

ASX Release – 22 September 2025

Review of remuneration arrangements

Insignia Financial Ltd (ASX: IFL, Insignia Financial) today advises that, following a review of the remuneration arrangements for the Chief Executive Officer, Mr Scott Hartley, the Insignia Financial Board has approved a variation to the structure of Mr Hartley's variable incentive remuneration, effective from the commencement of FY26. In making these changes, the Board recognises Mr Hartley's strong performance since taking on the role, and the importance of his ongoing leadership through the execution of the 2030 strategy and proposed transaction with CC Capital.

The changes emphasise reward for performance, including the long-term sustainable performance of the business. There is no change to Mr Hartley's total fixed remuneration (TFR) of \$1,381,238 (comprising \$1,351,238 cash and \$30,000 superannuation).

In accordance with ASX Listing Rule 3.16.4, the material terms of the variation are set out below.

- An increase to the short-term variable reward (STVR), with the at target proportion increasing from 59.5% to 80% of TFR, with the maximum STVR opportunity increasing from 74.4% to 120% of TFR, set against stretch goals.
- Reshaping of long-term variable reward (LTVR) to include:
 - LTVR Fixed: Performance rights subject to a three-year performance period, vesting at the end of year 3.
 - LTVR Deferred: Performance rights subject to the same conditions as LTVR Fixed, but vesting over years 4, 5, and 6 to meet regulatory deferral requirements. This component adjusts based on actual STVR outcomes for the year, such that additional performance rights are granted or lapsed, to preserve the value of LTVR Deferred as a percentage of total variable remuneration.

This more dynamic LTVR structure aligns opportunity to in-year performance as well as 3-year performance metrics. The new structure sees a lower target (100% versus 110.5%) and increase in the LTVR maximum opportunity (110.5% to 132%), with the ability to achieve across this range.

These changes reflect Insignia Financial's commitment to aligning executive reward with performance and long-term shareholder value creation. The emphasis on deferral and equity ensures compliance with prudential deferral requirements and market best practice.

Further details of Mr Hartley's FY26 remuneration will be provided in IFL's 2025 Annual General Meeting Notice of Meeting.

This announcement was approved for release by the Board of Insignia Financial Ltd.

-ENDS-

About Insignia Financial Ltd

With origins dating back to 1846, today Insignia Financial is a leading Australian wealth manager. Insignia Financial provides financial advice, superannuation, wrap platforms and asset management services to members, financial advisers and corporate employers.

Further information about Insignia Financial can be found at www.insigniafinancial.com.au

Investor enquiries:

Andrew Ehlich
General Manager Capital Markets
Insignia Financial
M: +61 407 223 044
E: andrew.ehlich@insigniafinancial.com.au

Media enquiries:

Francine McMullen
General Manager, Corporate Affairs
Insignia Financial
M: +61 476 806 940
E: francine.mcmullen@insigniafinancial.com.au