

Investor Strategy Day

28 November 2024

HUB²⁴

Empowering better
financial futures, together



Welcome

Andrew Alcock

Managing Director & Chief Executive Officer

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



Australia's best platform¹



#1 for annual platform and retail superannuation net inflows^{2,3}



#2 net inflows across all super funds from member switching incl industry funds³



#1 managed accounts capability¹



SMSF Software provider of the year⁴



#2 SMSF software market share⁵



#2 market share for corporate compliance software⁶



Leading client portal solution

HUB²⁴

CLASS

myprosperity

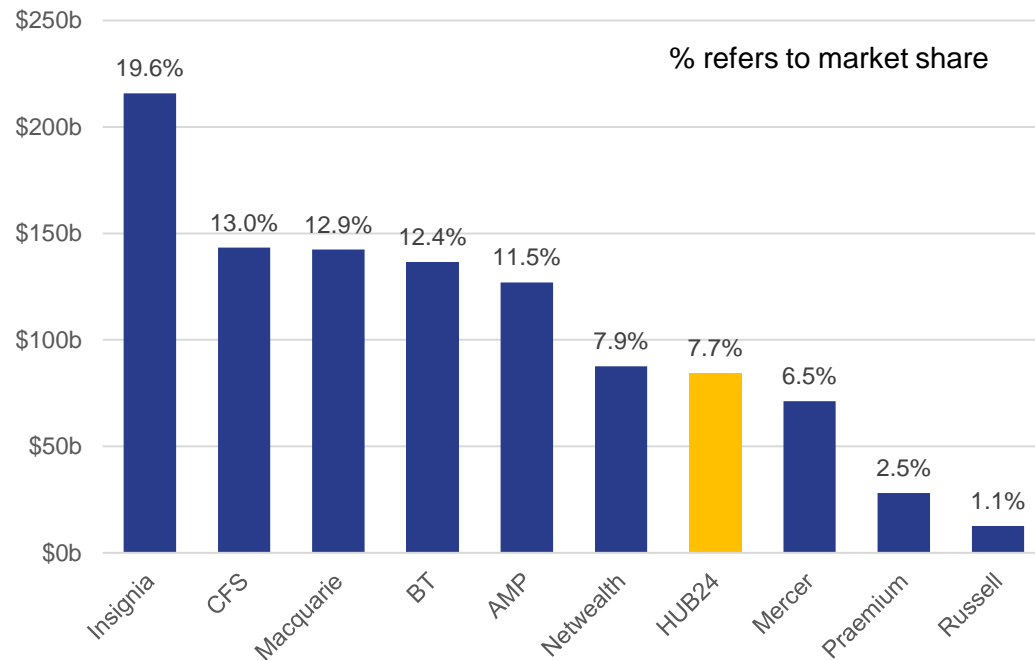
HUB^{CONNECT}

NowInfinity

HUB24 gaining market share

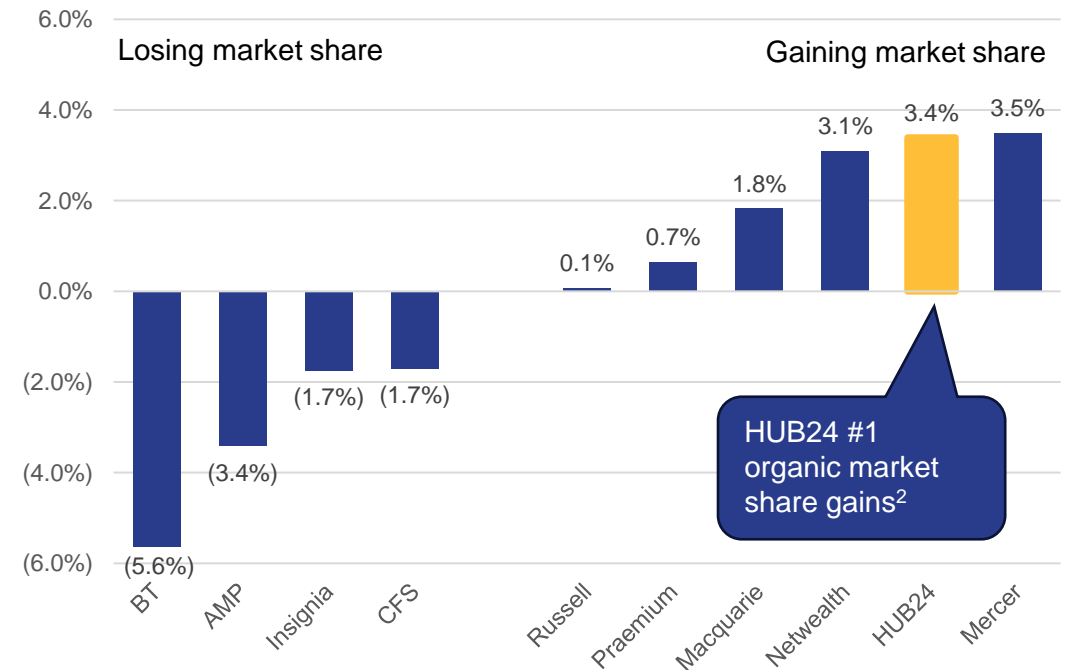
HUB24 ranked #7 with \$84b of FUA at June 2024

Top 10 platforms by FUA as at June 2024¹



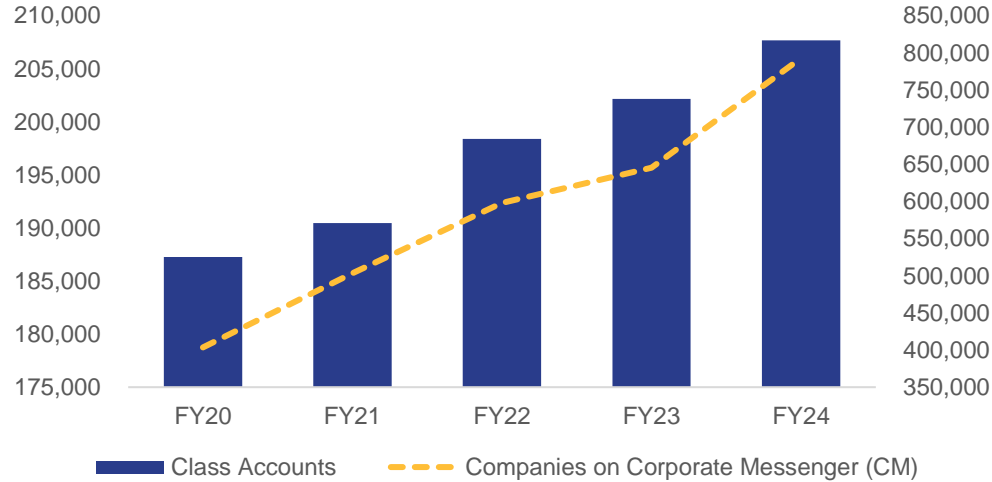
HUB24 increased market share from 4.3% to 7.7% over last 3 years¹

3-year change in market share of top 10 platforms¹



Tech Solutions & myprosperity – delivering consistent growth

Class accounts



Companies on CM



~75k households

+12k households in FY24

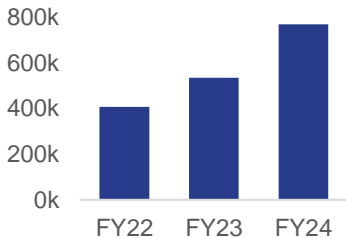


497 wealth practices

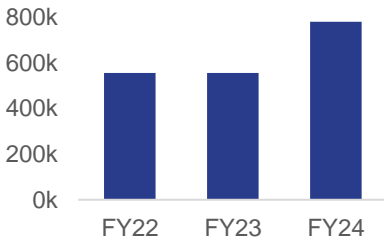
+57 practices in FY24

Increased engagement and usage
as value proposition resonates with financial professionals

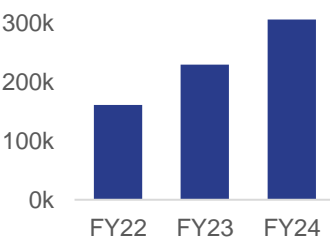
Logins - Firm



Logins - Customer



New documents stored



Class SMSF market share 31% and growing at 1.1x system¹

More than 207,000 total Class accounts

More than 792,000 Companies on Corporate Messenger and growing at 2.0x system²

HUB24 is uniquely positioned to capture significant opportunity arising from new wave of transformation

Industry continues to transform, driving need for innovative wealth solutions

- Demand for advice is increasing, supply is limited
- Inefficiency & regulation is increasing the cost of advice delivery
- Client demographics driving need for new products and single view of wealth
- Data integration & quality alongside disparate tech solutions driving inefficiency
- Emergence of advice networks to leverage scale and build sustainable business models
- Separation of aligned advisers to privately owned groups
- Lack of investment in advice infrastructure following WEXIT
- Continued uncertainty of ownership and strategy of institutionally owned platforms
- Cyber security risks driving demand for secure client solutions

HUB24 position

- Market-leading platform and managed accounts capability
- Strong relationships in key client segments
- Tech & data expertise to drive productivity, deliver reporting & insights and single view of wealth
- Leading SMSF software & Corporate Compliance solutions
- Leading client portal technology to enable secure collaboration
- HUB24 investing to solve industry challenges

Leveraging our combined capabilities to lead industry change



Lead today

Delivering customer value and growth



Create tomorrow

Creating integrated wealth technology and platform solutions



Build together

Collaborating to shape the future of the wealth industry

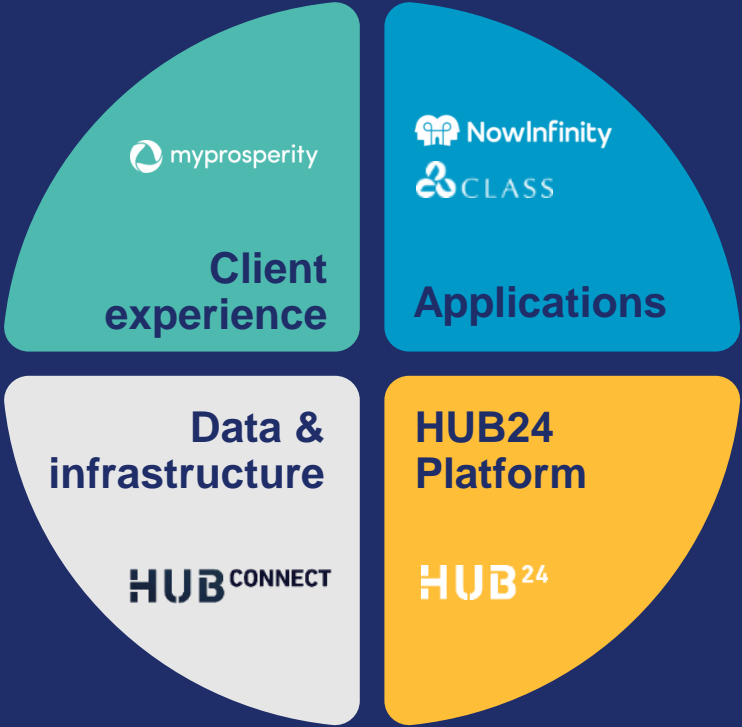


Be future ready

Developing our people, capabilities and infrastructure to support our future growth strategies

Be the best provider of integrated platform, technology and data solutions

To enhance productivity for financial professionals



- One way of doing business with access to market-leading solutions
- Single view of wealth for financial professionals and their clients
- Efficient access to ecosystem partners
- Flexibility for advisers and insights for networks
- Reporting and insights for businesses



And deliver solutions to meet needs across the customer lifecycle

Growing market leadership while transforming the industry and enhancing shareholder value



Strong growth outlook in existing established businesses



Create additional shareholder value through tech solutions

HUB24 Platform

Market leadership with significant opportunity to capture further market share

- Market leading platform, managed accounts and client portal capability
- Ranked #1 for net inflows in FY24
- Strong and growing relationships with advisers including privately owned groups
- Well positioned to increase market share from current ~8%
- Continue to benefit from industry transformation

Class & NowInfinity

Delivering consistent and sustainable growth

- Leading SMSF and Corporate Compliance solutions
- Class and NowInfinity growing above system, supported by structurally growing markets (SMSFs and Company registrations)
- Ongoing investment in customer solutions to enable market share gains and ARPU growth¹

Technology & data solutions

Building solutions that create value and strengthen competitive advantage

- Leveraging Group capabilities to build solutions that drive efficiencies for financial professionals and their clients - HUBconnect, client portals, Engage
- Harnessing Group footprint to deliver more products to more customers
- Strengthening customer relationships and driving advocacy for HUB24 and Class

Creating growth synergies

Agenda



Group Strategy

Jason Entwistle

Director, Strategic Development



Break

10 minutes



Innovation & Technology

Paul Biggs

Chief Product and Technology Officer



Class & NowInfinity

Tim Steele

Class Chief Executive Officer



Platform

Jason Entwistle

Director, Strategic Development



CFO Update

Kitrina Shanahan

Chief Financial Officer



Operational Excellence

Craig Lawrenson

Chief Operating Officer



Wrap Up & Q&A

Andrew Alcock

Managing Director & Chief Executive Officer



01

Group Strategy

Jason Entwistle

Director, Strategic Development

Technology can deliver productivity and create sustainable market leadership and growth



Industry reconstructing around advice

- **Licensee model is evolving** with new aggregators and separation from institutions
- **Emergence of advice networks** – large professional advice and multi-disciplinary businesses



More demand for advice than the industry can deliver

- **2.3m individuals thinking of seeking financial advice**¹
- 15,415 financial advisers in Australia **serving an average of 99 active clients each**^{2,3}



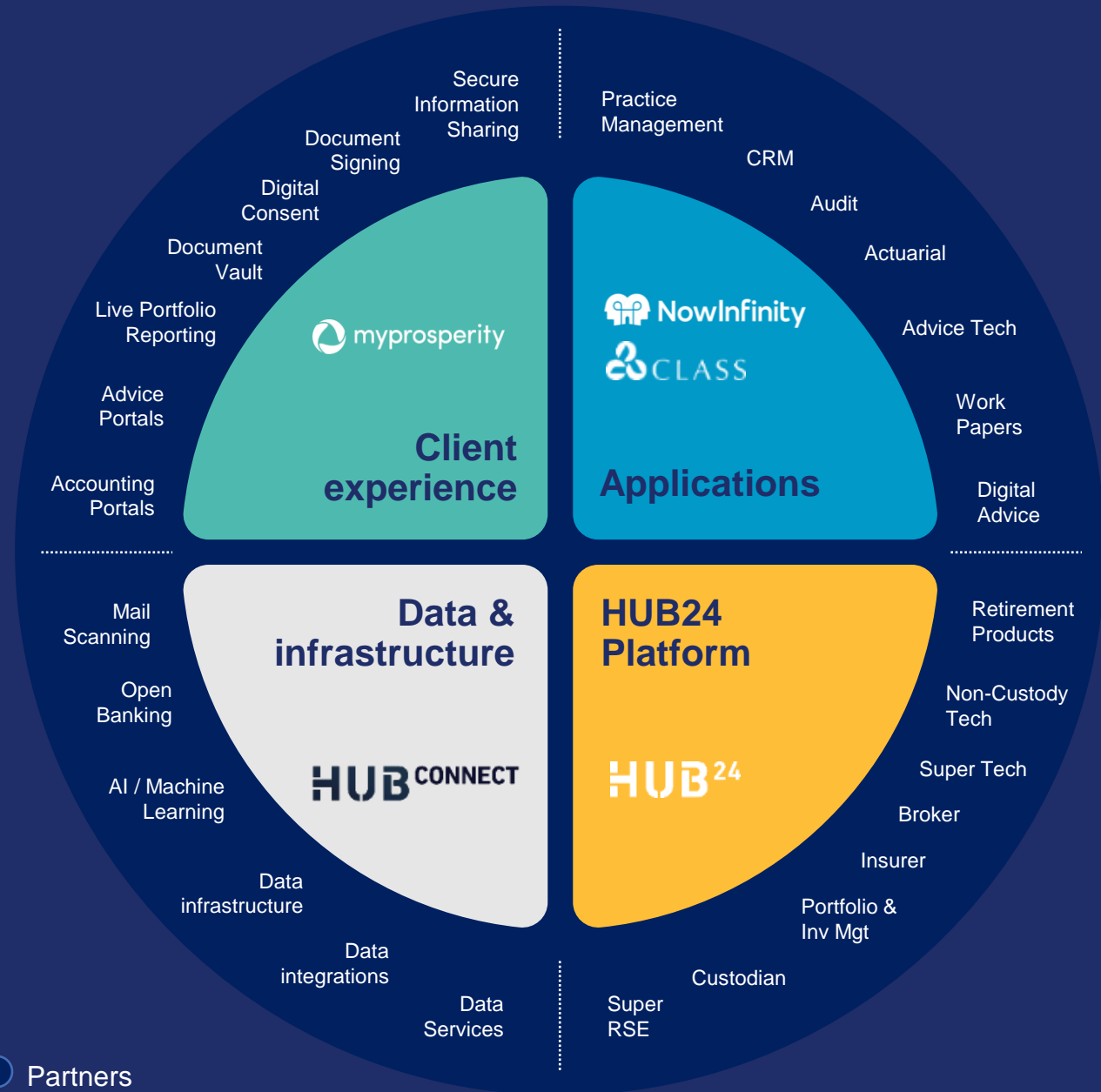
Lack of integrated technology

- Data integration and quality **continue to challenge licensees, advisers and accountants**
- **Disparate advice technology solutions** – significant industry inefficiency
- **Willingness to spend on technology** – advisers intend to spend 48% more than they currently do⁴

The HUB24 ecosystem is deepening customer relationships



We are collaborating with financial professionals and other providers to create accounting and advice technology infrastructure

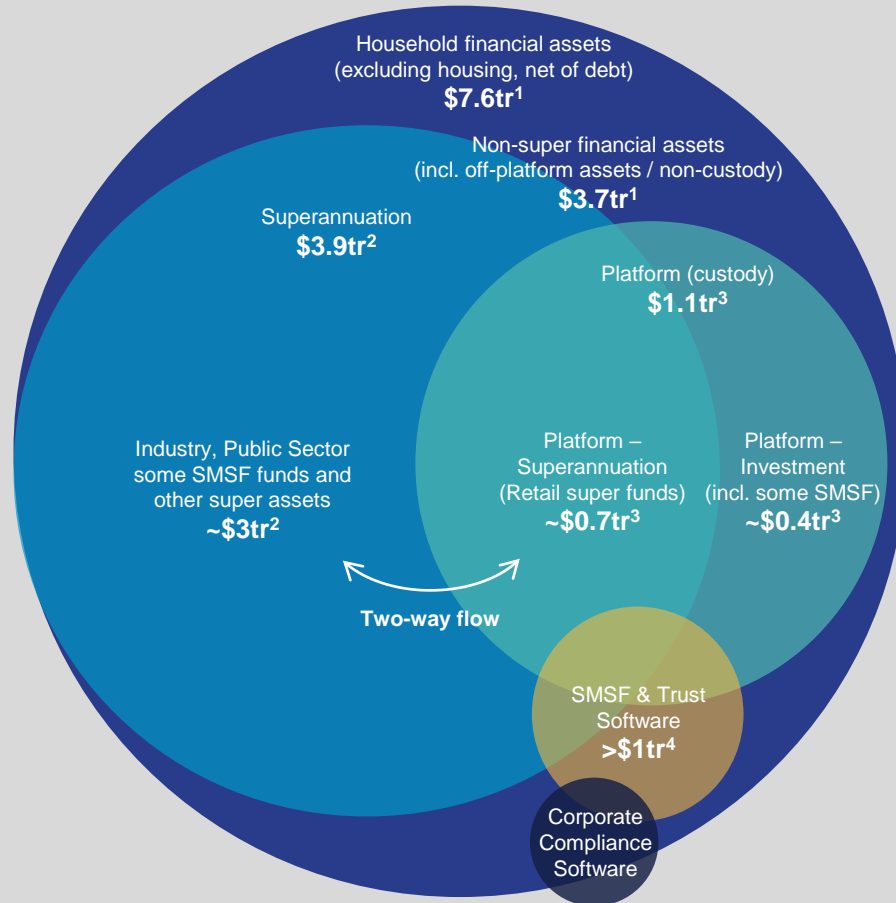


HUB24 Partners

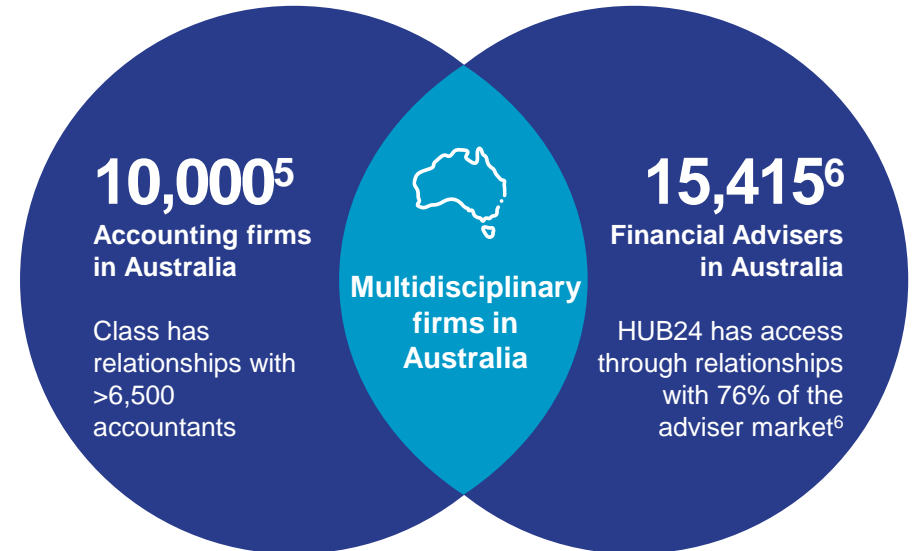
The addressable market is bigger than just the "Platform market"



Significant growth opportunity –
with assets coming to financial professionals from baby boomers retiring and intergenerational wealth transfer



HUB24 is uniquely positioned to provide market-leading, integrated solutions to financial professionals and their clients



Key drivers for a client portal



Client engagement



Security



Efficiency



Ecosystem

53%

of financial customers say they would switch providers for better digital experiences¹



The use of digital signatures reduces customer onboarding times by **41%** and the time to contract completion by **68%**²

74%

of businesses still email sensitive client documents direct to clients (such as SOAs)³



Email compromise and **business email compromise** are the top sources of cybercrime in Australia⁴

myprosperity transforming client engagement & experience

Bringing more solutions to existing clients to drive further revenue growth



HUB²⁴

CLASS

HUB CONNECT

NowInfinity

One platform, two interfaces:

- Client services
- Partner services



Single access point for HUB24 Group solutions for clients of over 4,700 advisers and 6,500 accounting firms



Class client portal pilot launched 1HFY25
HUB24 client portal pilot to be launched 2HFY25



Client engagement



Security



Efficiency



Ecosystem

Clear strategy for growth



HUB24 ecosystem driving competitive advantage and enabling industry transformation



Delivering innovative solutions that help solve productivity challenges for financial professionals



Transforming client engagement and experience



Well positioned to benefit from industry trends



02

Innovation & Technology

Paul Biggs

Chief Product & Technology Officer

Innovation that delivers: opening up new growth opportunities

The Innovation Lab



AI/ML



Low-code



RPA



Innovation Lab

- **Started early 2018**
- **Innovative technologies**
Research and trial ideas/technologies
- **Ideas for products**



**For solutions that
don't exist yet**



Delivering

- **Client solutions**
Innovative and best-in-class solutions
- **Productivity**
Supporting scale and efficiency
- **Data security**
Safeguarding client and shareholder interests

Innovation delivering client solutions and efficiency



Client solutions

Delivering best-in-class innovative solutions and experiences for customers

Examples

- Engage
- HUBconnect
- Virtual mail room
- Advice fee consent automation
- Advice delivery
- Automated forms processing
- Enhanced voice services



Productivity

Leveraging innovative technologies to drive efficiency and operational scale

Examples

- GenerativeAI data insights
- Automated testing
- Integrated AI tools & Robotic Process Automation
- Edge-based data distribution



Data security

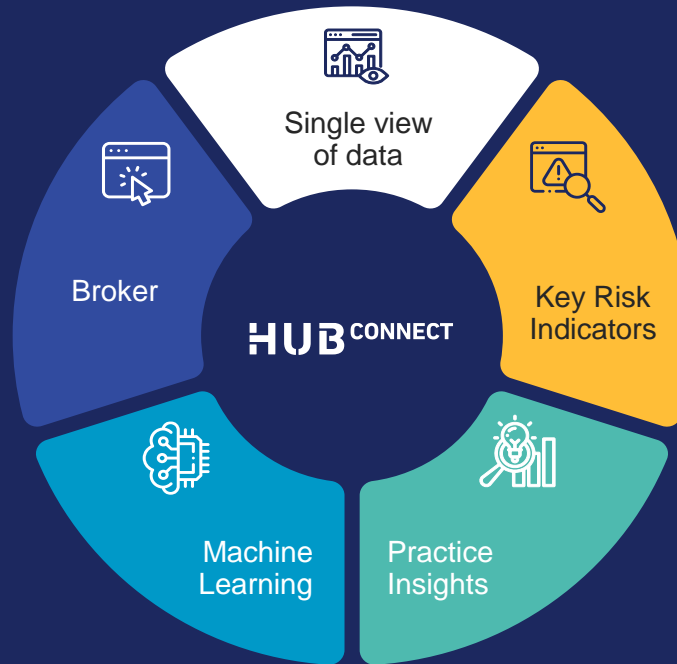
Managing cyber risk to safeguard customer and shareholder interests

Examples

- Redaction / de-identification
- Email analysis / Nudge tool
- Mastering client data

HUBconnect
gives us
competitive
advantage
driving long
term growth

One data store,
many applications



- Connectivity gateway with other financial services and software providers
- >300 data integrations

Powering a range of services
& solutions and providing
access to quality data

HUB CONNECT



**Delivering efficiencies and
scalable industry solutions**

Improving efficiency and reducing
manual tasks

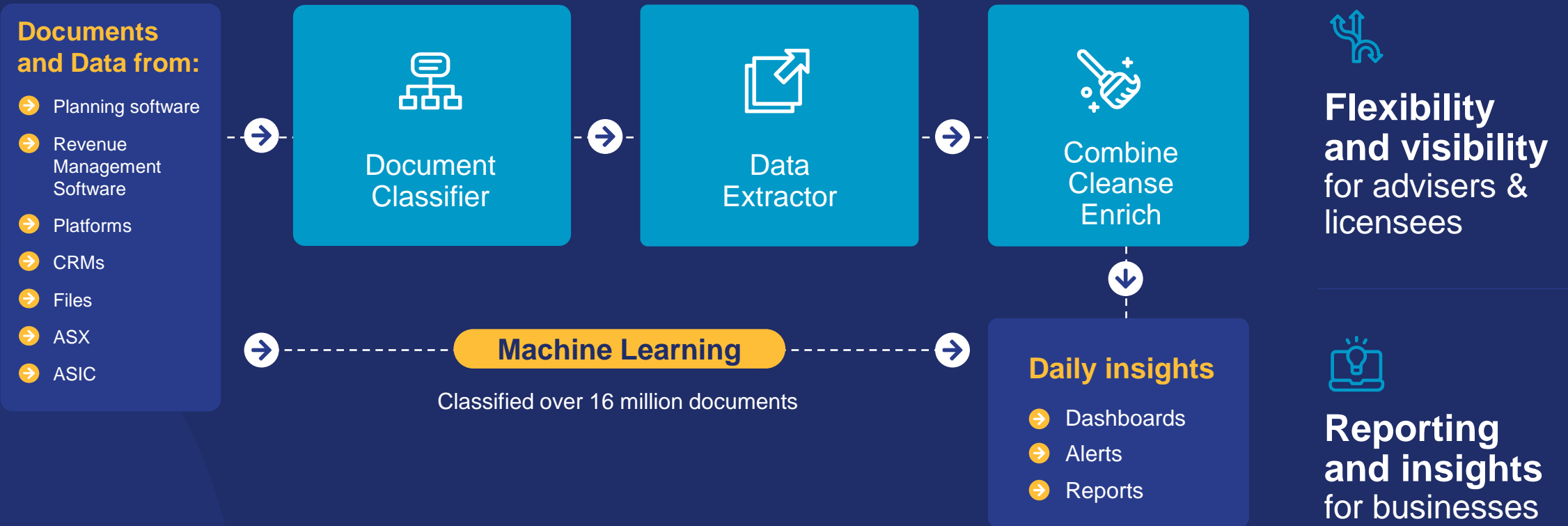
Creating insights to increase advice
practice value and identify growth
opportunities

Delivers a scalable solution for the
advice industry

Client solutions: HUBconnect for licensees

Delivering licensee efficiencies and scalable industry solutions

HUB24's unique capability: providing access to quality data



Client solutions: Engage

Leveraging HUBconnect for market-leading reporting

Present



Tools to craft, customise and present content that will engage clients

Publish



A team workspace to efficiently publish content to multiple clients at a time

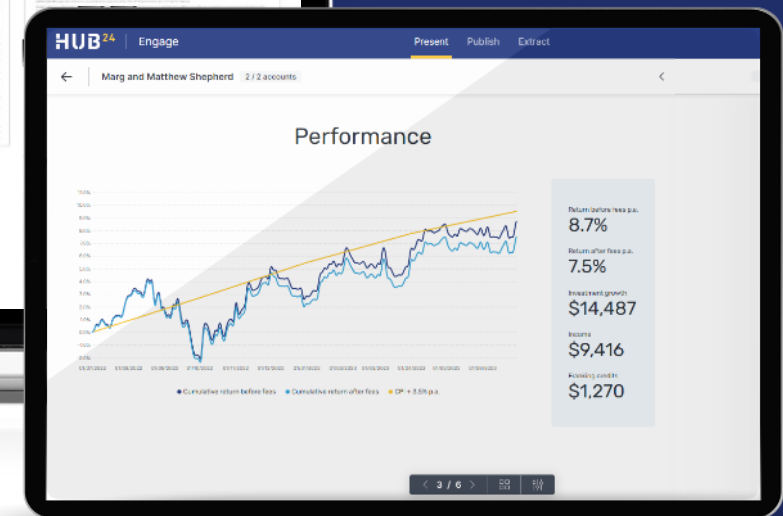
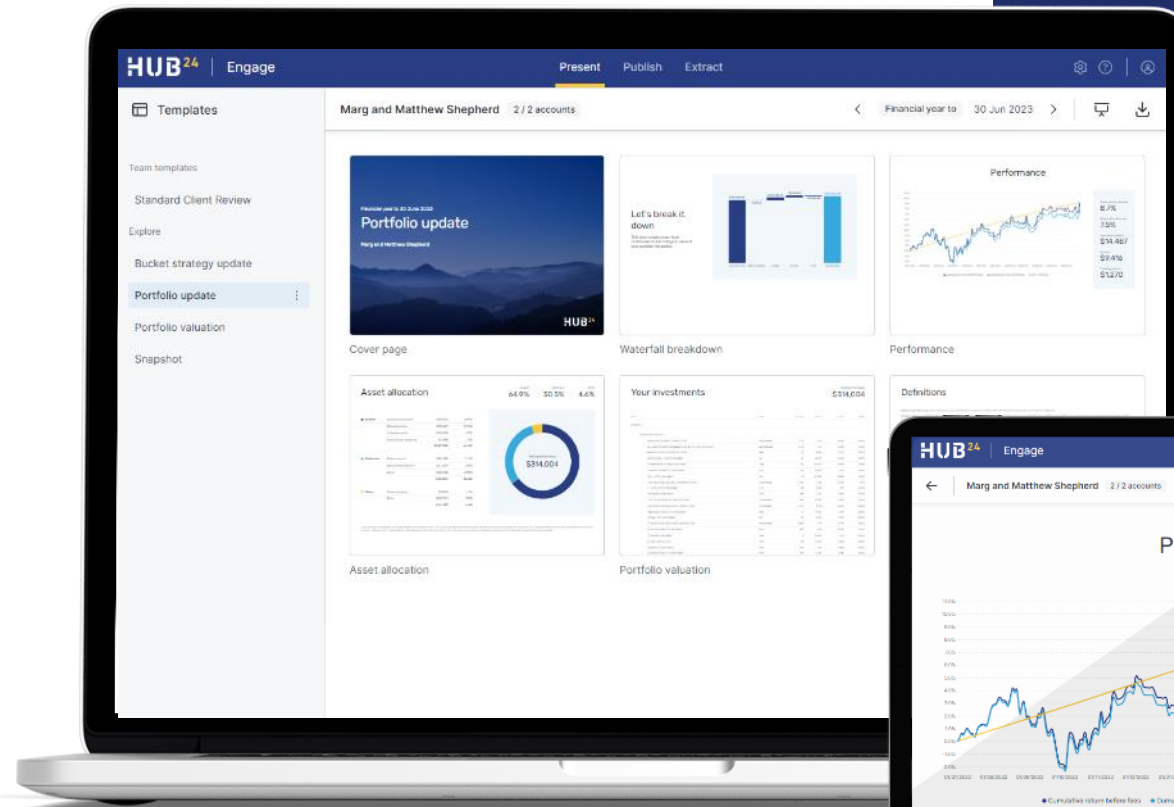
Extract



A way to securely access underlying data to fit different needs



Delivering adviser efficiency, advocacy and client experience



Live on HUB24 Platform and coming soon to myprosperity

Productivity: Engineering enablement

AI powered automated testing

New capability accelerating our testing processes...



Improving engineering productivity

- Reduced testing time
- Faster time to market
- Improved speed and quality
- More efficient feature delivery



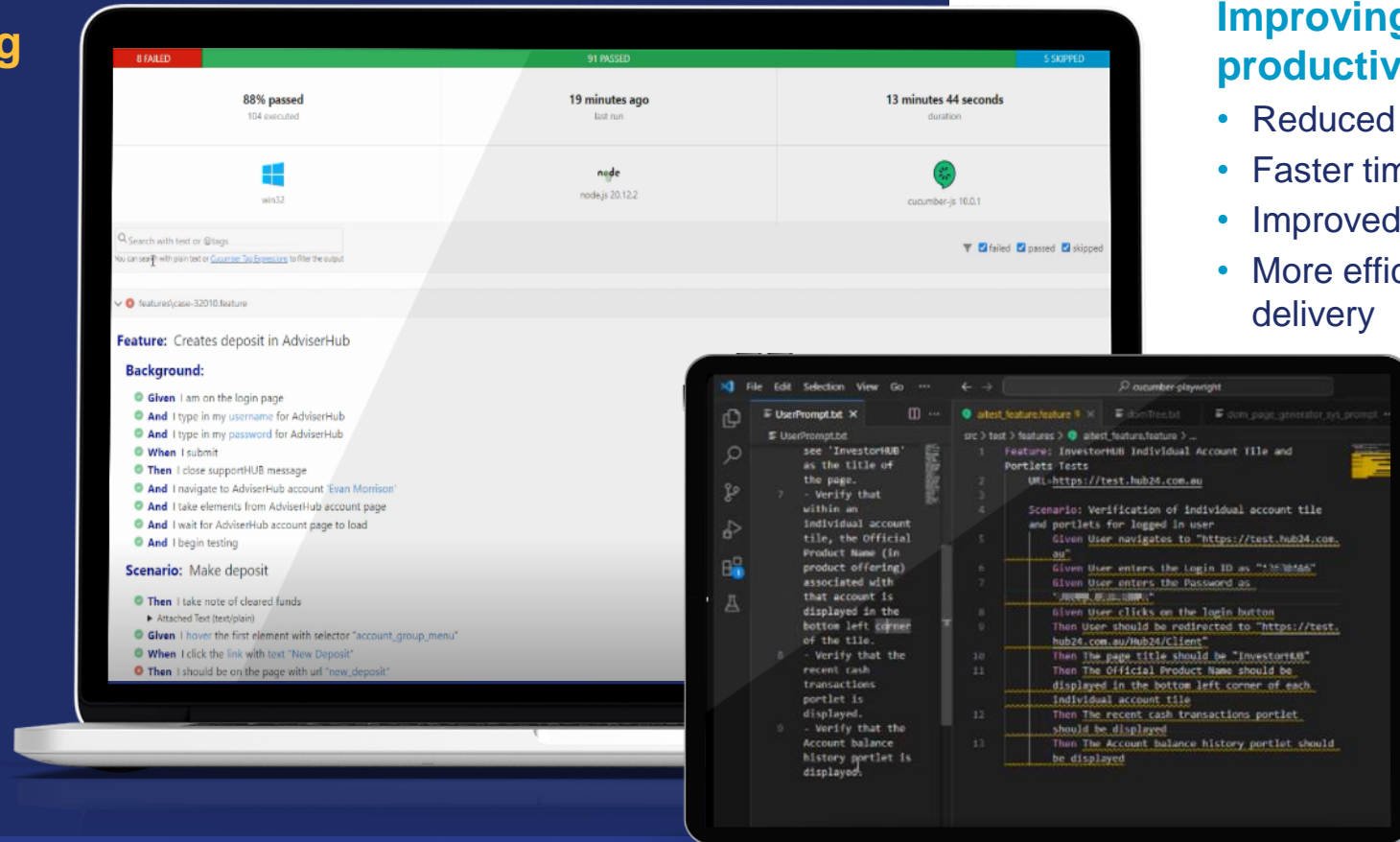
Natural language test case descriptions



Pseudo-code



Automated test code

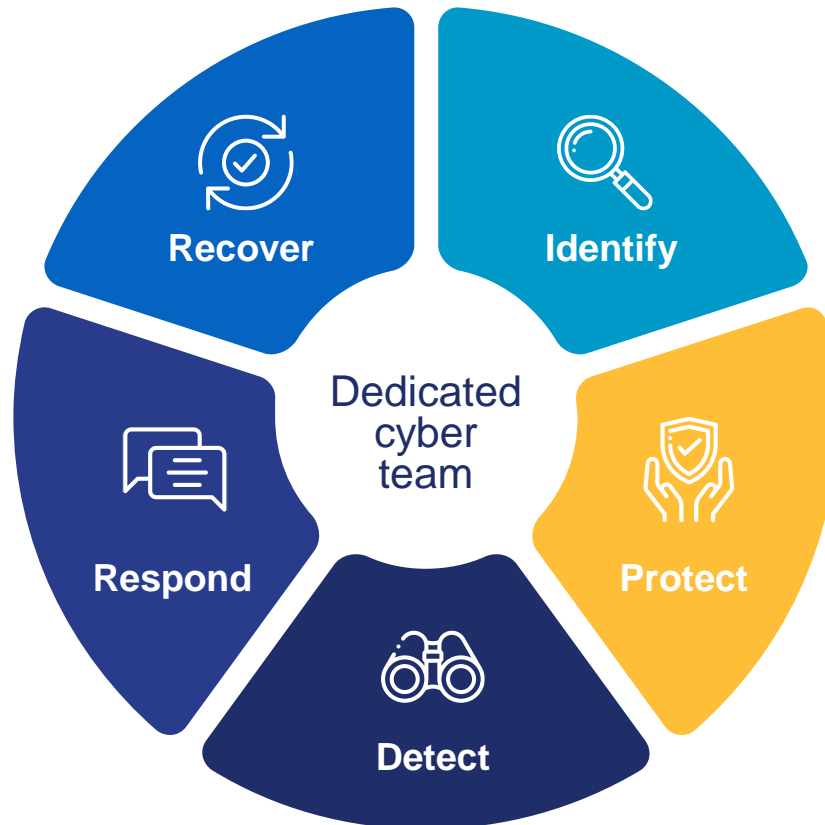


Data security: Continuing to evolve our cyber capabilities

Best practice cyber framework

Strategic Partners

- ✓ Security Operations Centre
- ✓ Professional Services and Advice
- ✓ External auditing



Strategic priorities

- Identity & vulnerability management
- AI governance, data retention & privacy
- Zero-Trust



Policy & governance enhancements

- Responsible use AI governance framework
- Structured AI maturity model and controls aligned to regulations



New capability: Data redaction tool

- Automatically redacts sensitive information within documents
- Improves compliance with data privacy requirements
- Increases efficiency and accuracy
- Scalable solution

We are continuing to invest in innovative technology to leverage and sustain our competitive position



Delivering best-in-class innovative solutions and experiences for customers



Leveraging technology to drive operational scale and support efficiency for HUB24 and the industry



Unlocking the power of data with AI/Machine Learning



Managing cyber risk to safeguard our customers and shareholders



03

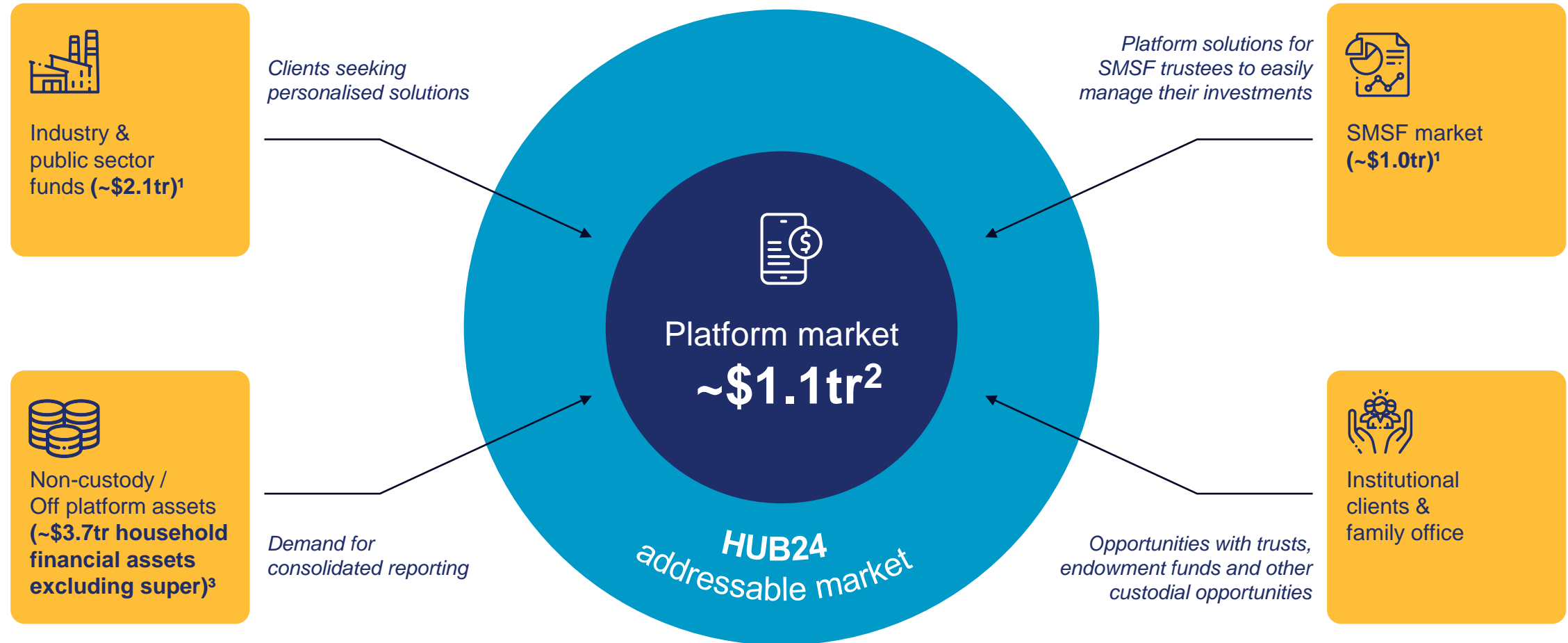
Platform

Jason Entwistle

Director, Strategic Development



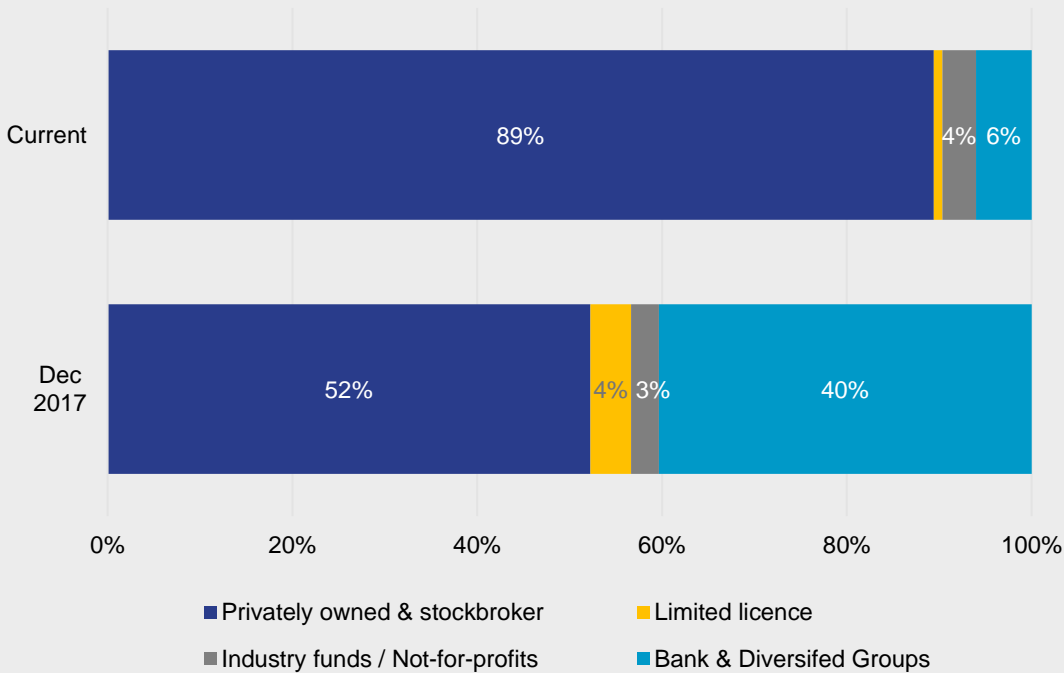
Opportunity bigger than the "Platform market"



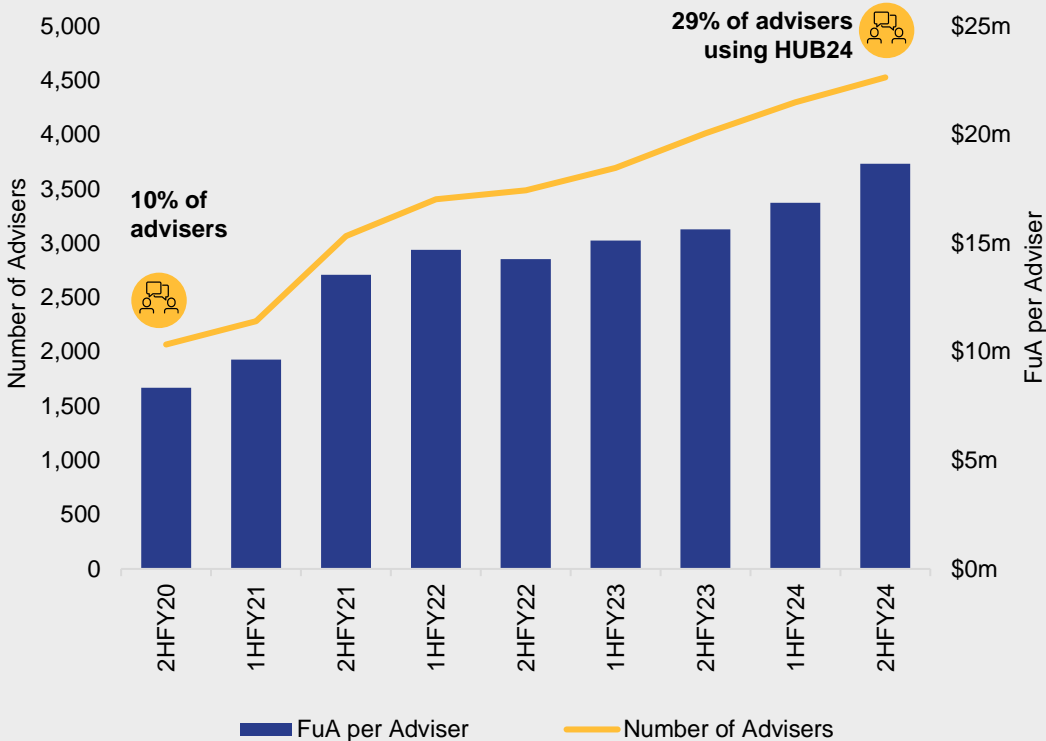
Industry transformation delivering opportunities for growth

HUB24 has strong relationships with privately owned advisory groups

Share of advisers in the market by ownership of licensee¹



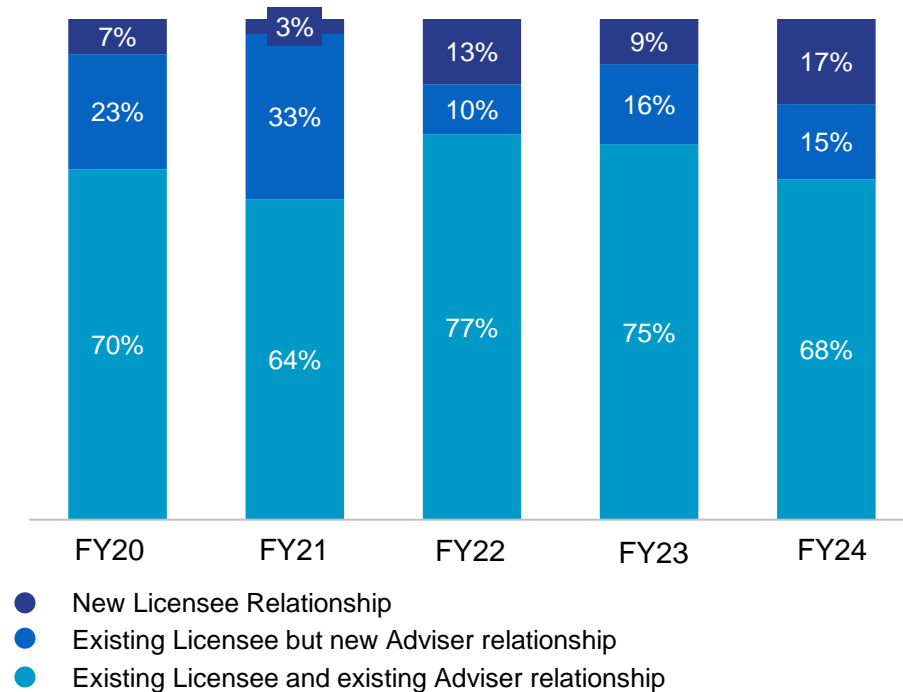
Growing adviser base using HUB24 coupled with increased penetration (growth in FUA per adviser)



Significant growth opportunity from both existing & new advisers

Net inflows from new and existing advisers

Composition of net inflows by tenure of adviser relationship



Latent opportunity



HUB24 has access through relationships to more than **76%** of the total adviser market¹



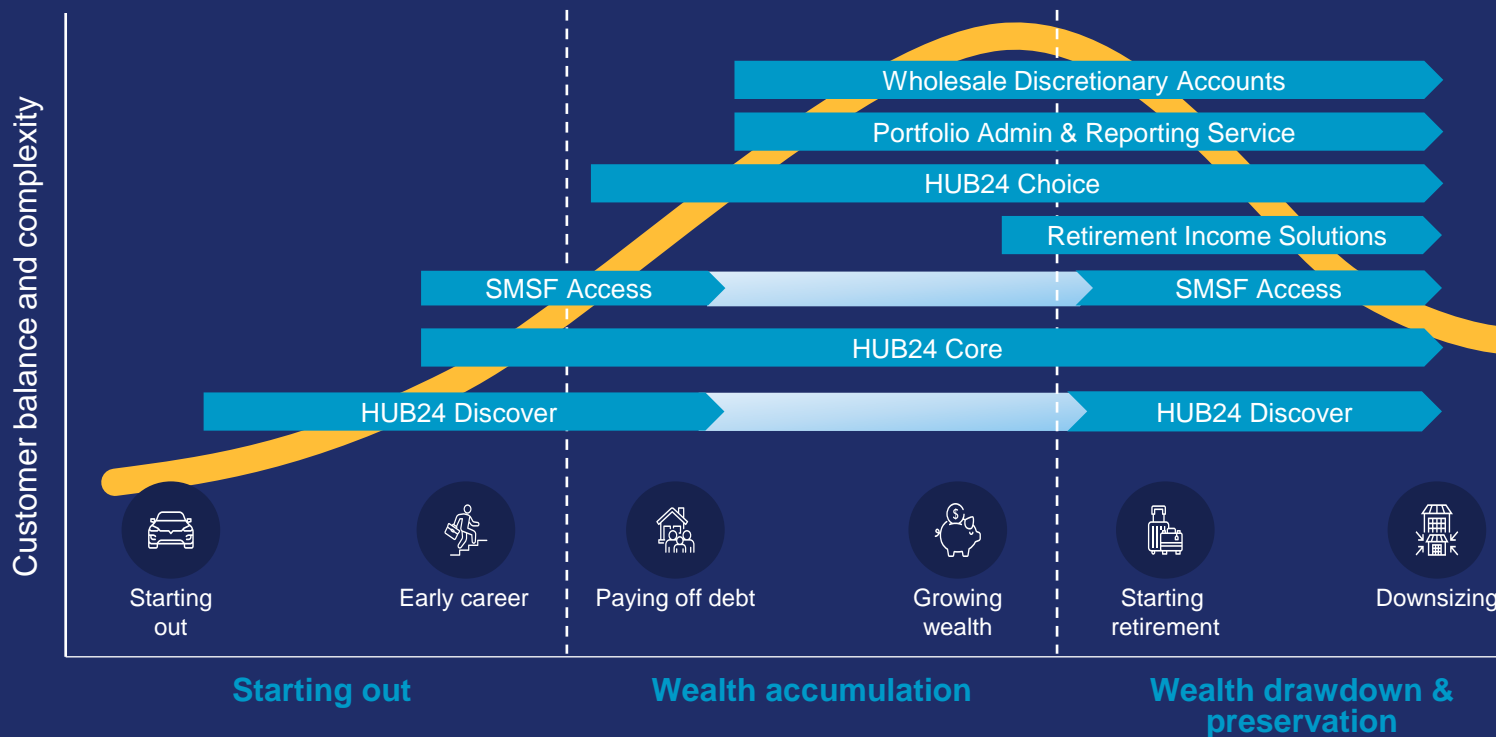
HUB24 FUA per adviser at FY24 was \$19m, up from \$8m in FY20

Industry average FUA per adviser estimated to be \$71m, providing further opportunity for growth³

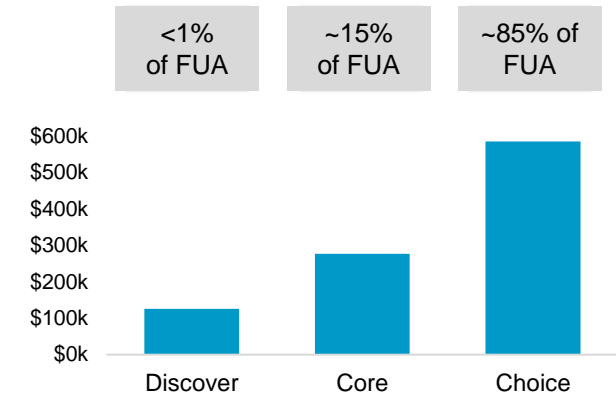
10% of advisers using platform at FY24 have more than \$50m of FUA on HUB24, up from 8% in FY23

New adviser relationships deliver transition/flow benefits for up to 6 years⁴

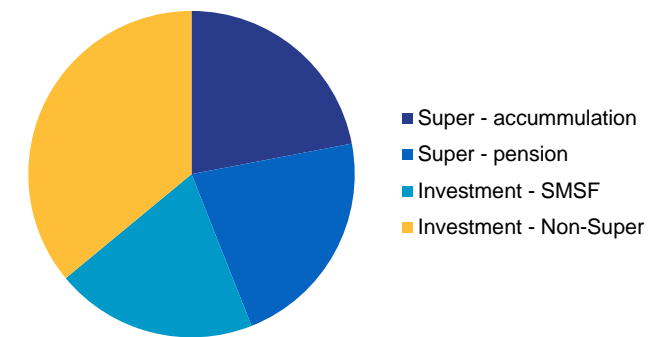
Platform for the client's lifecycle: Suite of offerings deepening relationships



Average account size by menu¹



Composition of FUA by product¹



Extending our market leadership by enhancing customer proposition



HUB24 Discover growing strongly

- Menu within HUB24 platform designed for advised clients with less complex needs
- Powered by HUB24 managed account capability
- Launched November 2023 with strong uptake in first year
- Large addressable market



HUB24 SMSF Access enhancements

- Simplified application and setup process
- Faster access to Super Guarantee contributions through streamlined EFT processing
- Claim Reduced Input Tax Credit on Advice fees
- Expedited rollovers with the introduction of new Cash Statement report



Non-custody capability expanding

- Non-custodial administration and reporting capability within HUB24 platform for assets that cannot be held on-platform
- Pilot launched in 2HFY24
- Supports 'whole of wealth' view
- Complements existing PARS capability¹
- Strong interest in HNW market



Alternative asset classes becoming more accessible through HUB24

- Strategic alliance with Reach Alternative Investments
- Minority investment and agreement to collaborate with Reach and other industry participants to deliver broader access to alternative investment options

Responding to client needs

Opening up new markets

Strategic investment in Reach Alternative Investments

Expands range of alternative solutions available through HUB24



Financial advisers allocate on average **5% of client portfolios** to alternative investments¹

Research indicates this could increase to **15%-20%**²

REACH

ALTERNATIVE INVESTMENTS



Alternative Asset Administration provider



Facilitating access to:

- High quality private market opportunities which have traditionally been difficult to access in Australia
- Top-20 Global Asset Managers



Typical Reach fund \$15,000 minimum

Live:



Reach funds now available on HUB24 custody platform & non-custodial service

2HFY25:



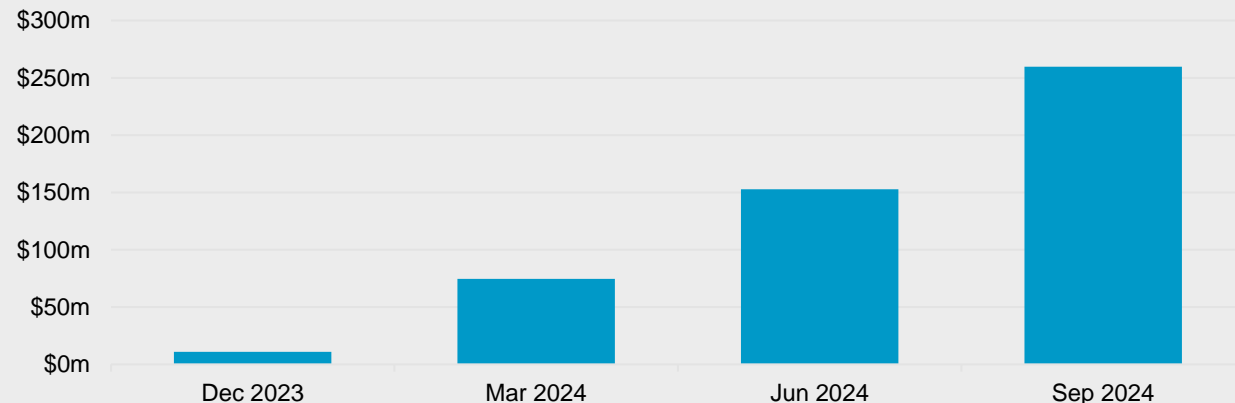
Collaborate with Reach and other providers to co-design innovative solutions that enable financial professionals to meet emerging client needs

Discover: Strong initial uptake with significant growth runway

HUB24 Discover menu

- Low cost streamlined menu consisting of a select range of managed portfolios
- Launched November 2023
- Designed for advised clients with less complex needs

HUB24 Discover FUA



Strong growth since launch



FUA of ~\$260m as at September 2024



Average balances lower than Core and Choice menu



Skewed towards superannuation (88% super)



Net flows capturing FUA from different markets:

- ~50% of superannuation rollovers from industry funds
- Superannuation rollovers from other platforms include flows from corporate super and non-wrap products

Market leading platform driving customer value and growth



Strong inflows with significant opportunity to continue growing market share



Continued enhancements to HUB24 Platform proposition



Leveraging HUB24's ecosystem to deliver new solutions to service growing customer needs



Competitive advantage driving long-term growth



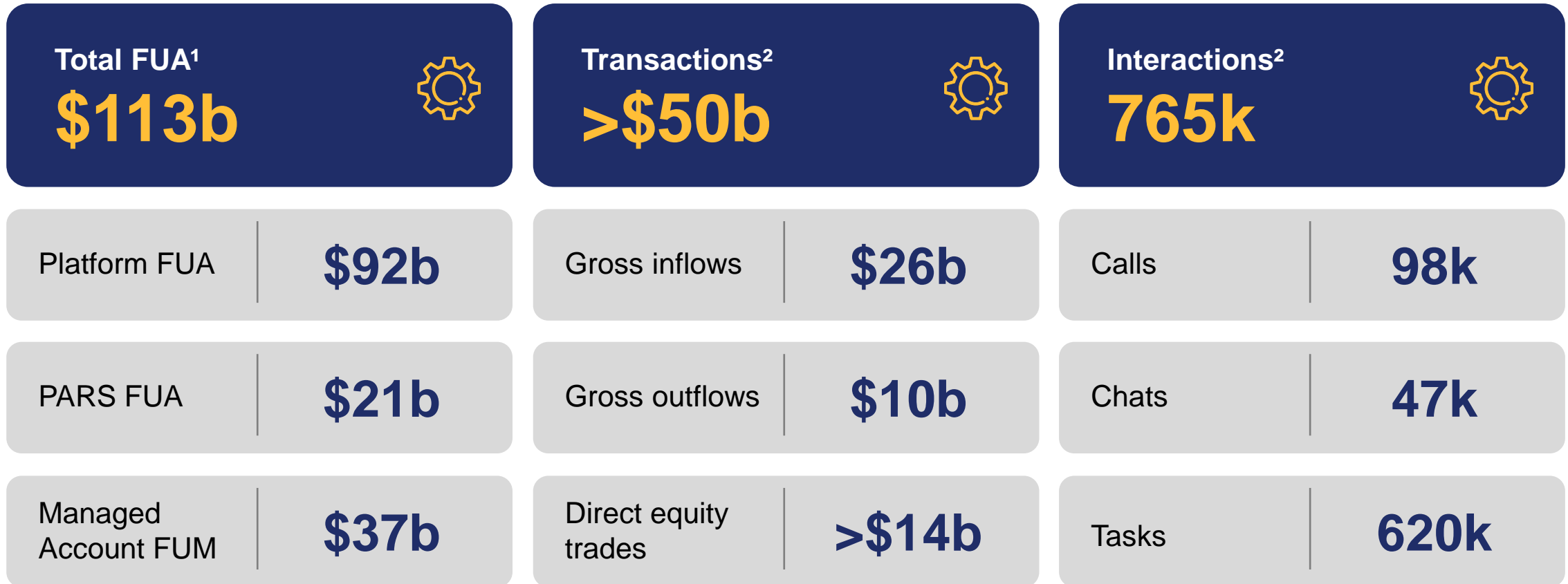
04

Operational Excellence

Craig Lawrenson

Chief Operating Officer

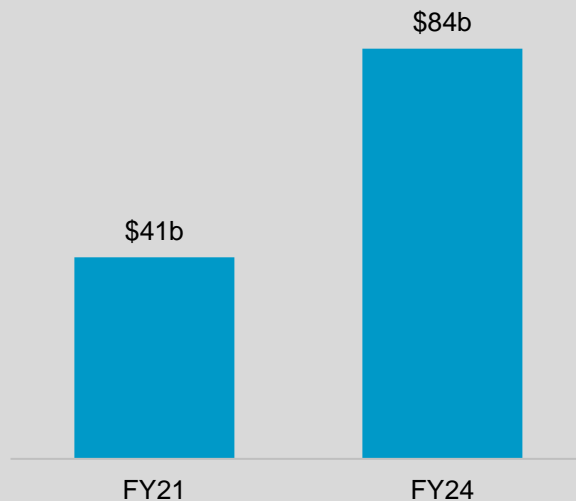
HUB24 has significant scale



Scaling safely while delivering service excellence

HUB24 has more than doubled over the last 3 years...

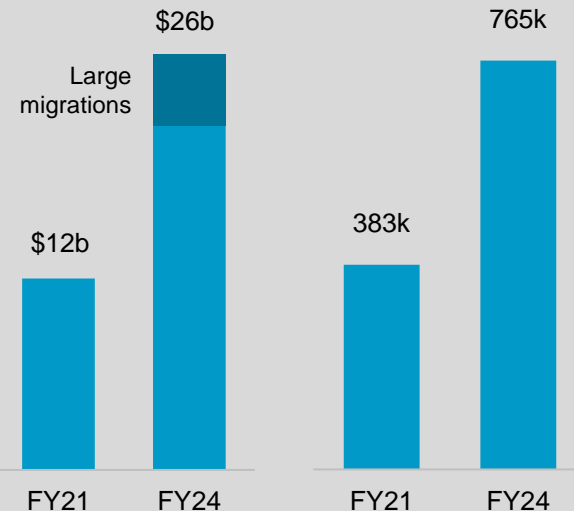
Platform FUA
+104%



...so too have our operational volumes...

Gross inflows
+117%

Service interactions
+100%



...but we have scaled safely with customer satisfaction remaining at strong levels

+53

Industry leading NPS¹



- Overall Best Advice Platform²
- Overall Satisfaction²
- Best Adviser Experience²
- Best Client Experience²
- Ease of Onboarding²
- Best Investment Options²
- Best Online/Call Centre Support²
- Best BDM Support²



- #1 Overall Satisfaction³
- #1 Platform Offering³
- #1 BDM Support³
- #1 Reporting & Communication³
- #1 IT/Web functionality³
- #1 Brand Image and Reputation³

Innovation and technology supporting better client solutions and efficiency

Client Solutions



Delivering best-in-class innovative solutions and experiences for customers

Examples:

- Advice fee consent automation

Productivity



Leveraging innovative technologies to drive efficiency and operational scale

Examples:

- Superannuation rollovers
- Virtual Mail Room
- AI supporting proactive servicing

↑ Client satisfaction

↑ Operating leverage

↑ Quality & speed

↓ Cost to serve

↓ Operational risk

Client solutions: Advice fee consent tool

Driving increased efficiency for clients and HUB24



Challenge - Inefficient fee consent process:

- >100,000 fee consents p.a. across HUB24 client base
- Lack of integration with advice CRM tools

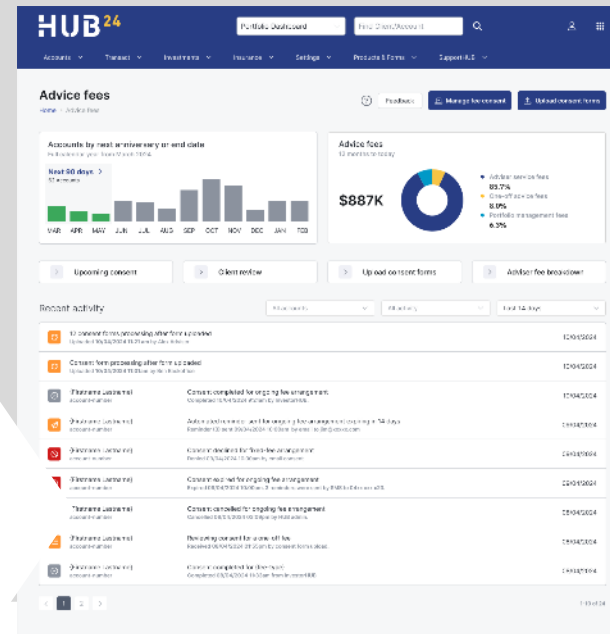


Innovative solution - Advice fee consent tool:

- Integrated digital advice fee consent dashboard to increase flexibility and visibility of consent process
- Launched August 2024

CRM

Advice software



Streamlined advice fee consent process

>80% adoption rate within three months of launch

Reducing administrative burden for Licensees

Supporting platform advocacy with strong adviser feedback on new tools

Productivity: Supporting more efficient superannuation operations



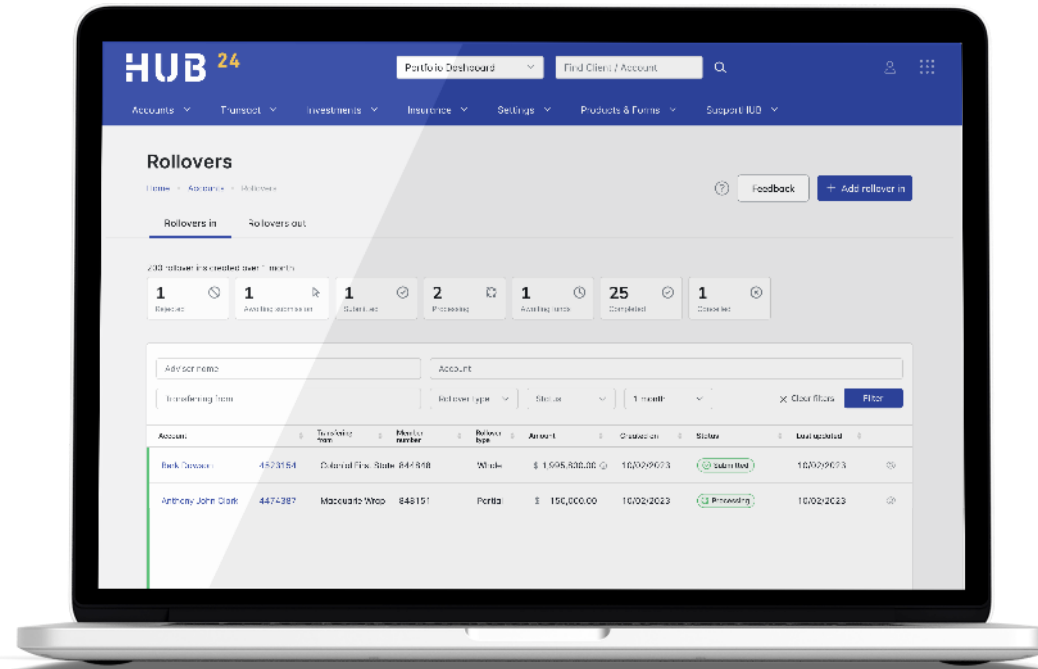
Significant growth in superannuation flows:

\$11.5b

of superannuation inward roll overs in FY24

#2

for net inflows across all super funds for switching (rollovers)¹



Automating super rollovers and benefit payments

Shifting from a paper-based to an online and automated process



Significant automation leading to efficiency benefits

Superannuation Inward Rollovers


94%


Straight through processing

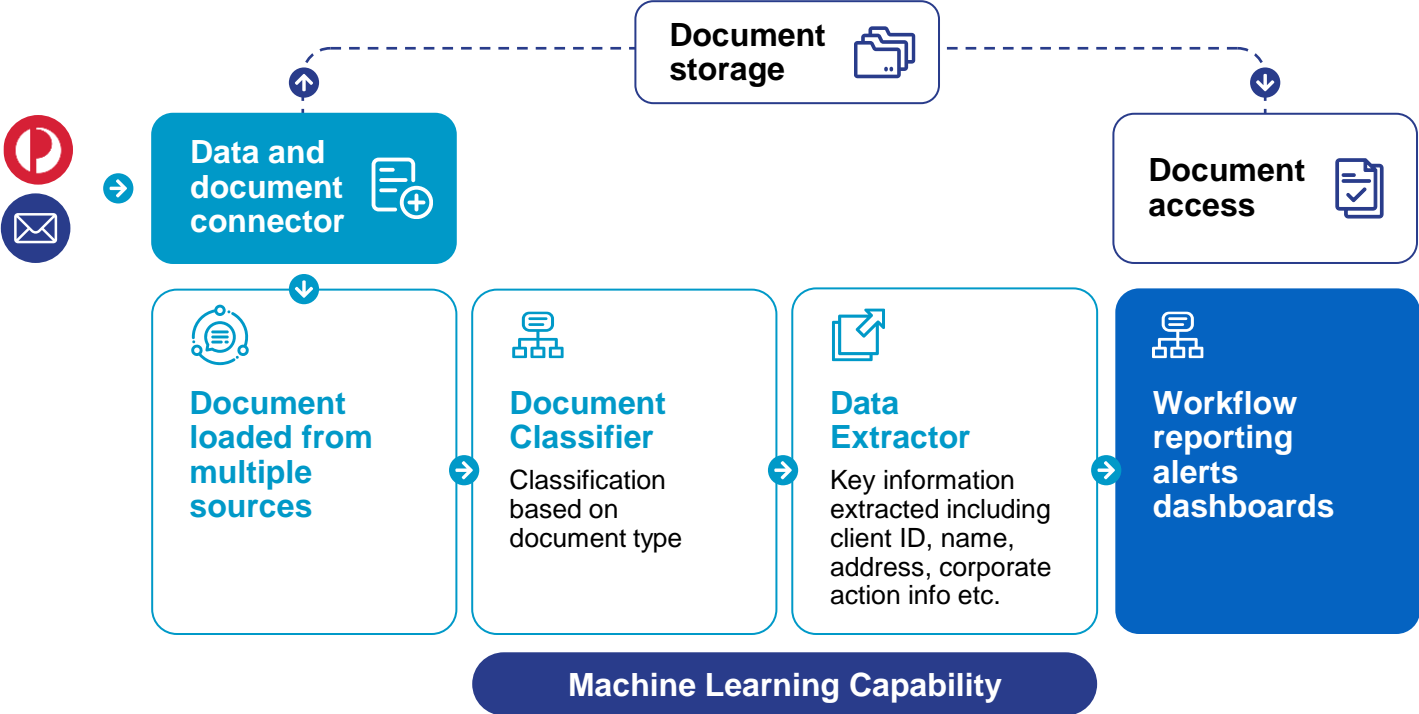
Productivity: Virtual Mail Room

Revolutionising document management:

Leveraging machine learning removes human interaction with mail received

 Significant volumes of mail resulting from direct ownership of assets

 Mail supports high value client transactions e.g. Corporate Action requests and Tax information



✓ Over 110k envelopes processed since Nov 2023

✓ Peak daily volumes managed without any impact on resourcing



Driving improved productivity across operations and non-custody services



Time savings supporting improved investor outcomes

Productivity: AI augmenting proactive servicing

Client service outcomes driven through multiple channels



98K¹



47K¹



620K¹

Building capability leveraging LLM & AI to better serve clients



Over 500,000 service interactions analysed



Leveraging LLM and AI to analyse key drivers – quality, speed and advocacy



Generate prompted responses for top 50 service interactions



Reduce average transaction handling time supporting more efficient operations



Better customer experience with faster resolution

Leveraging technology to drive customer advocacy and efficiency



Delivering leading customer satisfaction levels through innovation, technology and operational excellence



Scaling safely while delivering service excellence



Leveraging technology to reduce cost to serve and support expanding UEBITDA margins



Further opportunities to leverage our investment in technology to support efficiency across the industry



Break

10 minutes



05

Class & NowInfinity

Tim Steele

Class CEO

Market leading software solutions for accountants with significant market share and growing above system

Class: A leading SMSF software provider

Premium offer underpinned by **direct data feeds**

209k accounts¹

31% share of SMSF market (#2 provider)²

Growing above system at **1.1x** in FY24³

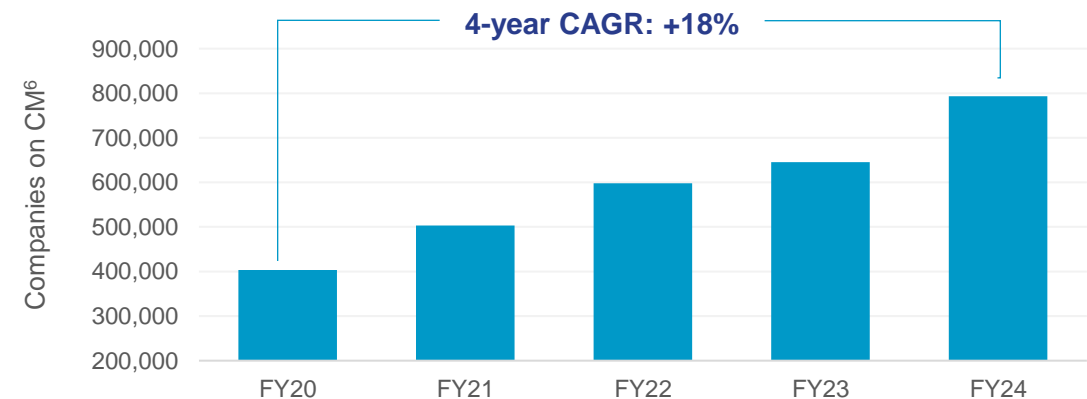
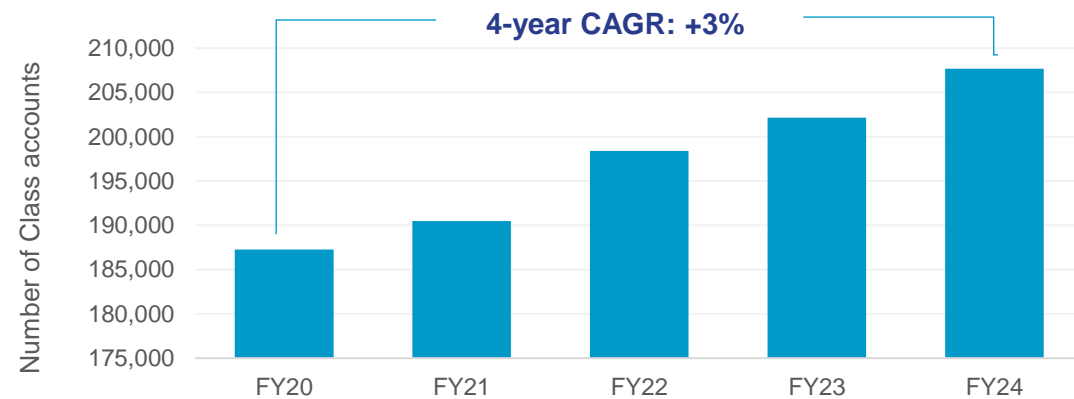
NowInfinity: Fast growing corporate compliance solution

Used by 1 in 4 ASIC agents⁴

809k entities managed on Corporate Messenger¹

23% market share (#2 provider)⁵

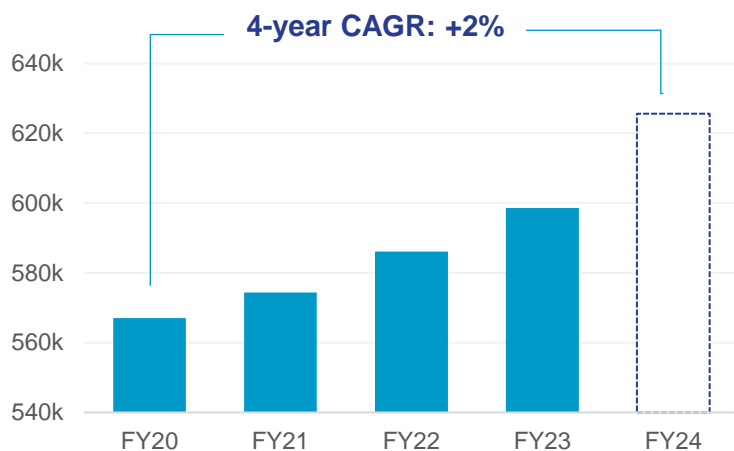
Growing above system at **2.0x** in FY24⁵



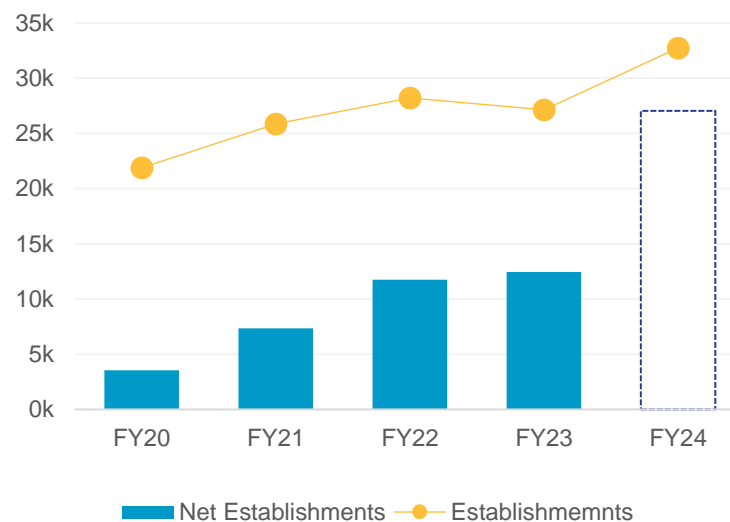
SMSFs are a significant and growing segment within superannuation market

SMSF industry delivering consistent growth with establishments accelerating in FY24

Number of SMSFs¹



SMSF Establishments¹



Australians establishing SMSFs earlier and with higher balances

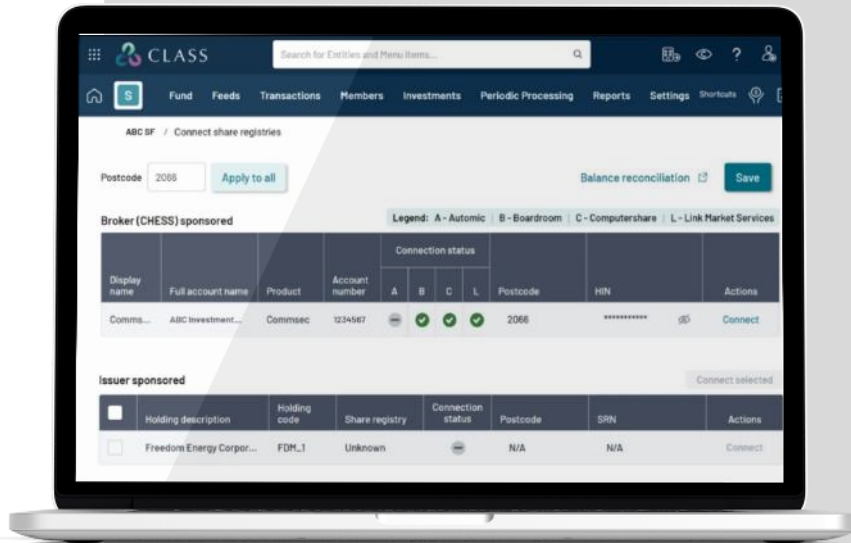
Key insights from the **Class 2024 Annual Benchmark Report**

- ➔ Rising portion of Generation X and Millennials establishing Class SMSFs – FY24: 81% up from FY23: 76%²
- ➔ Median age of members for establishments is falling – FY22: 46 down from FY11: 54³
- ➔ Size of newly established funds increasing – 9% increase in Class average balance to \$537k in FY24⁴

Multi-year program of product enhancements commenced to support accountant productivity and value proposition



Direct feeds from share registries



Automated retrieval and reconciliation of data

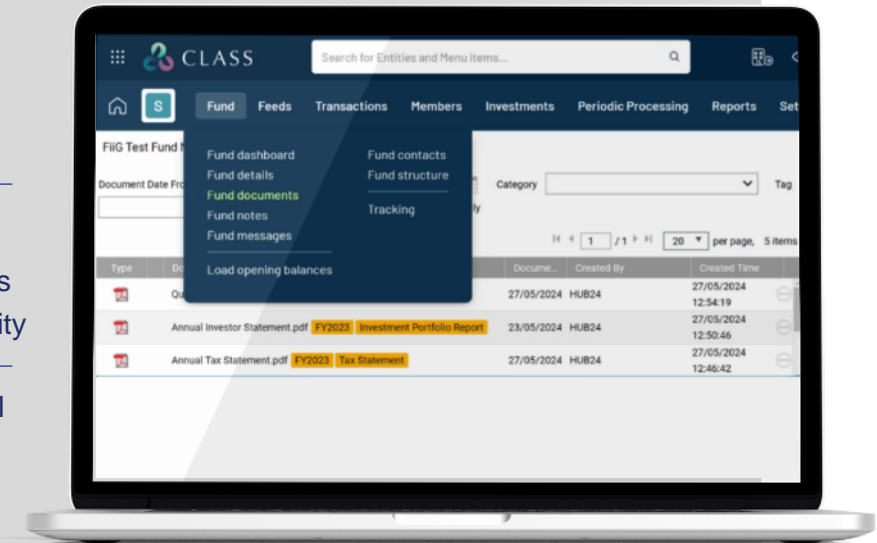
Benefits include:

- Reduced manual processing
- Improved accuracy

Launched Q1 FY25



Directly sourced document feeds from major financial institutions



Automated retrieval of documents including investor, tax and bank statements

Benefits include:

- Simplified processes
- Increased productivity

First feed from external provider launched in Q1 FY25

Class delivering consistent growth & leveraging Group footprint

Class revenue growth underpinned by new and existing solutions

Volume growth

- Exposed to structurally growing markets
- Opportunities for market share gains through leading offering
- Grow products per customer

Growing ARPU¹

- Supported by value-enhancing product features and innovation (eg Compliance of the Future)
- Opportunity for subscription upgrades

New solutions and partnerships

- Creating new products and markets (eg Virtual Mail Room)
- Capturing additional value of customer relationships
- myprosperity and associated data services

Leveraging HUB24 Group's large & diverse footprint²



>1,600 firms | >200,000 entities



>5,600 firms | >800,000 entities



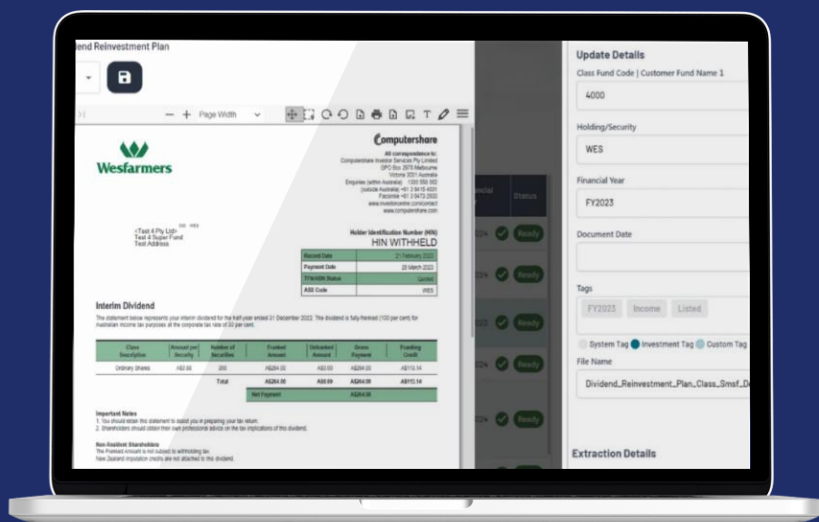
>4,700 advisers | >900 licensees



>500 firms | >86,000 households

Leveraging Group capability to launch new solutions to deliver value to clients and create new revenue streams

Virtual Mail Room



Leveraging capability developed in HUB24 Innovation Lab

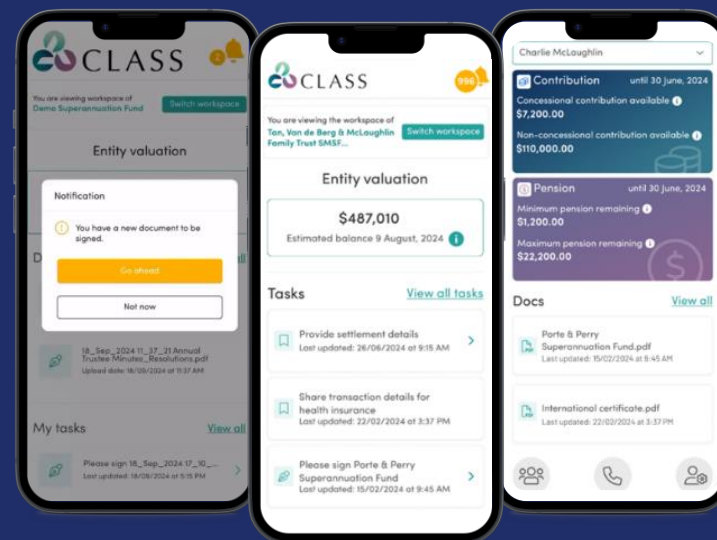


Comprehensive & efficient physical mail management system



Pilot with select group of clients commenced 1HFY25

New Class client portal



Leveraging myprosperity capability



Safe, efficient and holistic data, access and communication



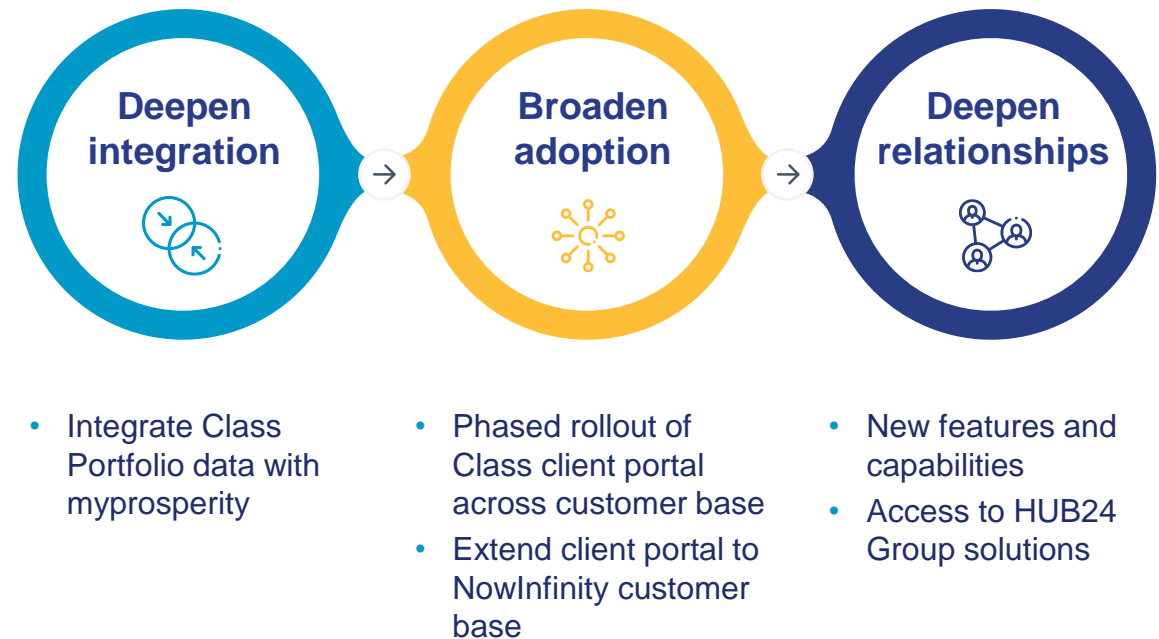
Pilot with select group of clients commenced 1HFY25

Next generation of solutions leveraging Group capability and footprint

Leveraging Group capability

myprosperity	<ul style="list-style-type: none"> • Enhances whole of wealth view • Secure communication
+	
Class Portfolio	<ul style="list-style-type: none"> • Access to data through >200 feeds • Portfolio balance service • Tax reporting service • Enhances whole of wealth view for existing myprosperity clients
+	
Engage	<ul style="list-style-type: none"> • Comprehensive reporting • Efficiency tool

Enhanced client portal solutions leveraging Group capability being rolled out from 2HFY25 onwards



Class is innovating and extending products to differentiate and grow market share



Creating the future of wealth accounting administration through technology, data and seamless experiences



Product enhancements supporting accountant productivity



Collaborating with clients, partners and HUB24 to deliver innovative new solutions and drive competitive advantage



Leveraging Group capability and footprint to create opportunities and drive further revenue growth

06

CFO Update

Kitrina Shanahan

Chief Financial Officer

Delivering sustainable and scalable growth



Delivering sustainable growth

- Strong FUA growth translating into revenue growth
- High level of recurring revenues across a diverse customer base
- Significant opportunity to grow market share in Platform



Ongoing investment

- Investing across the business to maintain leadership and capitalise on the current market opportunity

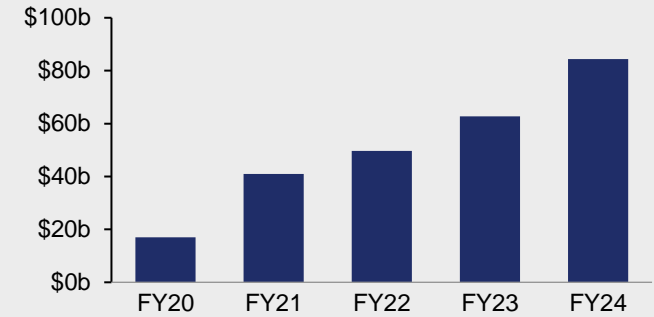


Scalable business model

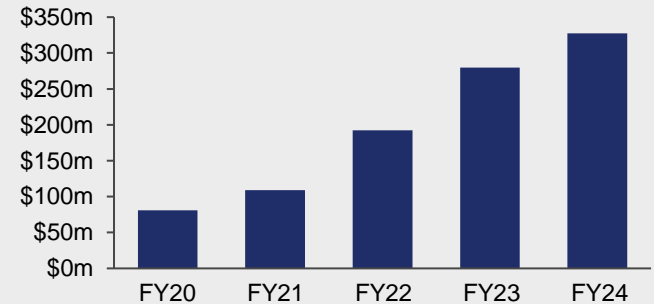
- UEBITDA margins expanding
- Disciplined management of costs facilitates investment alongside UEBITDA margin expansion
- Scalable operations leveraging innovative technologies to drive further efficiencies



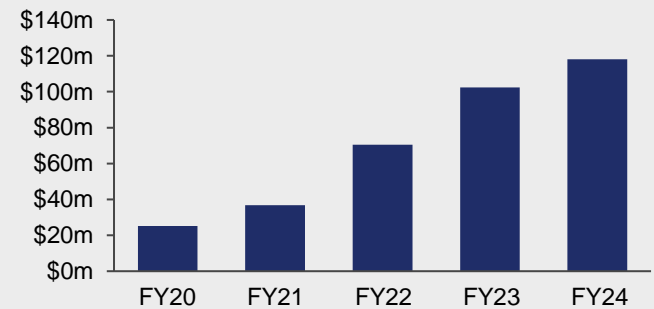
Platform Custody FUA
4-YR CAGR +49%



Group Revenue¹
4-YR CAGR +42%



Group UEBITDA¹
4-YR CAGR +47%



Strong start to FY25 with pipeline of opportunities



Record quarter of net inflows excluding large migrations in Q1 FY25

- Q1 FY25 Platform FUA \$91.6b
- Q1 FY25 net inflows of \$4.0b (no large migrations in the quarter)
- Q1 FY25 44 new distribution agreements
- Q1 FY25 195 net new advisers taking total advisers to ~4,700



Large migrations

- \$1.5b of EQT FUA migrated in early October 2024
- Approximately \$5b of EQT FUA to be migrated with \$4.1b migrated to date and the remainder expected in 2HFY25



FY26 FUA target

- FY26 Platform FUA target of \$115-123b (excluding PARS FUA)
 - Net inflows >\$11b p.a. excluding large migrations
 - Opportunities for large migrations (e.g. EQT)
 - Range of market growth assumptions
- Q1 FY25 net inflows and market movements tracking ahead of FY26 FUA target assumptions

Strong balance sheet with capital flexibility

Capital management considerations



Strong operating cashflows

- 92% correlation between UEBITDA and operating cashflows in FY24¹



Target dividend payout ratio 40-60%

- Fully franked dividends



Opportunities for small bolt on acquisitions

- Minority investment in Reach Alternatives



Mitigating dilution from Employee Share Schemes through purchasing treasury shares on market

- \$10m of purchases in FY24
- Expect increase in purchases in FY25



Potential for Operational Risk Financial Requirement (ORFR) changes to require loan from HUB24 to trustee



Ongoing investment with ~\$20m of capex expected in FY25

- Broadly stable with FY24

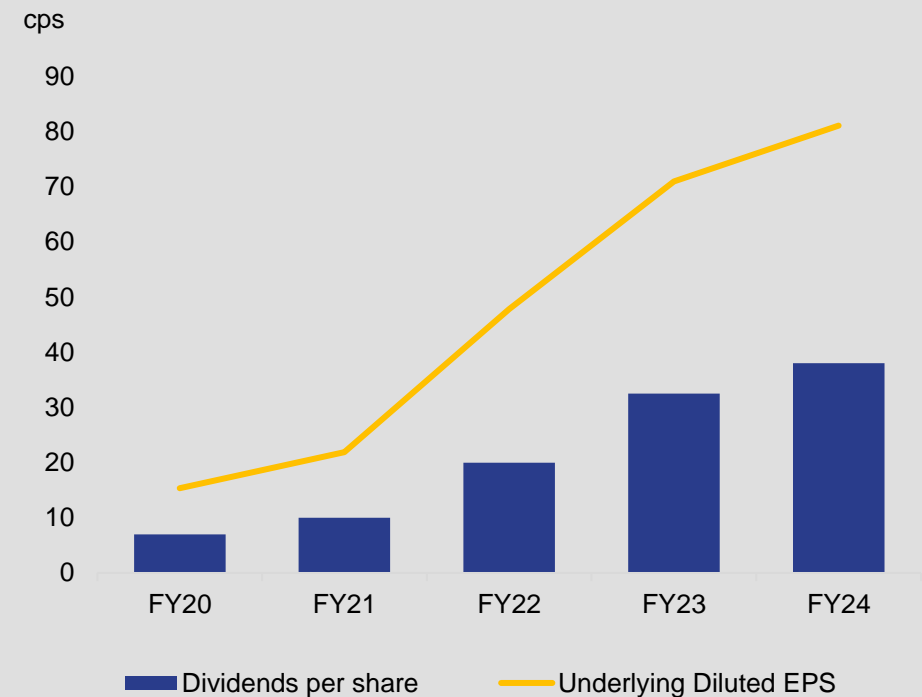


Strong balance sheet with net cash position of \$58m at June 2024

- \$30m debt maturing in June 2026

Dividends (cps) | 4-YR CAGR +53%

Underlying Diluted EPS (cps) | 4-YR CAGR +52%



Update on depreciation & amortisation



Underlying D&A expected to be \$19-21m in FY25 (up from \$14m in FY24)

- Amortisation tracking towards capex levels
- Increase in amortisation also reflects new Sydney premises (Nov 2024)



Acquisition related amortisation expected to be \$26m in FY25

- Excluded from Underlying NPAT

Acquisition related amortisation schedule - Pre-tax (\$m)

FY25	FY26	FY27	FY28	FY29	FY30+	Total
26.1	24.5	18.5	8.3	6.1	24.0	107.5



07

Wrap Up & Q&A

Andrew Alcock

Managing Director & Chief Executive Officer

Positioned to capitalise on significant growth opportunity creating long term value for customers and shareholders



Operate in large structurally growing markets with strong demand for integrated solutions



HUB24 Platform positioned to significantly grow market share



Leveraging group capability and footprint to deepen customer relationships and build new tech solution revenue streams



Scalable operations and growth enabling both UEBITDA margin expansion and ongoing investment



Questions?



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.

NOT INVESTMENT ADVICE

This presentation is not a prospectus or a product disclosure statement under the Corporations Act 2001 (Cth) and has not been lodged with ASIC. The information provided in this presentation is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.

RISK OF INVESTMENT

An investment in HUB shares is subject to investment and other known and unknown risks, some of which are beyond the control of HUB. HUB does not guarantee any particular rate of return or the performance of HUB nor does it guarantee the repayment of capital from HUB or any particular tax treatment.

FORWARD LOOKING STATEMENTS

This presentation contains certain forward-looking statements. The words 'anticipate', 'believe', 'expect', 'project', 'forecast', 'estimate', 'intend', 'should', 'could', 'may', 'target', 'plan' and other similar expressions are intended to identify forward-looking statements. Indications of, and guidance on, future earnings and financial position and performance are also forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of HUB24, that may cause actual results to differ materially from those expressed or implied in such statements. There can be no assurance that actual outcomes will not differ materially from these statements. You should not place reliance on forward-looking statements and neither HUB nor any of its directors, employees, consultants, contractors, advisers or agents assume any obligation to update such information.

This presentation was authorised for release to the market by the Managing Director.

Contacts

James Cordukes

Head of Investor Relations

james.cordukes@hub24.com.au

0419 228 822

Natalie Pennisi

Senior Manager Media & Public Relations

npennisi@hub24.com.au

03 9275 7835

About HUB24

HUB24 Limited is listed on the Australian Securities Exchange, and includes the award-winning HUB24 Platform, HUBconnect, Class and myprosperity.

The HUB24 platform offers advisers and their clients a comprehensive range of investment options, including market-leading managed portfolio solutions, and enhanced transaction and reporting functionality. As one of the fastest growing platforms in the market, the platform is recognised for providing choice and innovative product solutions that create value for advisers and their clients. HUBconnect focuses on leveraging data and technology to provide solutions to common challenges for stockbrokers, licensees and advisers and enable the delivery of professional advice to more Australians.

Class is a pioneer in cloud-based wealth accounting software and is recognised as one of Australia's most innovative technology companies. Class delivers trust accounting, portfolio management, legal documentation and corporate compliance solutions to financial professionals across Australia who depend on Class to drive business automation, increase profitability and deliver better client service.

myprosperity is a leading provider of client portals for accountants and financial advisers, enabling streamlined service delivery, increased productivity and enhanced customer experience for finance professionals and their clients.

For further information, please visit www.HUB24.com.au