



Invest & Save confidently with Raiz

6 September 2018

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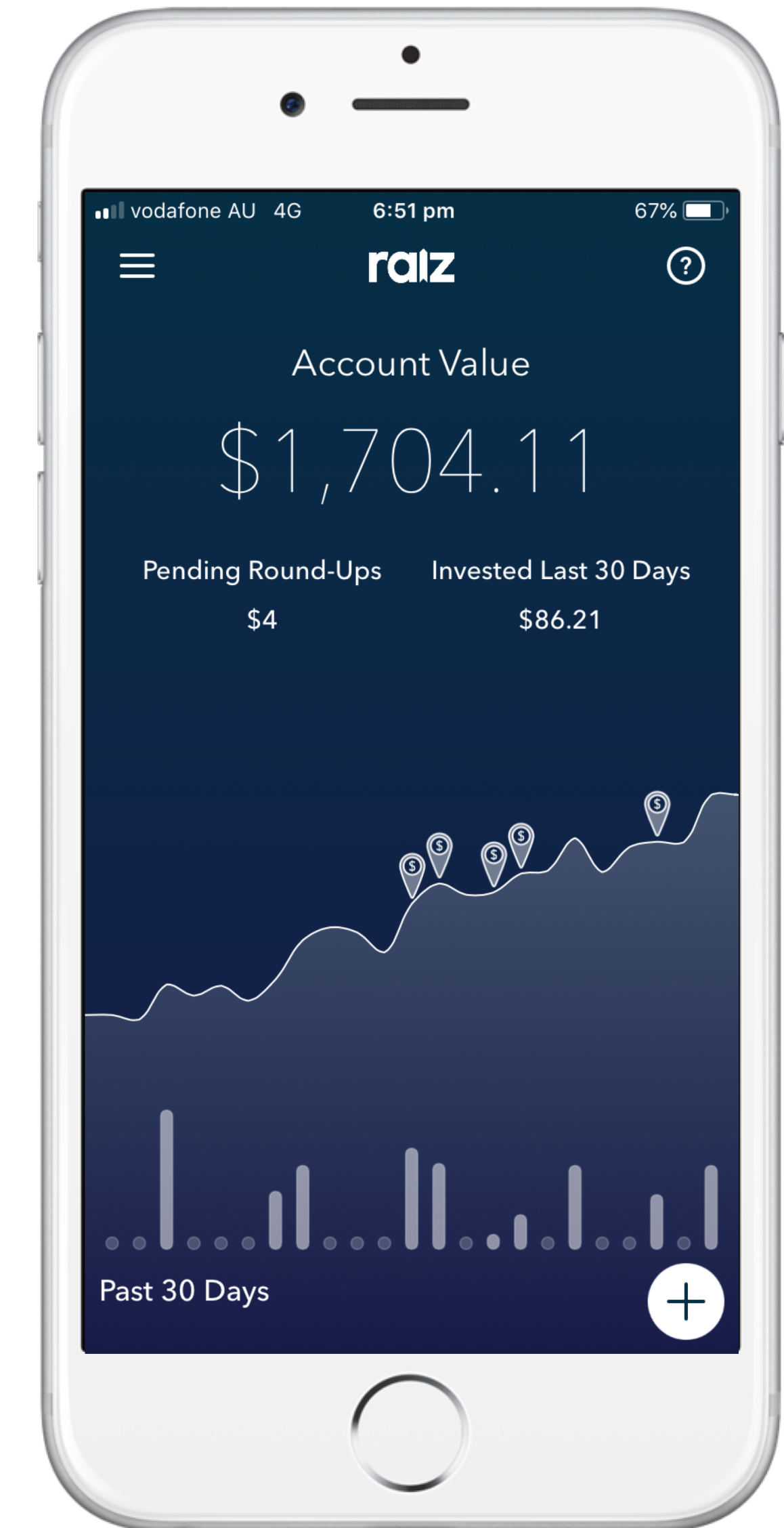
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About Raiz

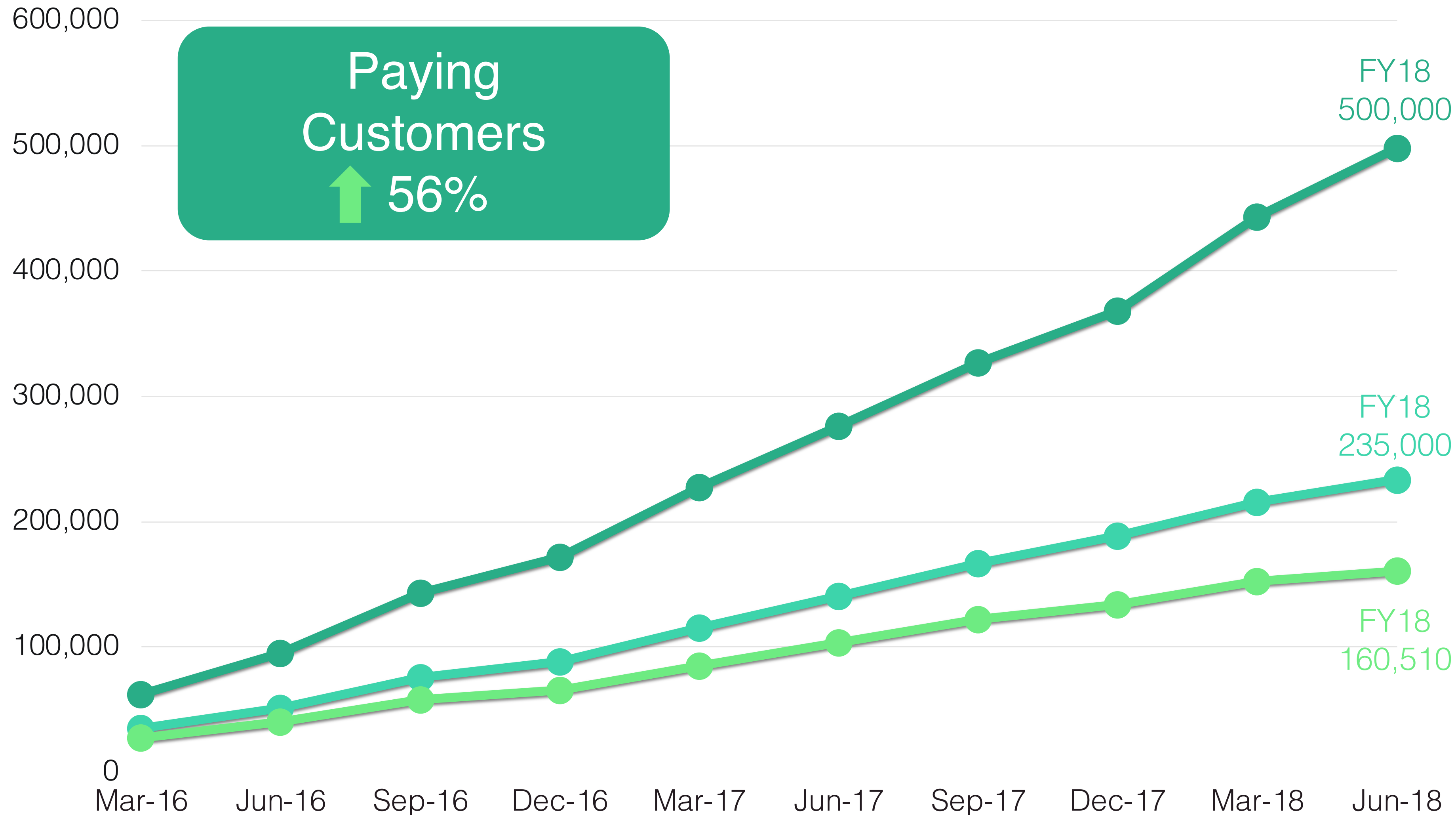


- Raiz (formerly Acorns) is a mobile first micro-investing platform via mobile phone or web app, which allows customers to invest in a portfolio of Exchange Traded Funds (ETFs) in and outside of superannuation on a single platform.
- Raiz launched in February 2016 and is a market leading mobile-led platform that will continually grow and evolve with its millennial customers, providing them with services and products to suit their emerging needs.
- Customer-centric approach – our customers tell us what features they want from the Raiz platform providing our product development pipeline.
- Raiz customers are highly engaged, with over 80% investing at least once a month.
- The Raiz technology is focused on a continuous cycle of platform improvements and will continue to build better predictive machine learning and artificial intelligence models.



Raiz Customers

Active or paying customers increased 55.6% to 160,510 at FY18 versus 103,144 at FY17



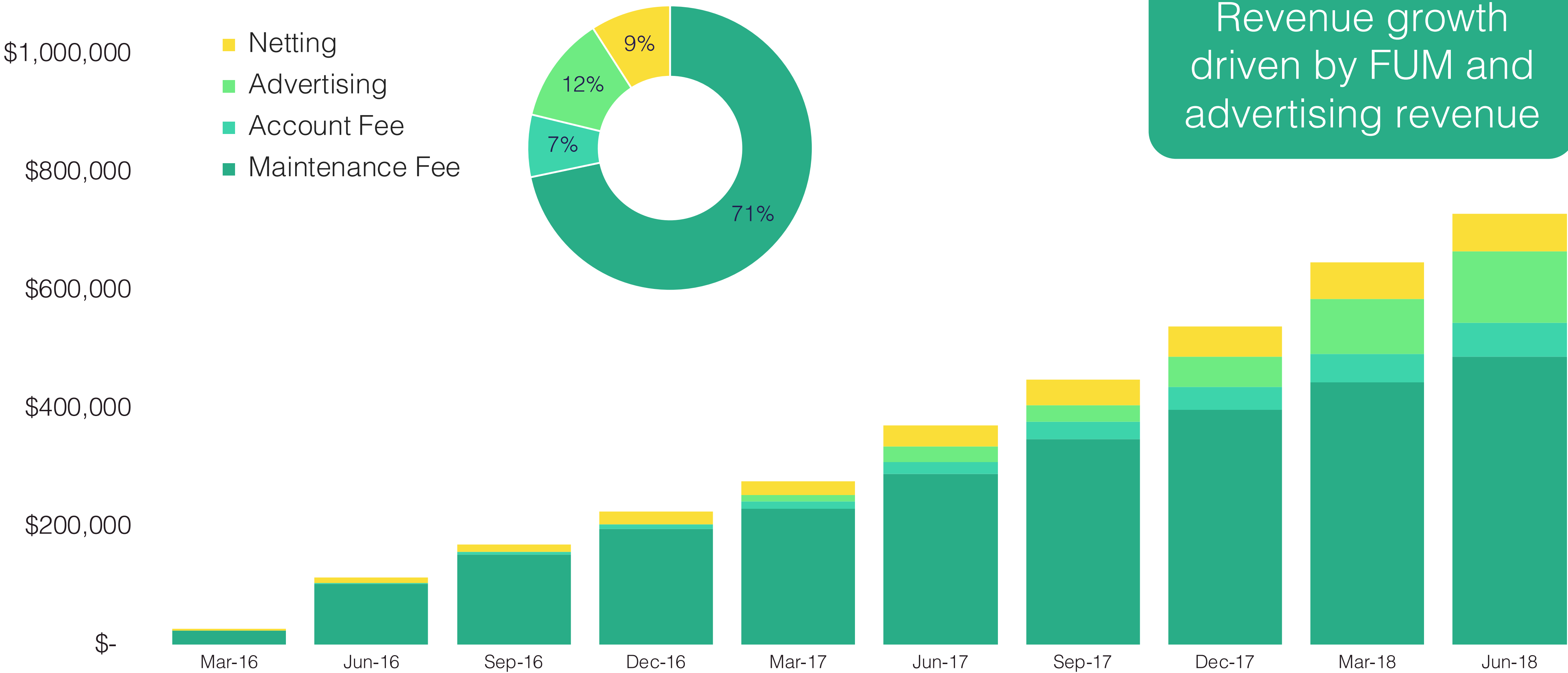
550,000+
Customer Sign Ups
(as at 31 August 2018)

255,000+
Investment Account
(as at 31 August 2018)

172,000+
Paying Customers
(as at 31 August 2018)

Revenue Growth

Normalised revenue up 126% from FY17 to FY18.



Funds Under Management (FUM)



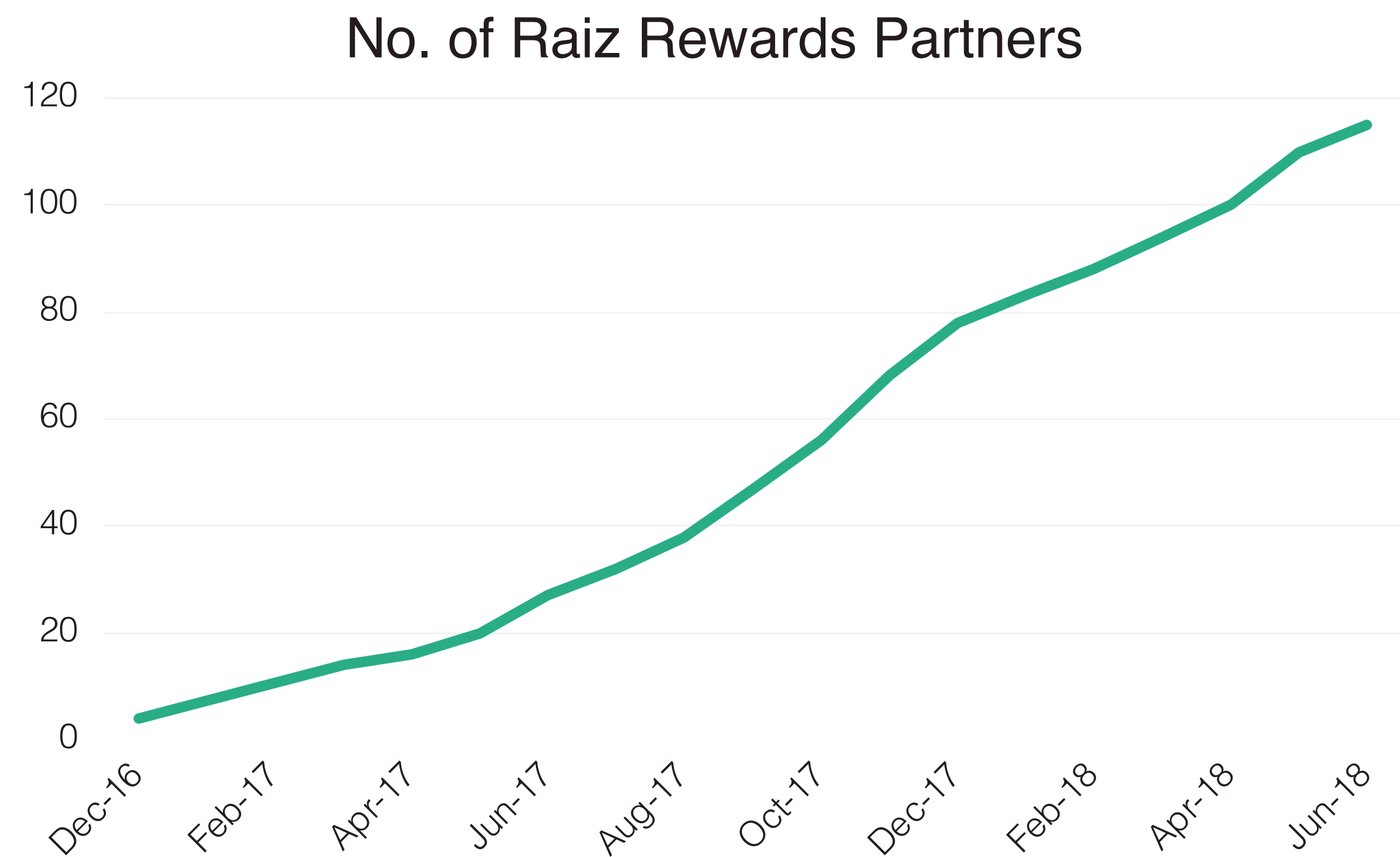
FUM grew 129.9% to \$199.8m in FY18 from \$86.9m at FY17.



Raiz Rewards Partnership Growth



Raiz Reward Partners grew 326% to 115 in FY18 from 27 at FY17.



Raiz Reward Partners include:



Raiz has rewarded over 64,000 customer transactions associated with Raiz Rewards totaling over \$256,000 of rewards invested back into customer accounts this financial year.

Raiz Overview FY18 - Summary



↑ 129%
Funds Under Management
30 June 2018: \$199.8m
31 August 2018: \$248.8m

↑ 82%
Customer sign ups
30 June 2018: +500k
31 August 2018: +550K

↑ 56%
Active customers
30 June 2018: +160k
31 August 2018: +172K

Well funded to deliver on
current growth strategy,
with over \$11.6m in cash
(as 30 June 2018)

80% customers
invest monthly

26% increase in
revenue
per active customer

64,000 Raiz
Rewards paid - over
120 retail partners

South East Asia
expansion on track

Average active
customer balance
at \$1,341

Raiz Invest Super
launched
July 2018
FUM: \$18m+

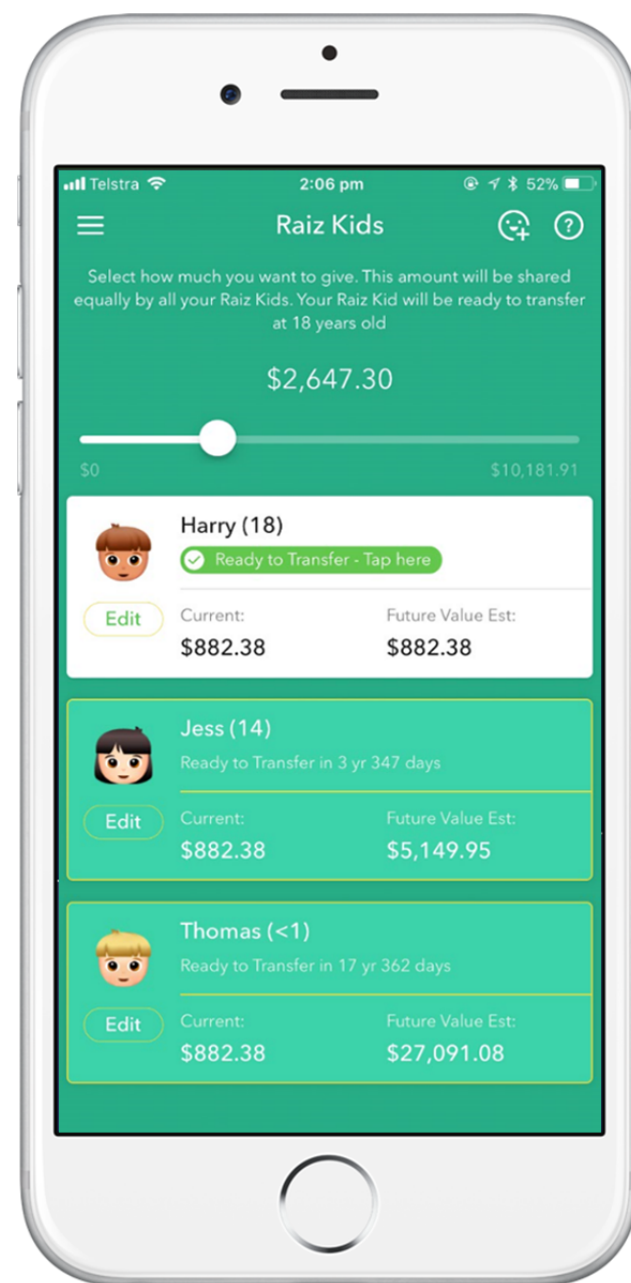
First Mover Advantage for Mobile-led Investing Platform

Raiz Product Overview

New features and products driven by customer feedback

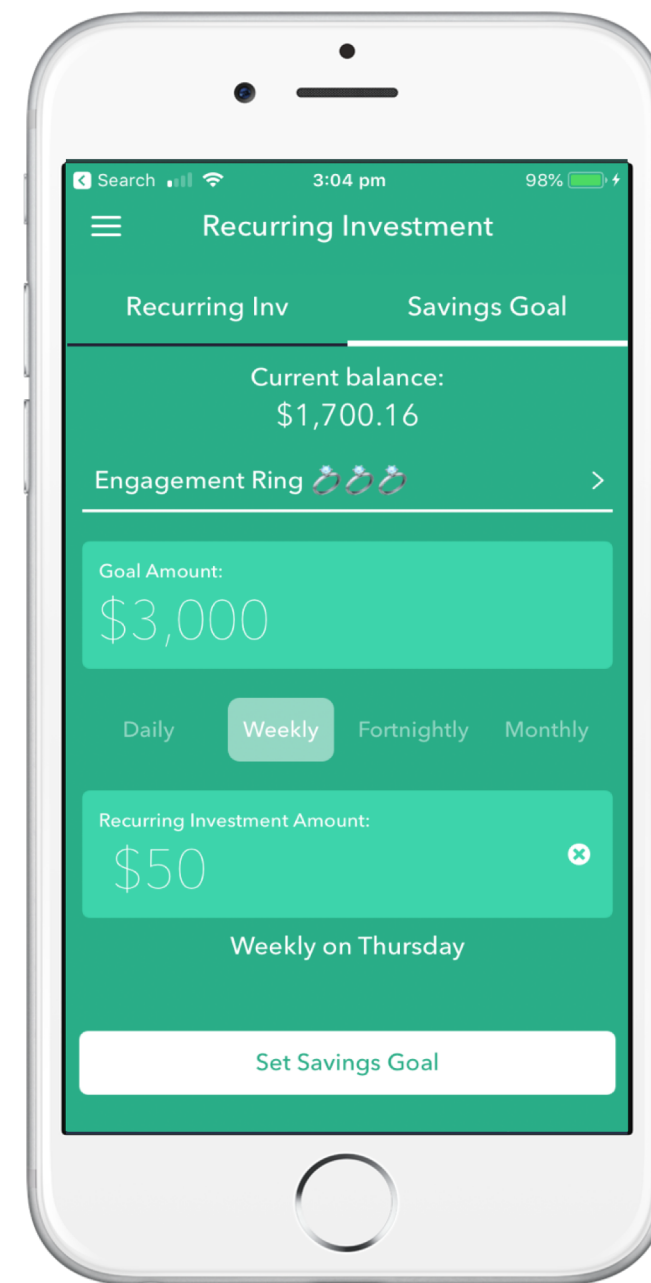


Raiz Kids: Simple way to invest for under 18s



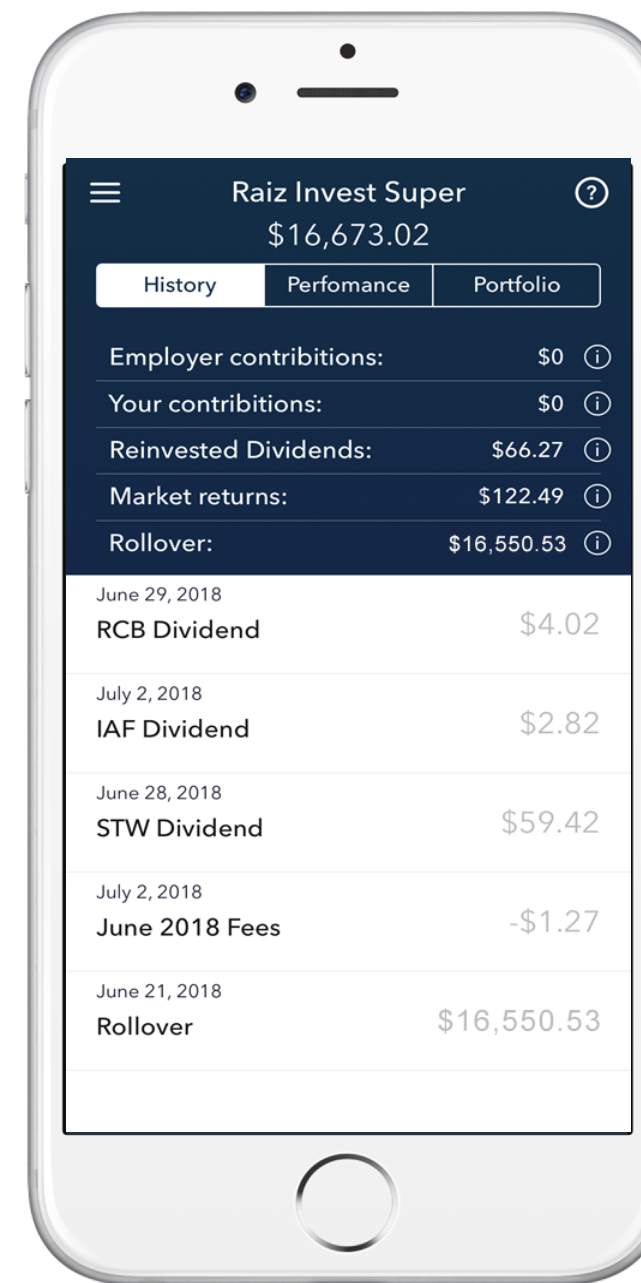
20K+
Raiz Kids

Goals functionality to assist customers to save



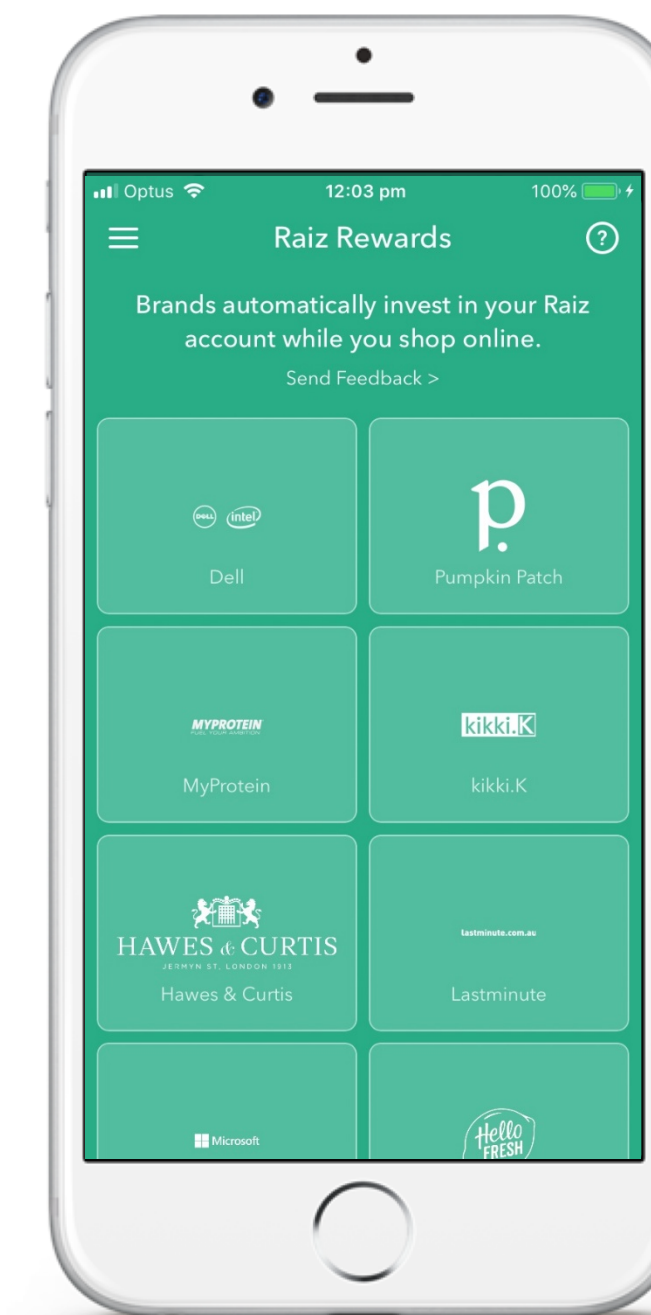
\$5m a month via
saving plans

Raiz Invest Super

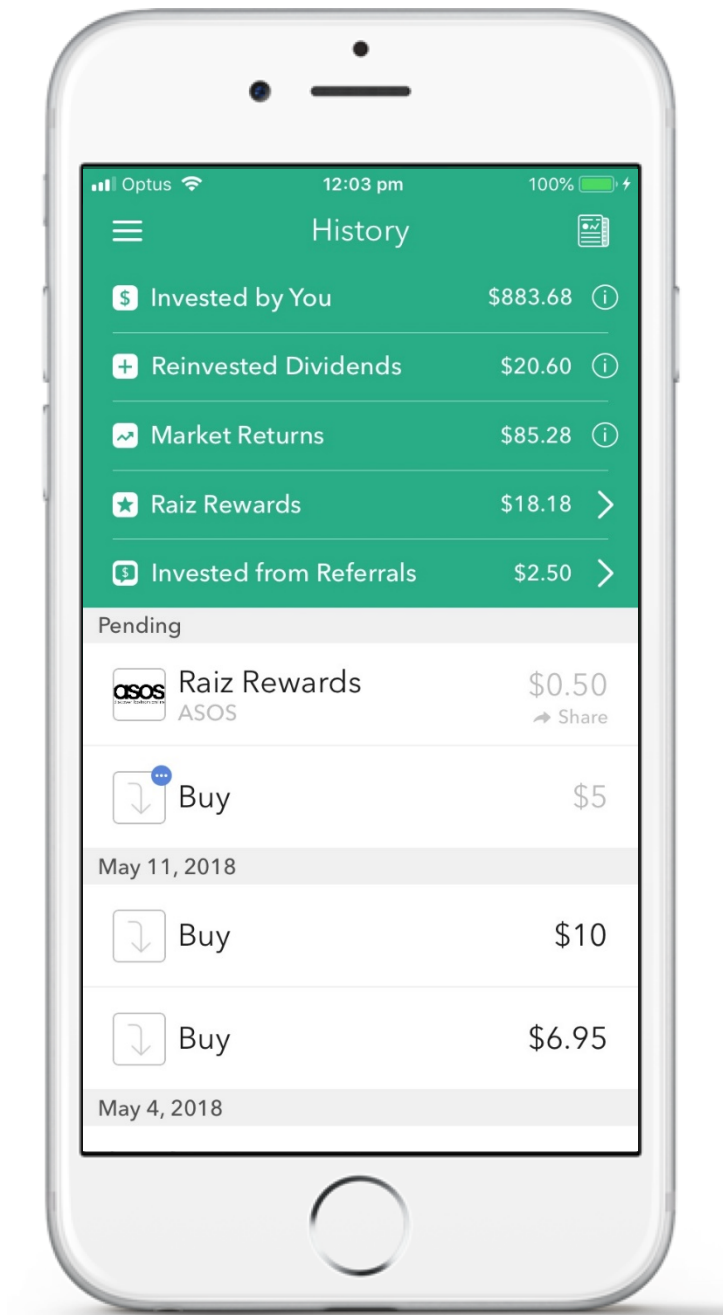


\$18m+ FUM
Raiz Invest Super

Raiz Rewards improvements



120+
brands



12k+ transactions
a month

Raiz Invest Super



- Since launching in July 2018, FUM has grown to **\$18+ million** (as at 31 August 2018).
- Marketed to **existing customers** of Raiz through online channels targeting the database of over 550,000 sign ups.
- Raiz Invest Super gives customers access to their Superannuation via their **mobile phone**.
- With a fast sign up process within the app the product allows customers to view all **investments in one place**, consolidating existing funds in minutes and reduce fees.

Ben M.

“

Love your product, loving the super option. I'm financially ignorant and super is always something I've treated like dark matter, it definitely exists but I'll be damned if I can give you any details. Your product allows me to keep an eye on my super, see how much I have, how the markets impact the overall amount etc. Much like your savings tool it has taken me from financial Luddite to financial Luddite minus a crippling fear of discussing anything to do with money and finances.

Raiz Invest Super ranks in the cheapest quartile for a Superannuation product, based on a SuperRatings review of over 440 superannuation funds.

Raiz Customers

Raiz appeals to a new generation of investors, with its automated processes, and as a result, the Raiz platform will grow with our customers on their life journey, to meet their emerging wealth and well-being needs.

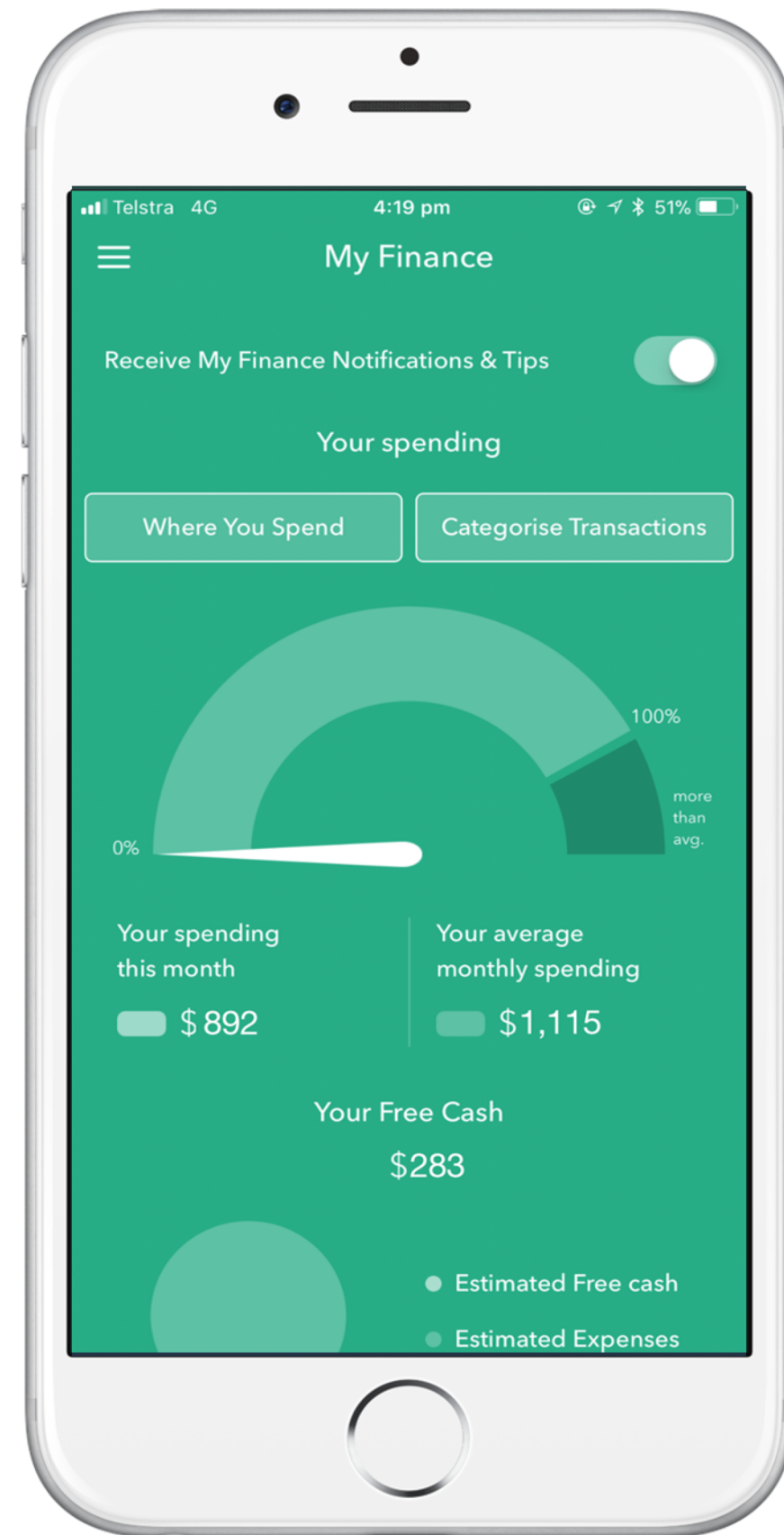


Jamie G.

“

Over the years I've felt incapable of saving a cent; I have a perpetual hole in my pocket growing steadily larger. I took out payday loans, borrowed money from family. That was the last straw; I wanted financial freedom and independence and to feel capable in saving for the future. I stumbled upon an article online discussing Raiz. It seemed a foolproof way to save, even without realising you were doing it! I hope to actually have substantial savings by my 25th birthday. Thank you Raiz!

Competitive Advantages



Raiz is able to **leverage technology** to offer and facilitate the provision of financial services and **products at a lower cost** with greater efficiency than a traditional financial services business.

- **Raiz owns the end-to-end mobile first technology platform** – designs, researches and develops inhouse.
- The **Raiz technology is completed** – development costs are associated with maintenance or adding new features.
- **First mover advantage** as market competition increase, with a boarder product and features range.
- **The Raiz group meets the regulatory requirement** – licenced responsible entity for the fund.
- Raiz is committed to being an **environmentally sustainable company**.

Committed to continuous improvement and customer feedback : Raiz continuously listens to customer feedback and continuously reviews and further develops our technology for the best product development and security.

Raiz Growth Strategy

The Company's growth strategy will focus on opportunities to add **multiple revenue streams** based on Raiz's **scalable technology platform**:

- Accelerating the **Raiz Group's growth in Australia** through increased marketing spend and R&D with machine learning and AI with the release of a chatbot in Q1 FY19.
- Promoting the new **Raiz Invest Super** product to leverage off the Raiz Group's existing customer base – fees earned from funds under management and increasing the depth of the relationship.
- Increasing **revenue per customer** through increased engagement, new features and products.
- **Expand offshore into South East Asia** –
 - **Indonesian** partners locked in and joint venture company incorporated, advance discussions with regulator and licence application ready to submit.
 - Advanced discussions with a partner and regulator in **Malaysia**.

Raiz's strong brand, engaged network, first mover advantage and reputation as a customer-centric organisation will support the Company's growth strategy.



Thank you



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