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Managing Director's Presentation to the 2022 HUB24 AGM

The Managing Director's Presentation slides to be delivered at the HUB24 AGM are attached.

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About HUB24

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

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 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 over 7,000 clients across Australia who depend on Class to drive business automation, increase profitability and deliver better client service.

This release is not financial product advice. Past performance is not indicative of future performance and any forward- looking statements in this release are not representations or guarantees as to future performance.

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

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

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Managing Director's Address

—
Andrew Alcock
Managing Director & CEO

HUB²⁴



FY22 financial results



\$192.5m

76% Total Group Revenue³



\$70.4m

92% Group Underlying EBITDA³



\$160.5m

59% Platform Revenue



\$62.3m

64% Platform Underlying EBITDA

Statutory NPAT

\$14.7m

Up 50%

Including \$17.9m of strategic transaction & project costs (pre tax)

Underlying NPAT²

\$35.9m

Up 133%

Full Year Dividends

20cps

Up 100%

Fully franked (12.5 cps Final Dividend)

EPS (diluted)³

19.5cps

Up 37%

Total FUA
\$65.6bn

\$68.4bn as at
30 September

Platform FUA
\$49.7bn⁴

\$52.4bn as at
30 September

PARS FUA
\$15.9bn

\$16.0bn as at
30 September



Empowering better financial futures, together

Supporting over
300,000¹
customers to meet their
investment and
retirement goals

1. Customer accounts across Platform and Class service offerings

HUB24 Group

Platform

HUB²⁴ **XPLORE**
WEALTH

PLATFORM

Custodial administration



Platform FUA
\$49.7bn



3,486 Advisers
using the platform



Managed Portfolio
& MDA FUA
\$22bn

PARS

Non-custodial administration



PARS FUA
\$15.9bn



PARS accounts
8,341

Total FUA \$65.6bn

Annual net inflows \$11.7bn

Tech Solutions

HUBCONNECT



92
Financial Services Clients

Technology & Data Services

HUBconnect Broker

Customer management & operational support for stockbrokers

HUBconnect Licensee

Database insights to support advice licensees with business management & compliance obligations

CLASS



7000+
Unique Clients

Cloud-based software

Class Super

SMSF administration

Class Trust

Trust administration

Class Portfolio

Investment Reporting & Administration

NowInfinity

Corporate compliance & documentation

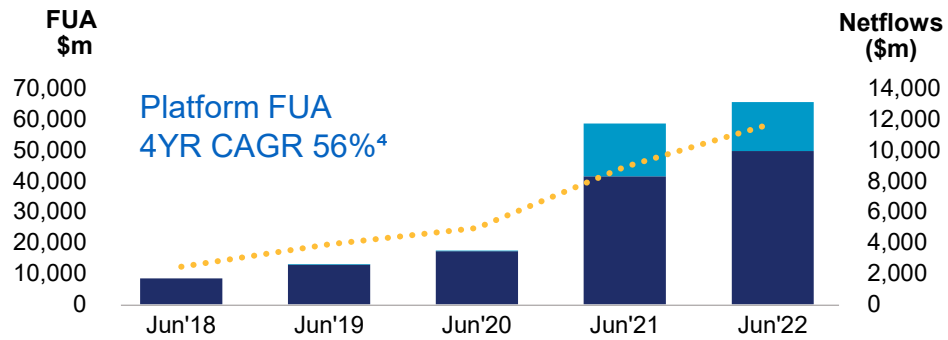
No. of accounts
198,397

Document orders
171,309

HUB24 Group – Growth & market share

Growth in Platform FUA, PARs FUA & net flows per year²

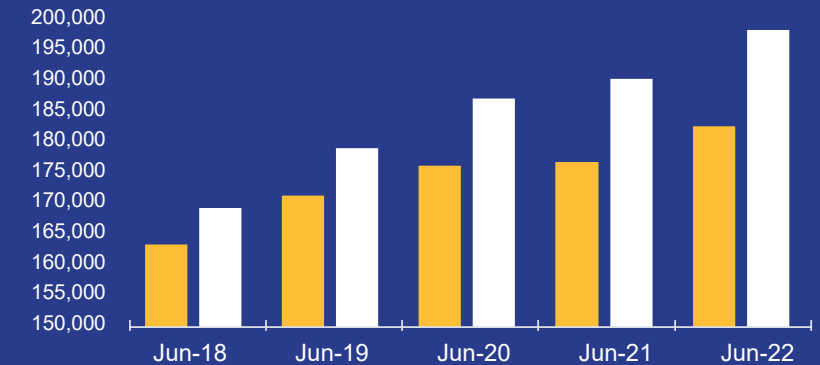
● Platform FUA ● PARs FUA ●●● Platform FUA Netflows



Record net inflows of \$11.7bn FY22 up 32% on FY21

Growth in Class accounts

● Class Super Accounts ● Total Accounts



Class Super market share has grown from 24% (FY18) to 30% (Mar 2022)³

Strongest Q4 FY22 for total account growth since 2019



Ranked 2nd for annual net inflows²



HUB24 market share has grown from 3.9% to 5.1%²



7th largest platform provider from 8th place by market share²



Fastest growing platform in % terms²

FY22 Continuing to invest in our people

Creating the right environment for our people to thrive

700 
employees



Attracting, retaining and developing talented people:

- Creating a strong client focused culture
- Investing in leadership development & providing career opportunities
- Prioritising employee wellbeing
- Continuing to support a diverse and inclusive workplace
- Supporting flexible working

HUB24 Employee Engagement

72%

Recruitment of four new experienced executives



Chesne Stafford
Chief Growth Officer



Deborah Latimer
Chief Risk Officer



Tim Steele
Class CEO



Chief People Officer
(Recruiting)

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

FY22 continuing customer & industry recognition



Nº.1

Value for Money¹



Nº.1

Managed portfolios – 6th year running²



Nº.1

Best Platform³



Nº.1

SMSF Software Provider⁴



Nº.1

Best Investment Options³



Nº.1

Product Offer²



Nº.1

Best Adviser Experience³



Nº.1

SMSF Administration Platform⁴



Nº.1

Best SMSF Investment Platform – Adviser choice⁵

Class & HUB24



Class today



- Experienced leadership team in place
- Enhanced focus on sales & growth
- Delivering to expectations across Class and NowInfinity with another quarter of growth
- Enhanced customer engagement, service & education
- Delivering product enhancements with Class Trust FY22 tax lodgment, SuperStream

The Group opportunity



- HUB24 SMSF Access in pilot
- Collaborating across the Group to develop data-as-a-service proposition
- Leveraging Class data integrations to enable single view of wealth reporting on HUB24

Strategic priorities



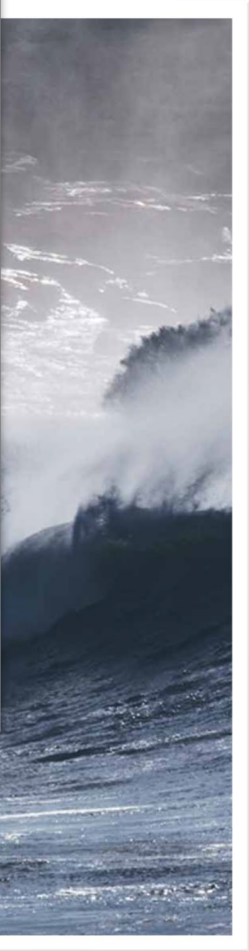
Grow the SMSF market and market share



Collaborate with HUB24 on the platform of the future



Consolidate leadership position



Corporate Sustainability



Enhancing our approach to sustainability

ESG Key Focus Areas



Embedding our sustainability initiatives



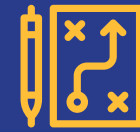
Continued enhancement of cyber & data security protocols against Australian government benchmarks



Developing product enhancements to support advisers & clients with their ESG objectives



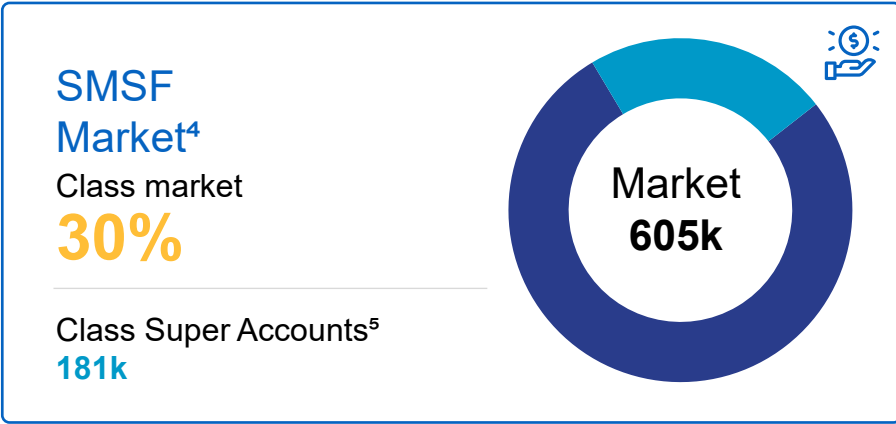
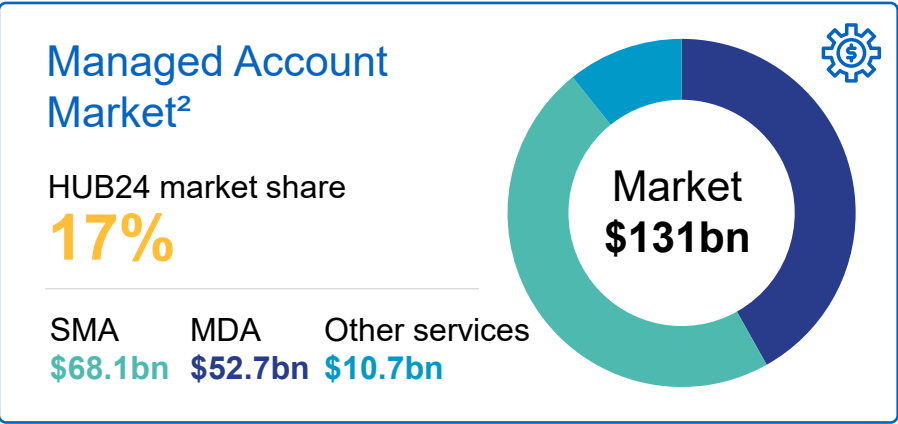
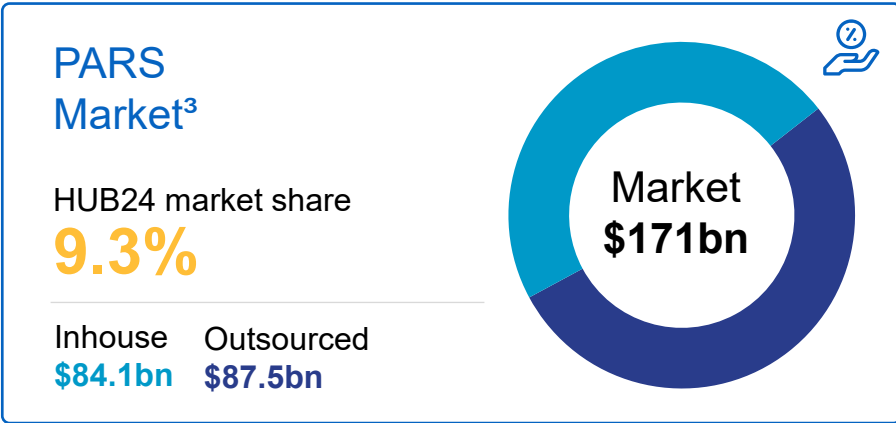
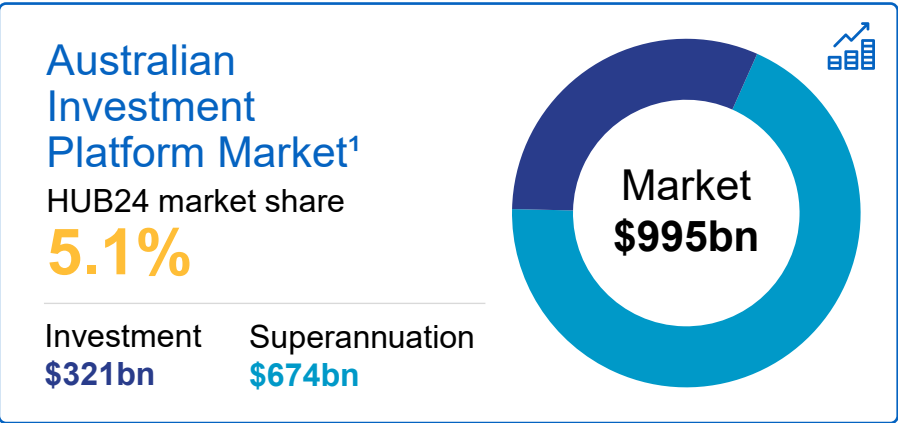
Supporting community initiatives with HUBempower



Strategy & Outlook



Market leadership in growing market segments



- Continued investment in innovation
- Clear strategy
- Increasing customer advocacy
- Strengthening competitive position in the context of ongoing industry structural change

1. Strategic Insights Data March 2022
 2. IMAP market sizing 31 Dec 2021 – data updated annually
 3. HUB24 estimates the private Client PARS market to be \$171.6 billion based on readily identifiable participants. HUB24 internal analysis – June 2022 data updated annually

4. Based on ATO quarterly SMSF data 31 March 2022 and Class No. of accounts as at 31 March 2022
 5. Total Class Super accounts excluding duplicate ABNs, SMSFs with cancelled, non-complying or indeterminate status and ABNs (including banks) not validated as belonging to an SMSF

Our strategic pillars



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



Deliver customer value & growth

Continue to develop our core product propositions to meet evolving customer needs, extend our market-leadership and grow market share

Enhancing our current proposition & extending our competitive advantage



Continue to build the platform of the future

Deliver an integrated customer experience that supports financial professionals to implement investment, tax and strategic advice

Positioning for growing segments & customer need

Single view of wealth

Seamless integration between Custody & non-Custody solutions

Product solutions that improve retirement outcomes for all client segments



Collaborate to shape the future of the wealth industry

Leverage our technology & data expertise, collaborate with industry participants & build solutions that enable the evolution of our industry and the delivery of cost-effective financial advice

Develop a blueprint for the future of advice, together with industry participants

We're building the platform of the future



Single view of wealth
for advisers and their clients



One way of doing business
incorporating custody & non custody



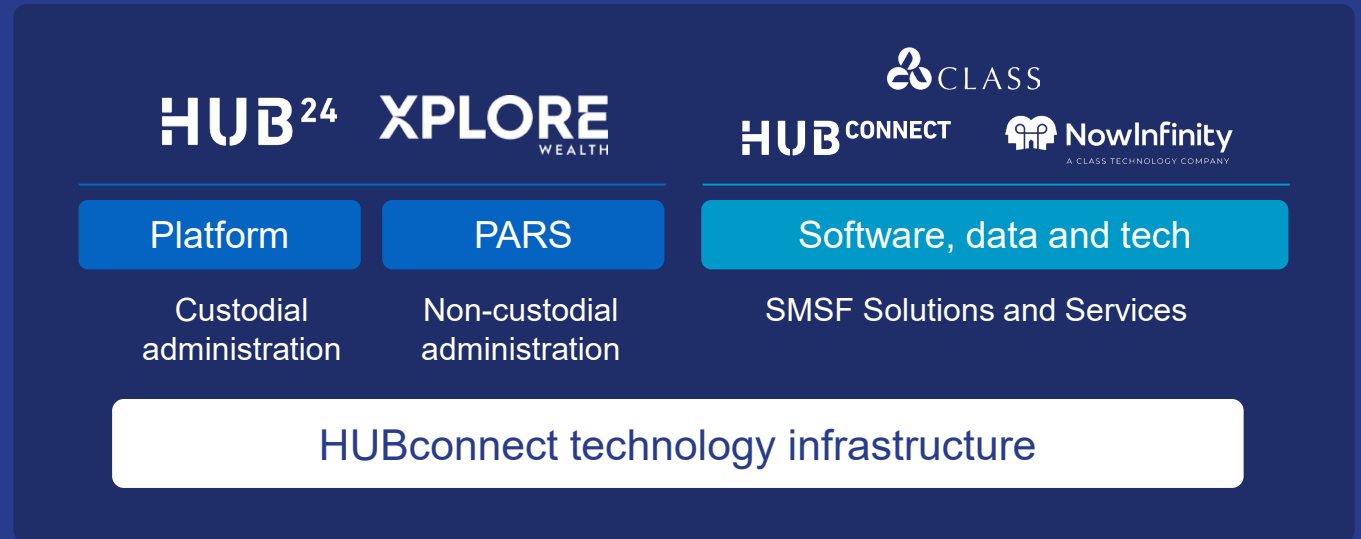
Efficient access
to investment manager IP



Flexibility for advisers &
Visibility for licensees



Reporting & insights
for businesses



Integration with other financial services and software providers

>300 data integrations¹

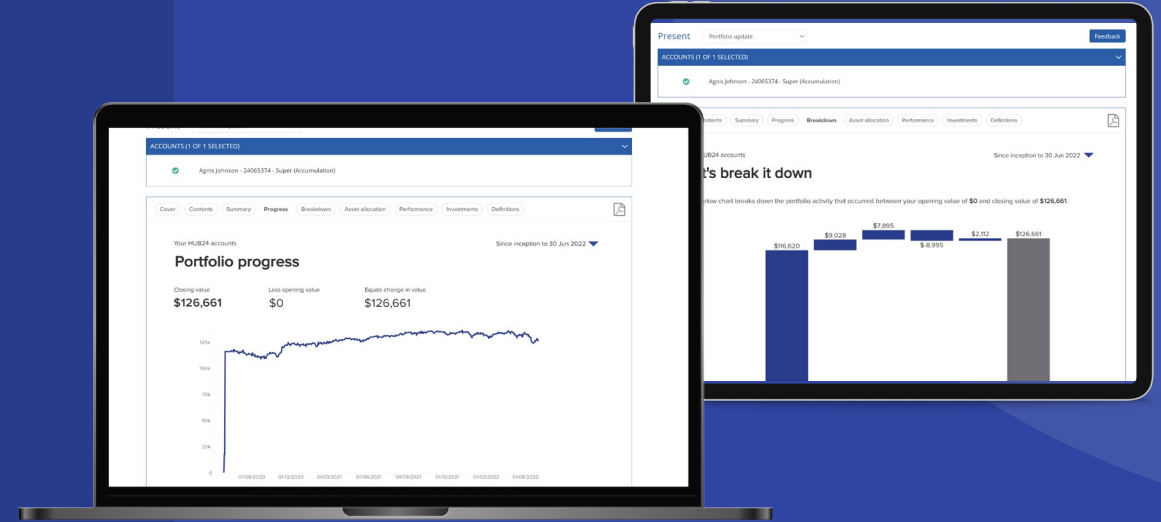
Empowering better financial futures through innovation



HUB24 Present

Producing client reports for reviews are time consuming & inefficient

HUB24 Present leverages HUBconnect capability to seamlessly integrate client portfolio data to deliver customised, easy to understand reports



HUB24 SMSF Access

Traditional SMSF solutions seen as cost-prohibitive for clients with lower balances

HUB24 SMSF Access leverages the capability of HUB24, Class and NowInfinity to provide a cost-effective, integrated SMSF establishment, administration & investment solution



Pursuing growth & delivering results



Market leadership
in our core
propositions



Strong leadership
team with the right
structure & culture
to achieve growth



Continued
investment to
develop platform of
the future & enable
industry growth



Leveraging core
products &
capabilities into new
market segments



Platform
FUA target
(excluding PARS
FUA) revised to

\$80bn-
\$89bn
for FY24¹



Customer-centric
innovative product
& service solutions
that deliver value



Continuing strong
growth in financial
results



Innovative
technology
enabled solutions
that enhance client
experiences



Coherent strategy
driving competitive
advantage

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.

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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 HUB, 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 HUB24 Limited Board of Directors.



HUB²⁴