restrictions. Neither this presentation nor any copy of it may be transmitted or released in the United States or distributed, directly or indirectly, to any person in the United States. By accepting this presentation, the recipient agrees to comply with these restrictions.

This presentation contains certain pro forma and non-IFRS financial information. Such financial information has not been prepared in accordance with disclosure requirements of applicable accounting standards and other mandatory reporting requirements in Australia.

All references to dollars, cents or \$ in this presentation are to AUD currency, unless otherwise stated.

Investor and Media Enquiries:

Craig Keary
CEO
M: + 61 400 466 715
E: ir@raizinvest.com.au

Katie Mackenzie
Investor Relations
M: +61 455 502 197
E: kmackenzie@bellevueir.com.au

(ASX:RZI)