

25 February 2026

Companies Announcements Office
Australian Securities Exchange
Level 27
39 Martin Place
Sydney NSW 2000

Helia Group Limited (ASX:HLI)
Appendix 4E (Preliminary final report)

In accordance with ASX Listing Rule 4.3A, we attach a copy of the Appendix 4E (Preliminary final report) for Helia Group Limited and its controlled entities for the year ended 31 December 2025.

The release of this announcement was authorised by the Board.

Yours faithfully

A handwritten signature in black ink that reads "Brady Weissel".

Brady Weissel
General Counsel and Company Secretary

For more information, analysts, investors and other interested parties should contact:

Investors:

Paul O'Sullivan
Head of Investor Relations
M: +61 499 088 640
E: investorrelations@helia.com.au

Media:

Helia Media Relations
M: +61 459 967 747
E: media.au@helia.com.au

Helia Group Limited and its controlled entities

ABN 72 154 890 730

Appendix 4E – Preliminary final report

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Appendix 4E – Preliminary final report

31 December 2025

Helia Group Limited and its controlled entities

Results for announcement to the market

	Up/Down	% change	2025 \$millions	2024 \$millions
Revenue from ordinary activities¹	Down	7.9%	490.7	532.7
Profit/(loss) from ordinary activities after income tax attributable to equity holders of the company	Up	5.8%	244.9	231.5
Net profit/(loss) for the period attributable to ordinary equity holders of the company	Up	5.8%	244.9	231.5

¹ Includes Insurance Revenue and Investment Revenue.

Dividends	Record date	Payment date	Amount per security (cents)	Franked amount per security (cents)
Interim dividend for the six months ended 30 June 2025	1 September 2025	16 September 2025	16.0	16.0
Special dividend for the six months ended 30 June 2025	1 September 2025	16 September 2025	27.0	0.0
Final dividend for the six months ended 31 December 2025	11 March 2026	26 March 2026	16.0	16.0
Special dividend for the six months ended 31 December 2025	11 March 2026	26 March 2026	67.0	58.0

The interim ordinary (16.0cps) and final ordinary (16.0cps) dividends are fully franked at a corporate tax rate of 30%.

The special interim dividend (27.0cps) is unfranked. The special final dividend (67.0cps) is partially franked at a corporate tax rate of 30%.

There was no dividend re-investment plan available to shareholders during the period.

Appendix 4E – Preliminary final report

31 December 2025

Helia Group Limited and its controlled entities

Appendix 4E requirements within the Annual Report

Requirement	Page reference	Note reference
1. Details of the reporting period and the previous corresponding period	All financial statements and note headings	
2. Results for announcement to the market	See previous page	
3. Consolidated statement of comprehensive income and related notes		
Consolidated statement of comprehensive income	68	
Basis of preparation	72	1.2 (b)
Insurance Revenue	81	3.1
Insurance service expense	81	3.2
Investment revenue	81	3.3 (a)
Net finance expense from insurance contracts	82	3.3 (b)
Other operating expenses	78	2.4
Share of loss of equity-accounted investees, net of tax	109	7.6
Income tax expense	79	2.5(a)
Basic earnings per share (cents per share)	76	2.2
Diluted earnings per share (cents per share)	76	2.2
4. Consolidated statement of financial position and related notes		
Consolidated statement of financial position	69	
Cash and cash equivalents	103	6.1
Investments	92-98	4.2
Derivative financial instruments	92, 98	4.2, 4.2 (e)
Trade and other receivables	103	6.2
Lease assets and liabilities	103	6.3
Equity-accounted investees	109	7.6
Deferred tax assets	79	2.5(b)
Goodwill	105	6.4
Trade payables and other liabilities	106	6.5
Current tax liabilities	106	6.5
Insurance contract liabilities	82	3.4
Employee benefits provision	106	6.6
Interest bearing liabilities	101	5.3
Share capital	102	5.4(a)
Share-based payment reserve	102	5.4(b)
5. Consolidated statement of cash flows and related notes		
Consolidated statement of cash flows	71	
Net cash (used in)/provided by operating activities	77	2.3
Cash and cash equivalents at the end of the financial year	103	6.1
6. Consolidated statement of changes in equity	70	
7. Details of dividends and distributions		
Dividends	75	2.1
8. Details of dividends or distribution plans in operation		
Dividend reinvestment plans	N/A	

Requirement	Page reference	Note reference
9. Net tangible assets per security Net tangible assets = \$1,009,896,000 / 272,486,000 = \$3.71 per share. (2024: \$3.93 per share) (Net tangible assets per ordinary share have been determined by using the net assets on the balance sheet adjusted for intangible assets and goodwill)		
10. Details of entities over which control has been gained or lost during the period	N/A	
11. Details of associate or joint venture entities Equity-accounted investees	109	7.6
12. Any other significant information needed by an investor Entire annual report	All	
13. Foreign entities – accounting standards used	N/A	
14. Commentary on the results for the period Earnings per security and the nature of any dilution Returns to shareholders including distributions Significant features of operating performance Results of segments Trends of performance Other factors	76 75 32-35 91 32-34 N/A	2.2 2.1 3.11
14. Statement as to whether accounts have been audited	116	
15. Statement as to whether unaudited accounts are likely to be subject to modified opinion, emphasis of matter or other matter paragraph	N/A	
16. Statement as to whether audited accounts are subject to modified opinion, emphasis of matter or other matter paragraph	N/A	

N/A – not applicable

ATTACHMENT

Helia Group Limited and its controlled entities

Annual report for the year ended 31 December 2025