



Raiz Invest Limited
ABN 74 615 510 177
Level 11, 2 Bulletin Place
Sydney NSW 2000
T 1300 754 748
www.raizinvest.com.au

ASX Release

2 July 2021

Presentation to MarketLit virtual conference

Raiz Invest Limited (**ASX: RZI**) (**Raiz or the Company**) attaches in relation to its presentation at today's MarketLit virtual conference the following documents:

1. Media release; and
2. Presentation slides.

- ENDS -

Market Announcement authorised by:

George Lucas
MD /Group CEO
Raiz Invest Limited

Investor and Media Enquiries:

Brendan Malone
ir@raizinvest.com.au



About Raiz

Raiz Invest Limited (ASX: RZI) is Australia's largest, mobile-first financial services platform designed to boost investing and savings in and outside of superannuation, available via the Raiz app or its website.

To gain greater insight to the Raiz business and our strategy, watch our short video by visiting <https://raizinvest.com.au/investors/>

Since launching in 2016 Raiz has achieved solid growth, amassing more than 1.75 million downloads, over 1,705,000 signups, with over 437,000 active monthly customers and over \$762 million funds under management as at 31 May 2021.

Raiz was awarded Australia's Investment Innovator of the Year at the 2017, 2018 and Investment Platform Innovator of the Year 2019 FinTech Business Awards, won the 2018 Australian FinTech Award for FinTech Innovation in Wealth Management (Robo-Advice) and won Best Fintech Superannuation Service/Platform at the 2020 FinTech Awards. Raiz Invest Super was also a finalist in the SuperRatings Best Innovation for 2020 at the Superannuation awards. Raiz was ranked #27th in Deloitte's Australian Fast 50 winners Report for 2020. The Raiz platform continues to grow with over 17 new products and features released since launch.

Raiz Invest Limited operates in Australia, Indonesia and Malaysia as part of the growth and expansion strategy of the business throughout Southeast Asia.

For more information visit: www.raizinvest.com.au

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Socially responsible investing continues to attract younger Australians

Sydney, 2 July, 2021: After introducing a “light green” socially responsible investment option in the Raiz Invest app, called the Emerald portfolio, more than 32,000 consumers have now chosen that option, attracting more than \$132 million of invested funds.

According to Raiz, the growth in the Emerald portfolio illustrates the growing demand amongst its community to invest in companies that align to their social and ethical expectations.

Speaking at today’s inaugural [MarketLit virtual conference](#) for Millennial and Gen Z investors, George Lucas, Managing Director and Group CEO of Raiz Invest, says an environmental, social and governance (ESG) option that assists in matching investment with personal values is becoming an essential amongst some younger investors.

“The Raiz company is also seen by some as an impact investment opportunity. We are improving the financial literacy of customers here and in Southeast Asia many who have never saved or invested before,” says Lucas.

“We take this responsibility very seriously and the responsibility of where we fit into the socially responsible ecosystem around the world. It is a constant process for us. That is why we introduced the “light green” Emerald portfolio, which was in direct response to customer demand for exposure to ESG Australian and global companies.”

In addition to the Emerald portfolio, customers who select the Custom portfolio can choose their own target weightings in ESG ETFs and maybe able to construct more “darker green” ESG portfolios.

“ESG investing appears to be accelerating and extends beyond profit, it is also about what your money is doing and who it is working for,” adds Lucas.

“According to Morgan Stanley, 86 per cent of millennials are interested in sustainable investing and are twice as likely as the overall investor population to invest in companies targeting ESG goals.”

Raiz Invest also introduced a successful Offsetters program, which has nearly 5,000 Raiz user’s actively reducing their carbon footprint. As part of this program, customers see part of their monthly subscription support an Australian disaster relief fund.

“Our Offsetters program aligns with our Raiz customers and is a very competitive price point for such a program,” continues Lucas.

“Since our launch in 2016, we have now planted more than 6,500 trees in the Yarra Yarra Biodiversity Corridor in Western Australia which we hope will bring many valuable benefits to the environment and reduce carbon.”

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A mobile-led financial services platform

George Lucas (MD/Group CEO)

June 2021

Raiz Invest Limited (ASX: RZI)
Level 11, 2 Bulletin Place, Sydney NSW 2000



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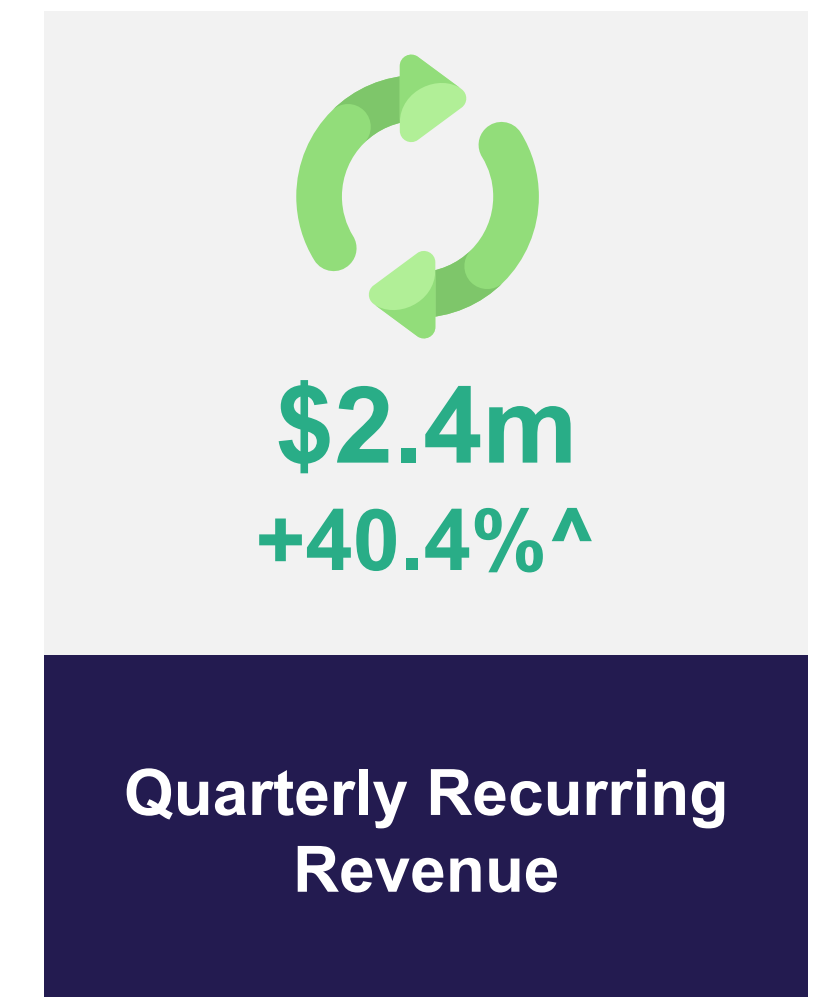
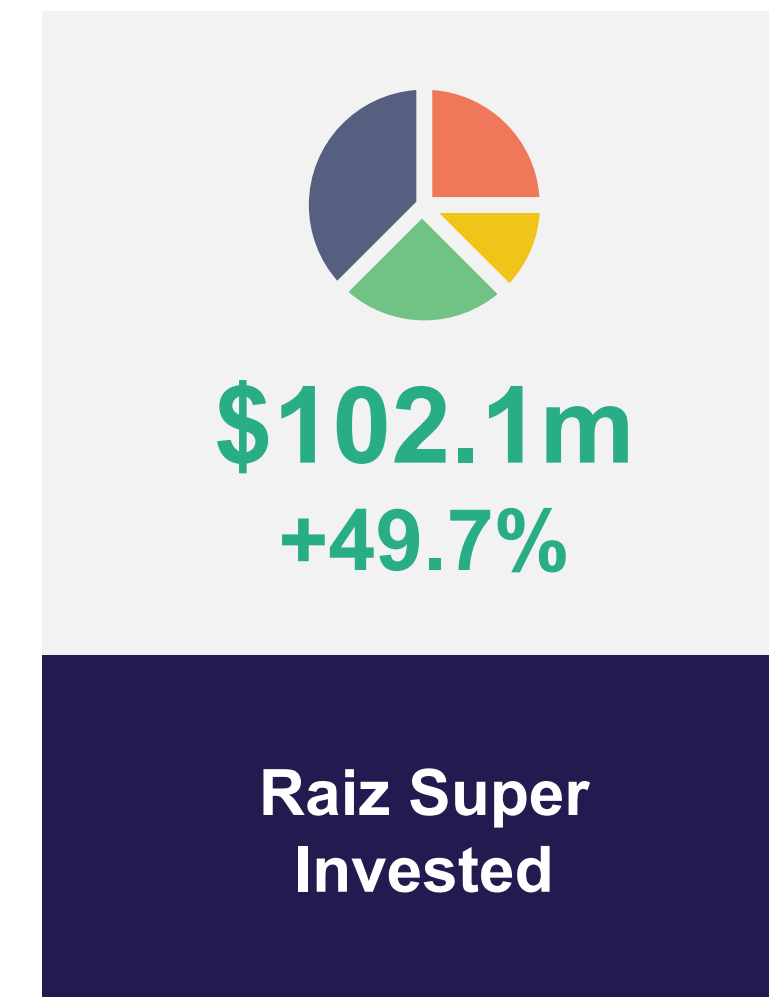
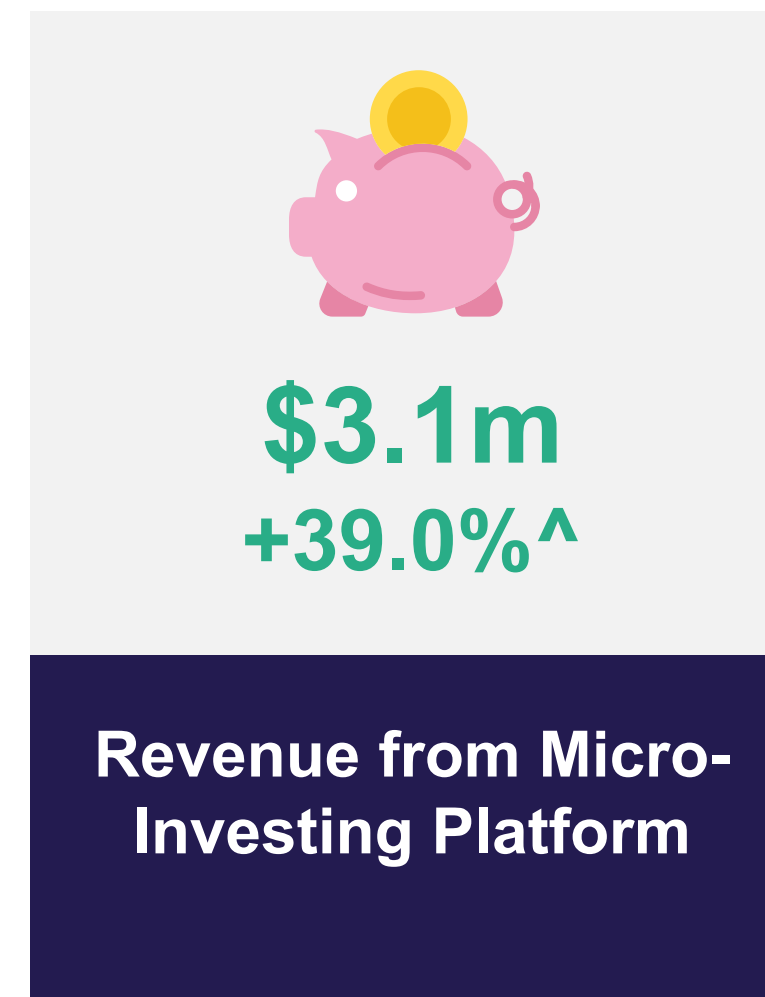
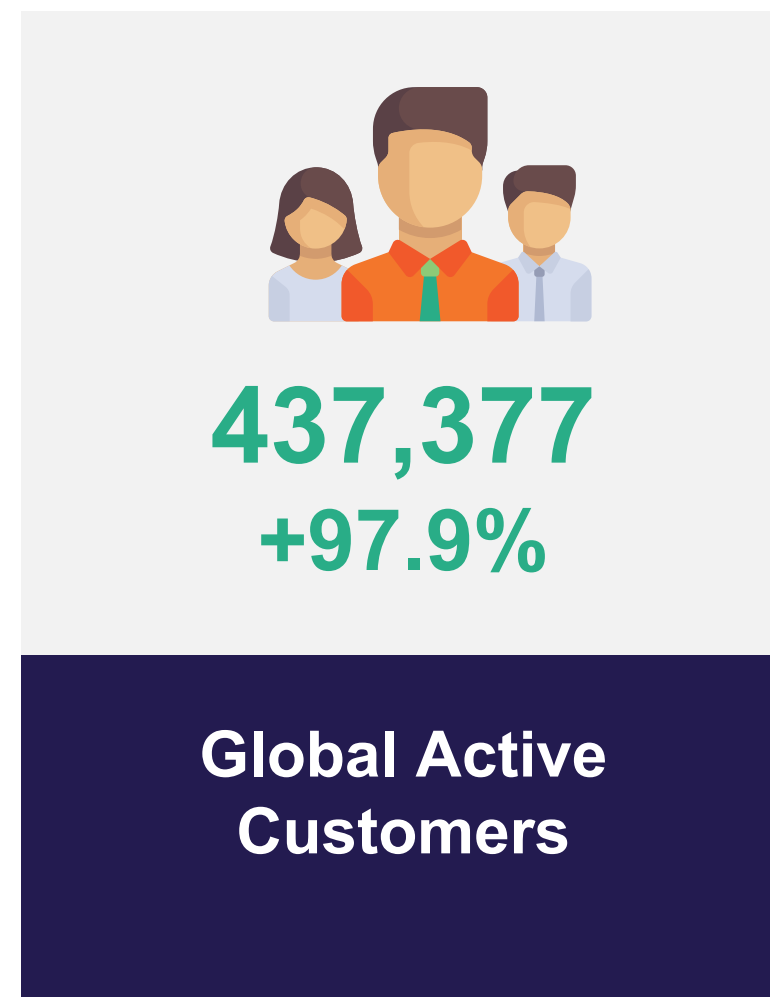
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Highlights – May 2021



ESG Initiative

- Having an impact in Southeast Asia by bringing financial literacy to Indonesia and Malaysia – Thailand and Vietnam next on the list
- The Emerald Portfolio – light green ESG portfolio
- Tree planting in WA to reduce our carbon footprint
- Offsetters

[^]Increase from Q3 FY'20

Revenue Model

Raiz charges a range of different fees, dependent on the type of portfolio a customer chooses, the amount of FUM held in the portfolio and the country that the customer is using the platform

Conservative to Aggressive Portfolio			Emerald Portfolio			Sapphire Portfolio		Custom Portfolio			Indonesia		Malaysia		
Account Balance	Sub \$15k	+\$15k	Account Balance	Sub \$15k	+\$15k	All Portfolios	All Portfolios	Account Balance	Sub \$20k	+\$20k	Account Balance	All Portfolios	Account Balance	Sub MYR 6,000	+MYR 6,000
Account Fees	n/a	27.5bps p/a	Account Fees	n/a	27.5bps p/a	Account Fees	27.5bps p/a	Account Fees	n/a	27.5bps p/a	Deposit Transaction Fee	Rp. 3,000	Account Fees	MYR 1.5	30.0 bps p.a. of FUM
Maintenance Fee	\$3.50 p/m	\$0	Maintenance Fee	\$3.50 p/m	\$0	Maintenance Fee	\$3.50 p/m	Maintenance Fee	\$4.50 p/m	n/a	Trail	~0.15%	Trail		0.30%
Active Customers	184,272 (31 Mar 2021)		Active Customers	32,076 (31 Mar 2021)		Active Customers	39,751 (31 Mar 2021)	Active Customers	7,624 (31 Mar 2021)		Active Customers	100,641	Active Customers	55,188	

Fee increase now implemented resulting in no net churn and delivering considerable revenue and margin uplift

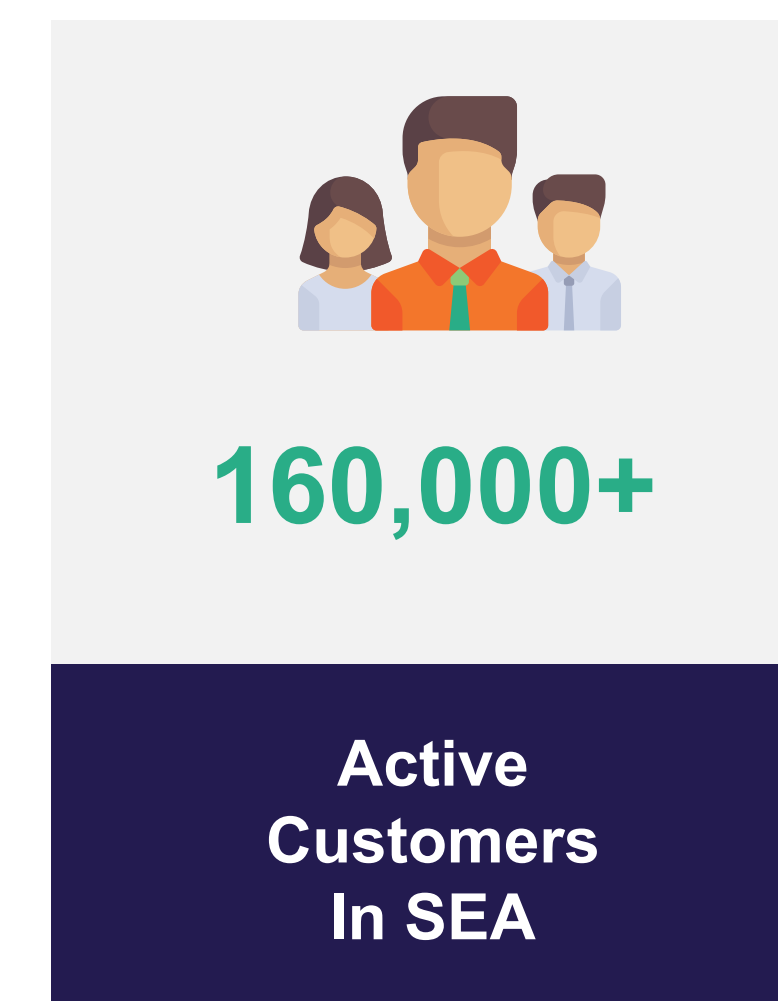
Revenue stream very granular with majority of customers paying a subscription fee
 The recent fee increase, with no net client churn, illustrates the non-transactional qualities of the business model

Account Fees and Underlying Issuer Fees are current as per PDS dated 1st March 2021
 Active Customers as at 31st March 2021

Bringing financial literacy to Southeast Asia

Highlights

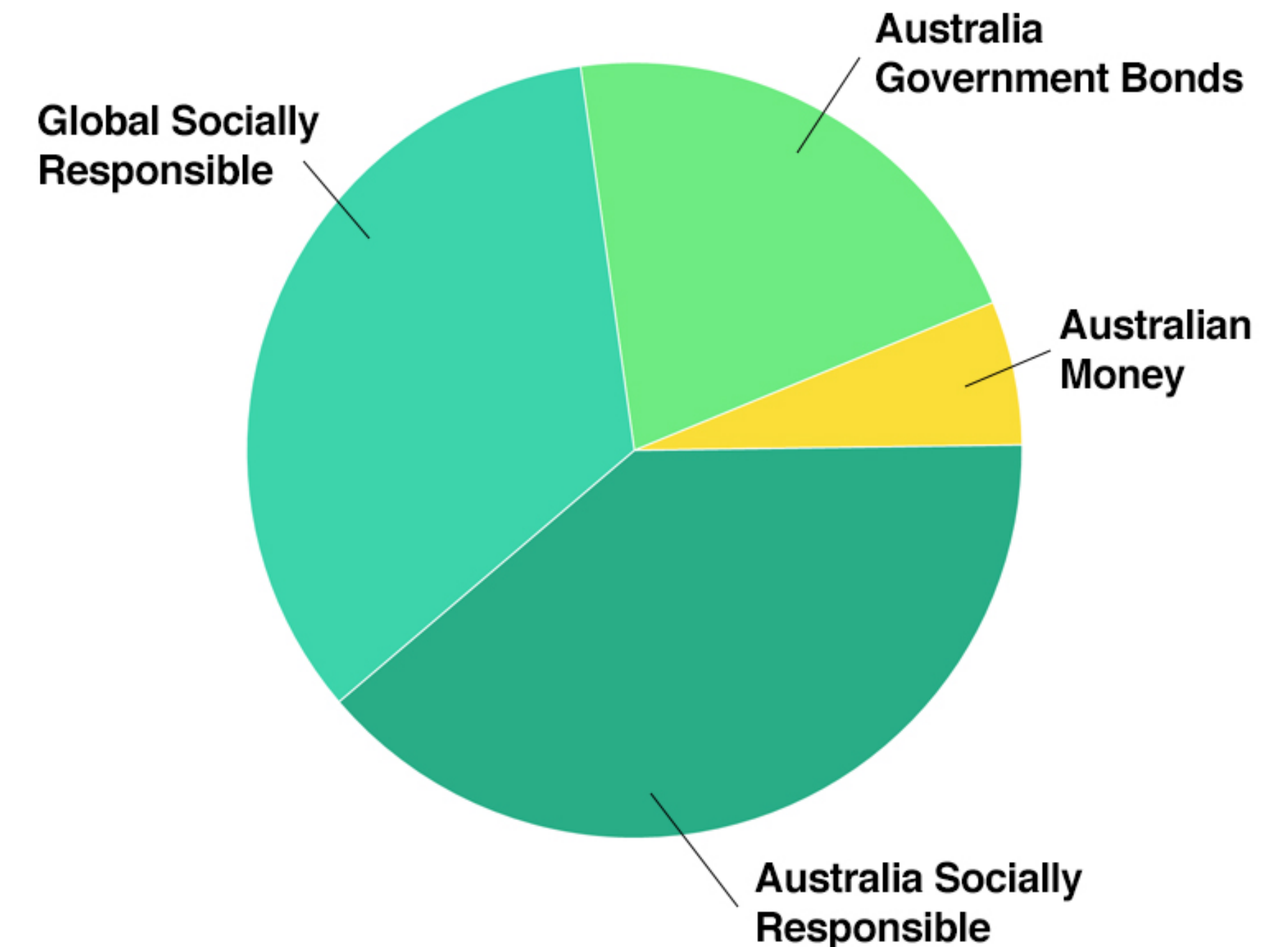
- Raiz has added over 160,000+ active customers across the Indonesian and Malaysian markets.
- Features such as Round-Ups, Recurring Investments and Saving Goals offered by Raiz is improving financial literacy
- In Australia, 50% of users report using Raiz to improve financial literacy



ESG in Australia – The Emerald Portfolio

- Raiz added socially responsible (light green) portfolio option based on demand from our customers
- It was the first additional portfolio Raiz added
- Recently we added a custom portfolio option which increased the number of ESG options available to our customers.

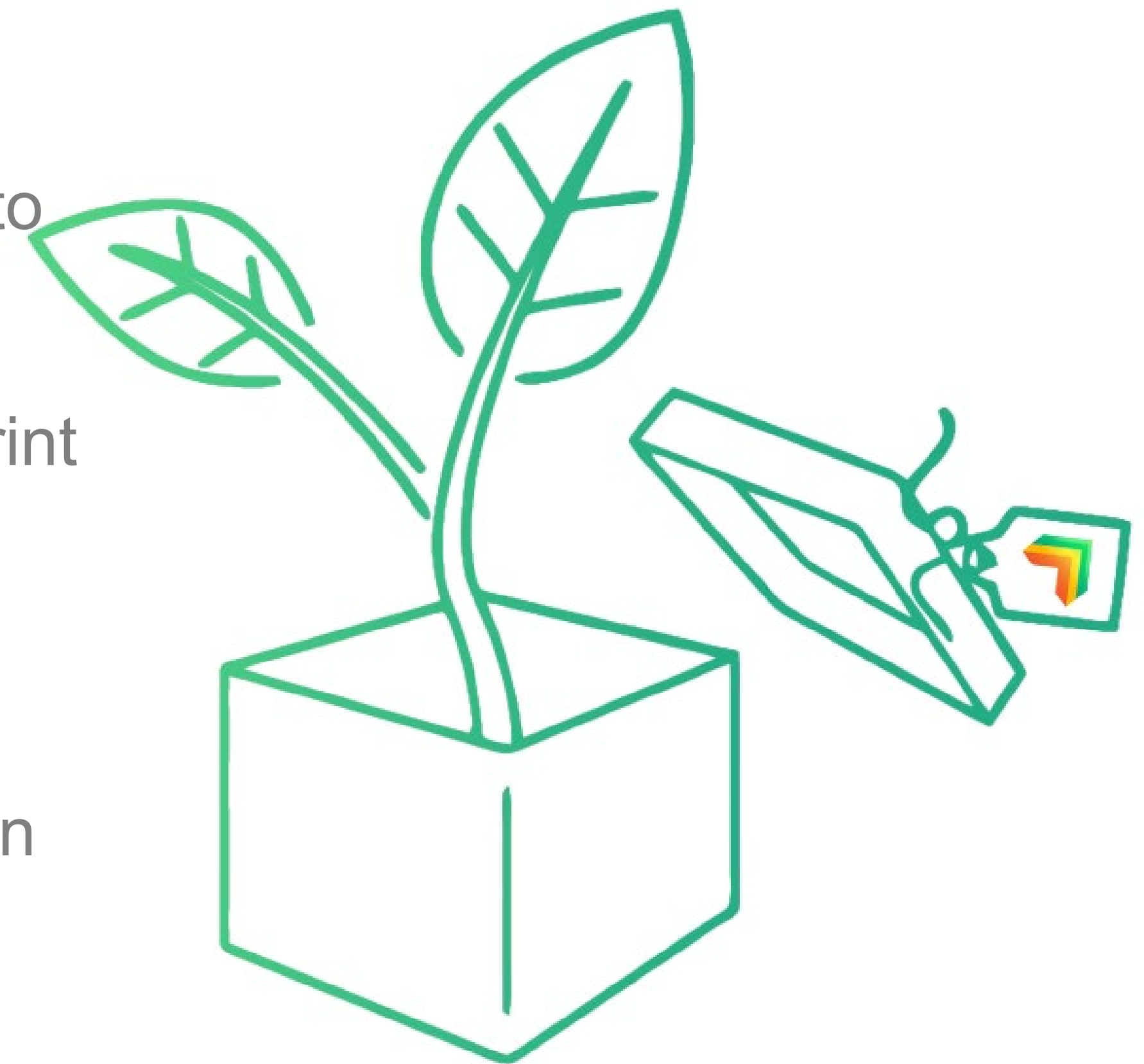
Emerald Portfolio



Planting trees to offset our carbon footprint

Offsetting our carbon footprint is expected by our customers. So far, we have planted 6,559 trees in our 5 years existence.

- We have 19 employees in Australia and try where possible to run a paper free office
- We use AWS which is also trying to reduce its carbon footprint
- Committing to acting responsibly towards the environment forms one of our core values.
- We have the usual carbon footprint that goes with running an office



Offsetters has nearly 5,000 users reducing their carbon footprint

- Not only do Offsetters members get to offset their carbon footprint, but part of their monthly subscription goes towards supporting the natural Australian disaster relief fund.
- This is a competitive price point for such a program.
- This program aligns Raiz users with positive outcome programs



Australia

Indonesia

Malaysia



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