






Empowering better
financial futures, together

Managing
Director's Address

Andrew Alcock

HUB24

Continuing momentum with significant uplift in financial results for FY23¹

	Revenue	Underlying EBITDA ²
 Total Group	\$279.5m ↑ 45%	\$102.4m ↑ 45%
 Platform	\$208.8m ↑ 30%	\$85.1m ↑ 37%
 Tech Solutions	\$67.5m ↑ 133%	\$21.8m ↑ 91%

Total FUA
\$80.3bn
 ↑ 23%

Platform FUA
\$62.7bn³ ↑ 26%
 \$65.1 bn as at 30 Sept⁴

PARS FUA
\$17.6bn
 ↑ 11%

Statutory NPAT **\$38.2m** Up 160%

Underlying NPAT² **\$58.8m** Up 64%

Final Dividend Fully franked⁵ **18.5cps** Up 48%

EPS (diluted) **46.1cps** Up 136%

Leading the wealth industry as the best provider of integrated platform, technology & data solutions



Australia's best platform¹



SMSF software provider & advice platform of the year²



Market-leading Managed Portfolio capability¹



Data-led solutions leveraging emerging technologies



Australia's third fastest growing super fund³



SMSF documents provider of choice⁴



Secure online client portal technology for finance professionals and their clients



Comprehensive institutional non-custody reporting solution

HUB²⁴

CLASS

HUBCONNECT

myprosperity

NowInfinity
A CLASS TECHNOLOGY COMPANY

HUB²⁴

1. Investment Trends Platform Competitive Analysis and Benchmarking Report 2022
2. SMSF Adviser Awards 2023, Class awarded SMSF Software Provider of the Year, HUB24 awarded SMSF Advice Platform of the Year

3. In 2022, HUB24 Super had the third fastest annual growth rate of net flows and members of Australian superannuation funds, KPMG Super Insights 2023
4. Most used legal document provider for SMSF related compliance, as rated by accountants, Investment Trends 2023 SMSF Accountant Report

HUB24 and Class market-leadership - recognised by customers and industry

HUB²⁴

CLASS



- Overall Best Advice Platform¹
- Best Client Experience¹
- Ease of Onboarding¹
- Best Functionality¹
- Best Adviser Support¹
- Best Investment Options¹



- #1 Best Overall Platform⁵
- #1 Best Reporting⁵
- #1 Best Online Business Management⁵
- #1 Best Managed Portfolio Product Offer⁵
- #1 primary platform advocacy⁶
- #1 NPS for primary platform users (equal first)⁶
- #1 Tax Optimisation tools⁶
- #1 Client Reporting⁶



- #1 Overall Satisfaction (equal first)⁴
- #1 Ease of doing Business⁴
- #1 IT/Web functionality⁴



- SMSF Advice Platform of the Year⁷
- Best SMSF Investment Platform – Adviser Choice⁸



SMSF Software provider of the year⁷



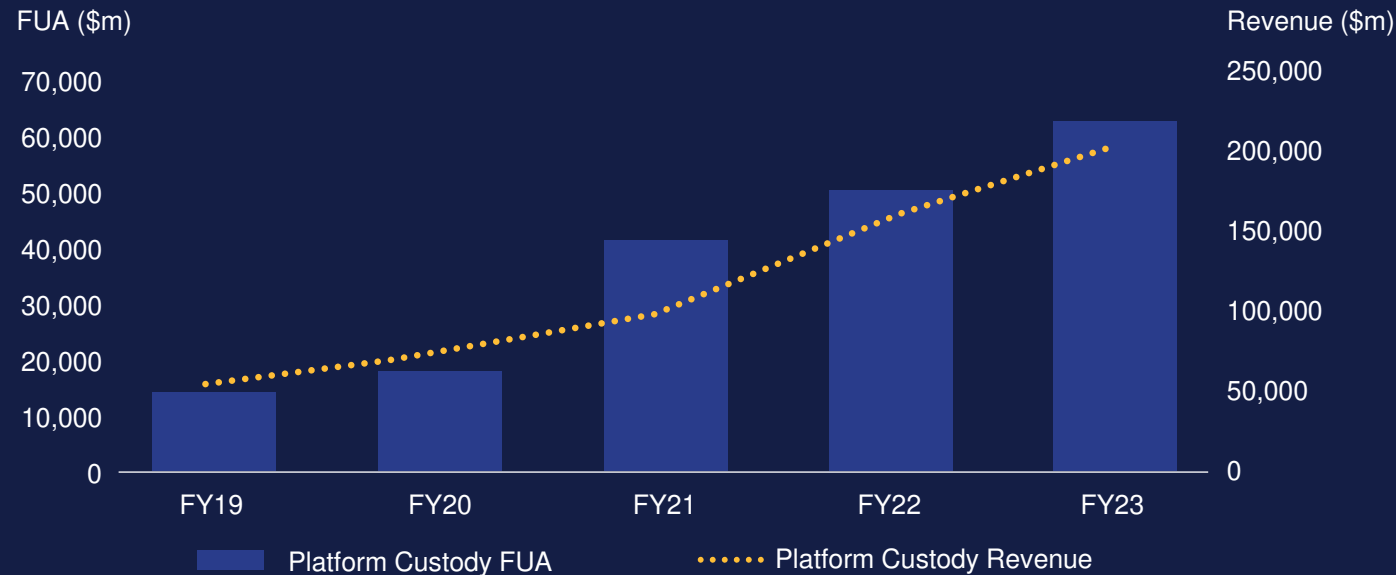
Class #1 customer satisfaction amongst accountants (equal first)⁹

NowInfinity #1 NPS and advocacy⁹

HUB24 Platform growth and market share¹

Growth in Platform Custody FUA & revenue

Platform Custody FUA 4YR CAGR 48%



Fastest growth rate as a percentage of FUA based on annual net inflows²



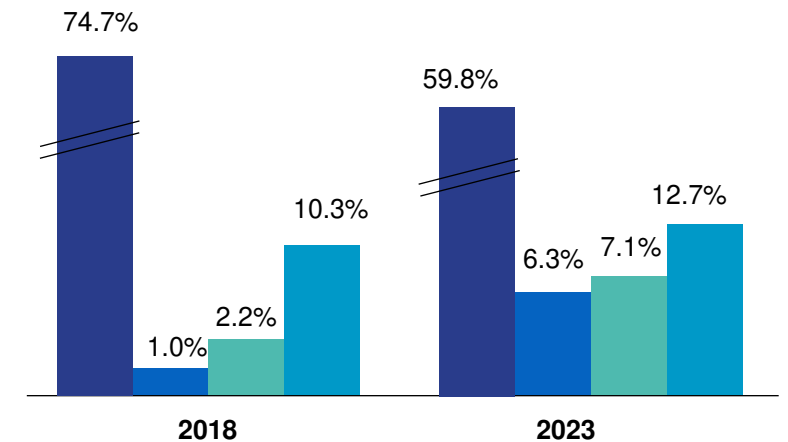
8th largest platform provider by market share²



HUB24 market share has grown from 5.4% to 6.3%²

Platform market share³

Institutional HUB24 Netwealth Macquarie



HUB24's market share has grown from 1.0% to 6.3% over the last five years³



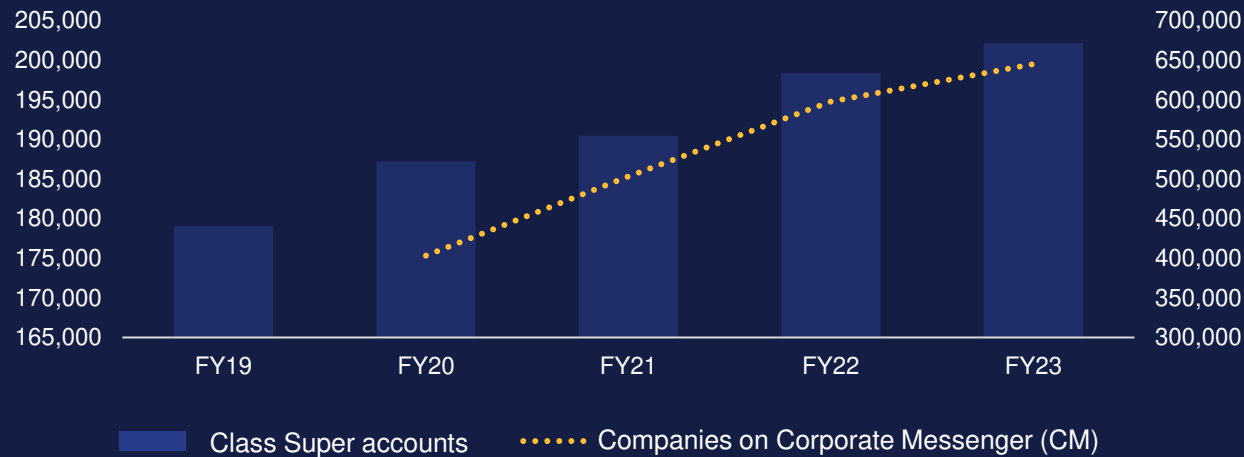
Institutional platform market share has decreased by 85.0% to 72.5% over the last five years³

Class - building momentum and positioned for growth

Growth in Class accounts

Class Super accounts

Companies on CM



- ➔ Class SMSF market share 30.5% and ranked #2¹
- ➔ More than 200K total Class accounts
- ➔ More than 600K Companies on Corporate Messenger



Access to ~ 6,000 financial professionals providing opportunities to expand footprint across the Group



Continued **focus on customer service excellence** resulting in increased engagement and customer satisfaction



- 🏆 **Class - #1 SMSF Software provider**³
- 🏆 **Class - #1 customer satisfaction amongst accountants (equal first)**⁴
- 🏆 **NowInfinity - No.1 NPS & advocacy**⁴

Delivering on our sustainability objectives



Our talented and growing team

870

FTE¹

86%

Dedicated to product innovation, technology, business development and customer service

74% ↑ 2%

HUB24 Group Employee Engagement²

Enhancing our employee value proposition to attract, retain and develop our people

- ➔ Focused on enhancing our employee brand and strengthening HUB24 as a great place to work
- ➔ Attracting talent through diverse channels including Graduate & Intern programs and STEM returners
- ➔ Investing in learning and development pathways to enhance capabilities at all levels
- ➔ Enabling a purpose-driven, diverse and inclusive high-performance culture supporting employee retention and advocacy

Our Values:



Integrity

Do the right thing



Collaboration

Act as one team, one company



Client Focus

Be easy to deal with



Excellence

Go above and beyond



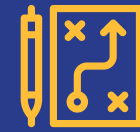
Passion

Invest energy to make a difference



Innovation

Think big and outside the square



Strategy & Outlook



Leveraging Group capabilities to deliver on our strategy



Lead today

Delivering customer value and growth



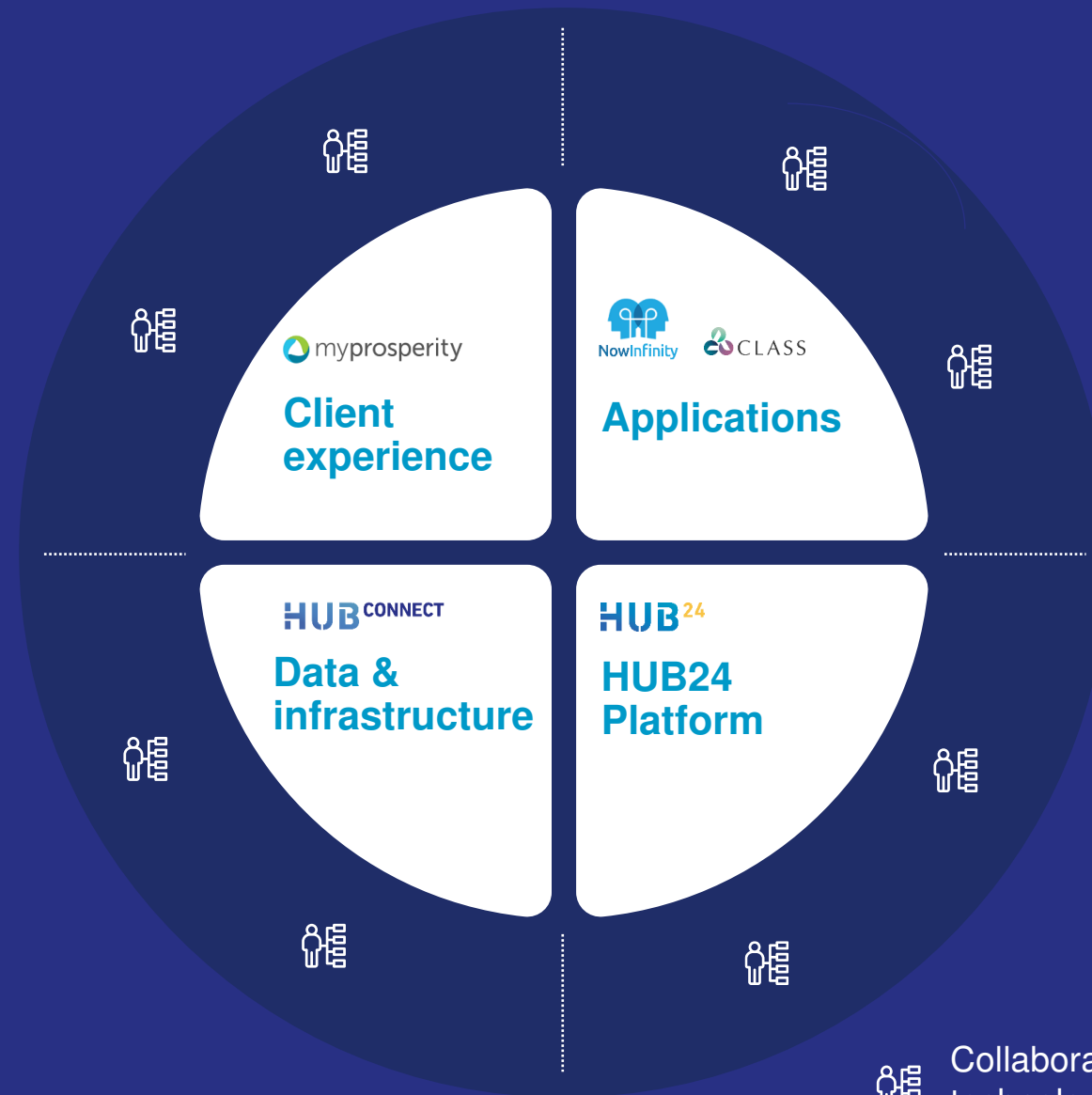
Create tomorrow

Continuing to build the platform of the future



Build together

Collaborating to shape the future of the wealth industry



Single view of wealth for advisers and their clients



One way of doing business incorporating custody & non custody



Efficient access to investment manager IP



Flexibility for advisers & Visibility for licensees



Reporting & insights for businesses



Collaborating with product, technology and service providers

HUB24 is well-positioned to support emerging industry trends



Specialist platforms are extending their lead while institutional platforms remain challenged



Demand for integrated technology solutions across the wealth ecosystem



Demand for advice is increasing however advisers are limited by compliance burden and capacity¹



Growth in SMSFs continuing, driven by increasing demand from Gen X and Millennials³



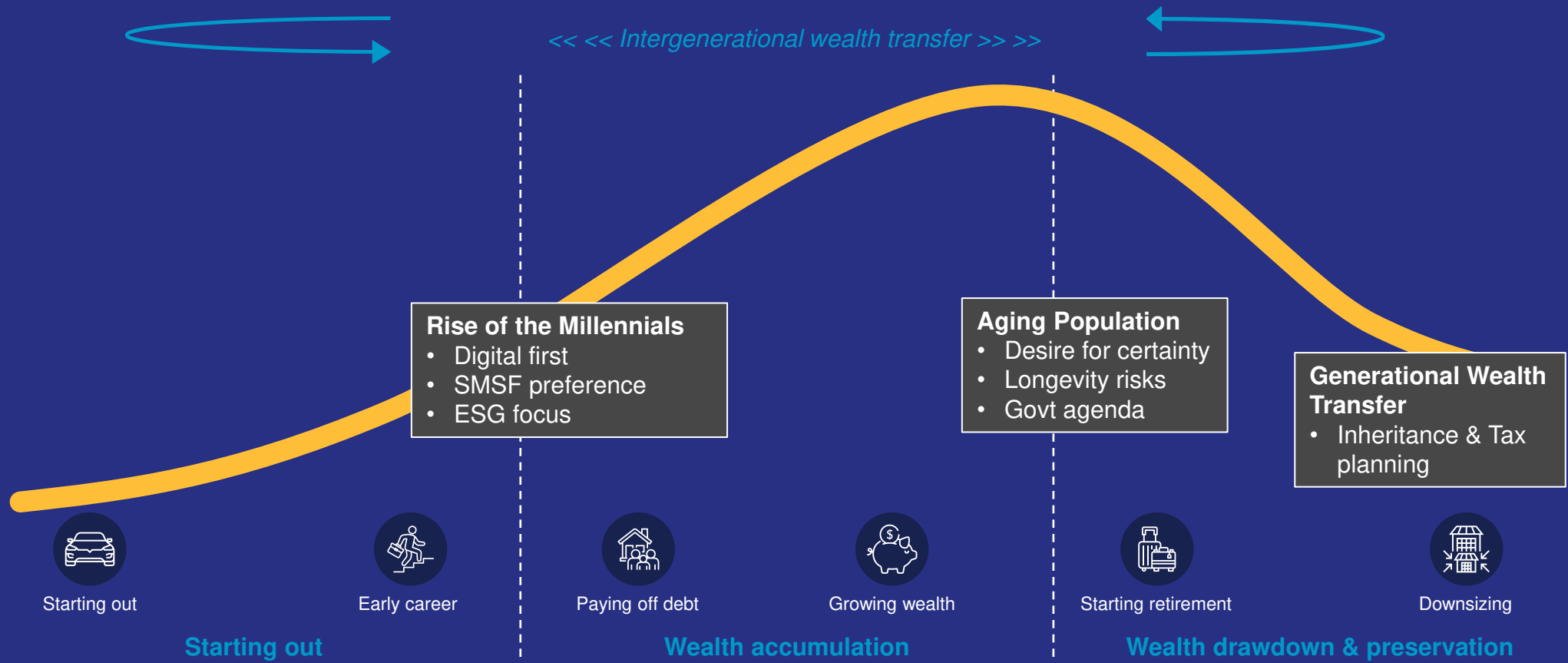
Outcomes of Quality of Advice Review to provide opportunities to **reduce regulatory burden on advisers**²



Licensee model shifting with new aggregators and disaggregation from institutions

Shifts in population and workforce driving wealth needs across the lifecycle

Customer balance and complexity



2021 ¹	Gen Z: 22% Pop 20% WF	Gen Y: 26% Pop 36% WF	Gen X & Boomers: 41% Pop 43% WF
2031 ¹	Gen Z: 24% Pop 32% WF	Gen Y: 24% Pop 40% WF	Gen X & Boomers: 33% Pop 27% WF

1. Population and workforce percentages by generation - Simon Kuestenmacher, based on data from ABS and Centre for Population

Delivered innovative products and solutions to extend our offer

Starting out and wealth accumulation



Demand for innovative solutions to support the client lifecycle.

HUB24 Discover

Designed in conjunction with portfolio managers, Discover provides a cost-effective, selection of managed portfolios to meet needs of clients with less complex needs.

Wealth drawdown and preservation



Traditional SMSF solutions seen as cost prohibitive for lower balance clients.

HUB24 SMSF Access

Leverages the combined capabilities of HUB24, Class and NowInfinity to provide a cost-effective, integrated SMSF establishment, administration & investment solution.



Increasing demand for solutions that deliver a sustainable retirement income.

AGILE

AGILE (Allianz Guarantee Income For Life), an innovative longevity product designed in collaboration with Allianz Retire+ to support the growth of clients' retirement assets and the delivery of a guaranteed retirement income stream. We

Secure online engagement

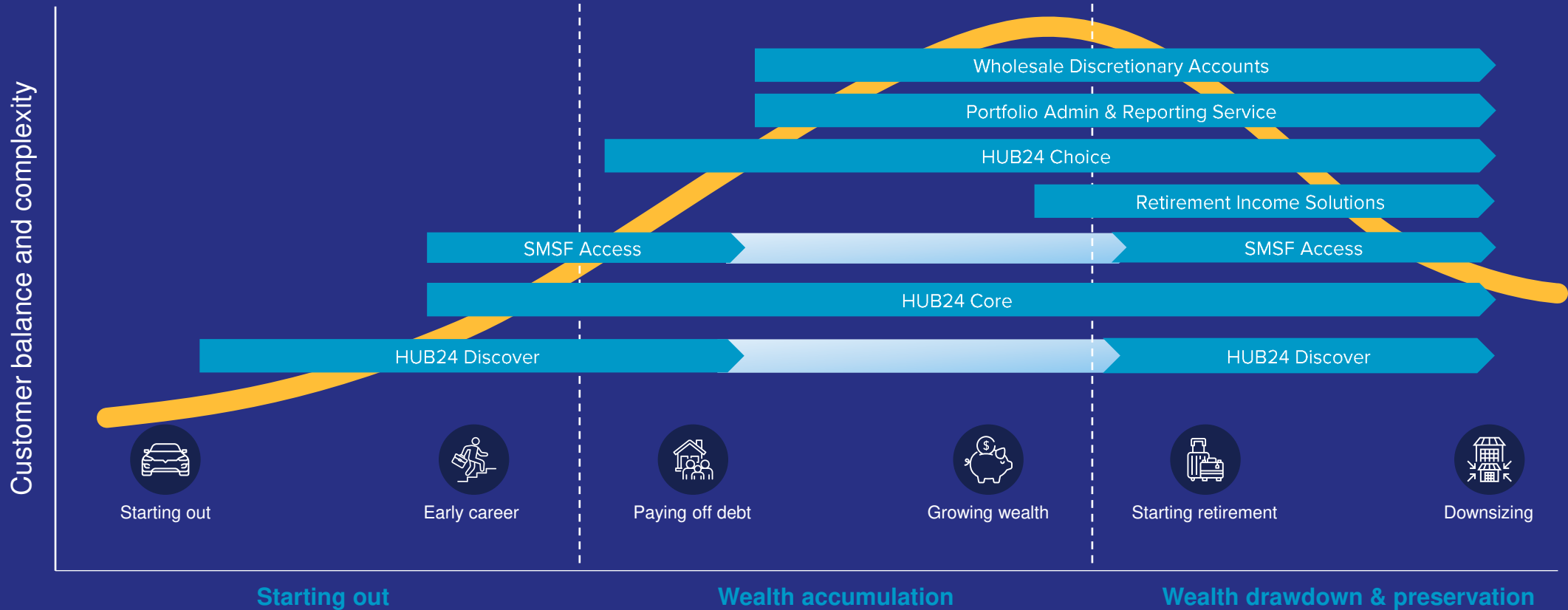


Increasing demand for secure online technology and single

myprosperity

Leading client portal technology connecting financial professionals and their clients that increases practice efficiency, provides single view of wealth and streamlines customer engagement.

Extending our reach across customer segments and meeting needs their across the lifecycle



HUB²⁴

CLASS

HUB^{CONNECT}

myprosperity

NowInfinity
A CLASS TECHNOLOGY COMPANY

Outlook – growth momentum delivering customer and shareholder value



Coherent strategy driving competitive advantage



Strong growth from existing & new relationships whilst evaluating strategic opportunities



Strong balance sheet & capital position, increasing profitability & financial results



Integrate Group capabilities to accelerate platform growth, extend leadership & access new markets



Platform FUA target (excluding PARS FUA)



\$92b-
\$100b
for FY25¹



Market leadership in our core propositions with ongoing product & service development



Delivering scale through investment in technology and operations



Enable industry transformation & advice delivery with technology & data solutions



Enhance customer experience including complete view of wealth & client portal capability

Disclaimer

Summary information

The material herein is a presentation of general background information about HUB24 Limited's ('HUB') activities current as at date of presentation. This information given in summary form does not purport to be complete and should be read in conjunction with previous ASX filings, Half Year Report and the audited Annual Report as applicable. Any arithmetic inconsistencies are due to rounding.

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This presentation was authorised for release to the market by the HUB24 Limited Board of Directors.