



# Australian Shareholders Association Conference

Raiz Your Game: Improving Financial Literacy And Building Wealth For All Australians

19-21 May 2024

Level 11, 2 Bulletin Place, Sydney NSW 2000.  
Announcement authorised by the Board of Directors. Date of release: 21 May 2024.





# Introducing Raiz Invest

ASA Conference Melbourne: 19<sup>th</sup> – 21<sup>st</sup> May 2024

# Australia's market-leading WealthTech

Raiz at a glance



- Empowering all Australians by providing hands-on financial experience and education
- Raiz allows customers to start **investing from as little as \$5**, into a diversified portfolio of assets for wealth creation including:
  - ASX Listed Stocks
  - ETFs
  - Bitcoin
  - Australian Residential Property Fund
- Raiz product offering includes **Raiz Invest Super, Raiz Rewards** and **Raiz Kids**
- Provides **personal financial management** tools such as “My Finance”
- Raiz offers **nine portfolios**:
  - Five risk-based portfolios ranging from **Conservative** to **Aggressive**
  - **Emerald** portfolio (socially responsible investment theme)
  - **Sapphire** portfolio (includes an allocation of Bitcoin)
  - **Property** portfolio (includes Australian Residential Property Fund)
  - Raiz **Plus** portfolio (customisable, allowing selected ASX listed stocks)
- As at 30<sup>th</sup> April 2024 Raiz Invest Australia has over **\$1.39bn** in Funds Under Management and **306,557** Active Monthly Customers



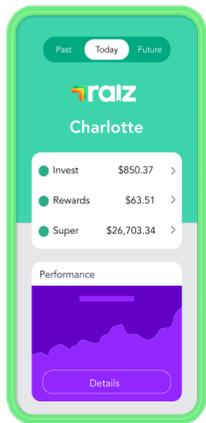
# Our digital investment products unlock financial freedom

The comprehensive investment product suite continues to evolve to meet the needs and expectations of our customers

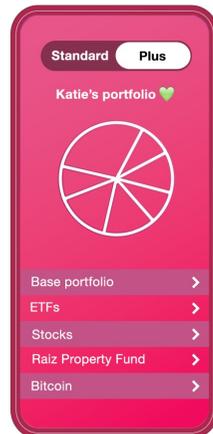


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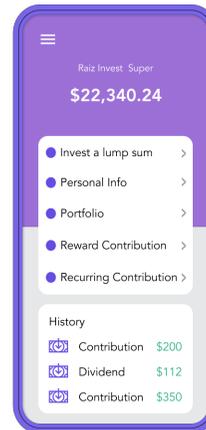
## Raiz Invest



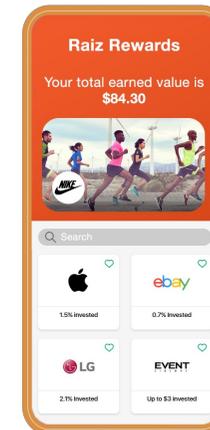
## Raiz Plus



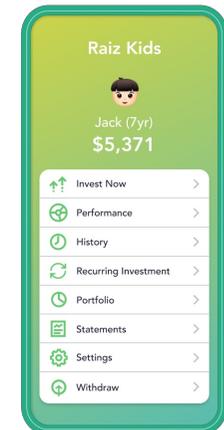
## Raiz Invest Super



## Raiz Rewards



## Raiz Kids



- **Raiz Invest** enables customers to invest in ETFs, ASX-listed stocks, Bitcoin and a Residential Property Fund via eight ready-made investment portfolios, or one customisable portfolio, with a minimum investment of just \$5.
- **Raiz Plus** (launched August 2023) enables customers with the ability to customise their portfolios
- Customers have a choice to include our standard portfolios as a base and then selected ASX listed stocks, ETFs, the Raiz Residential Property Fund, and Bitcoin to build their own investment portfolios.
- **Raiz Invest Super** allows employer Super guarantee contributions and voluntary contributions. Raiz is the only Super fund to offer exposure to an Australian Residential Property Fund. SMSF accounts can be set up as well. Coming soon: Raiz Invest Super Plus Portfolio.
- **Raiz Rewards** Raiz Rewards is a loyalty program which allows customers to accelerate their Raiz and Super balances through earning cash back from purchases made with partner brands such as Apple, Booking.com, The Iconic, Dyson, BWS, Hello Fresh, Adairs and Adore Beauty.
- **Raiz Kids** is a simple way to save and invest regularly for children and dependents who are under 18.
- Kids can have direct access to their own investment portfolio with their parent or guardian's permission.

# Raiz demographics

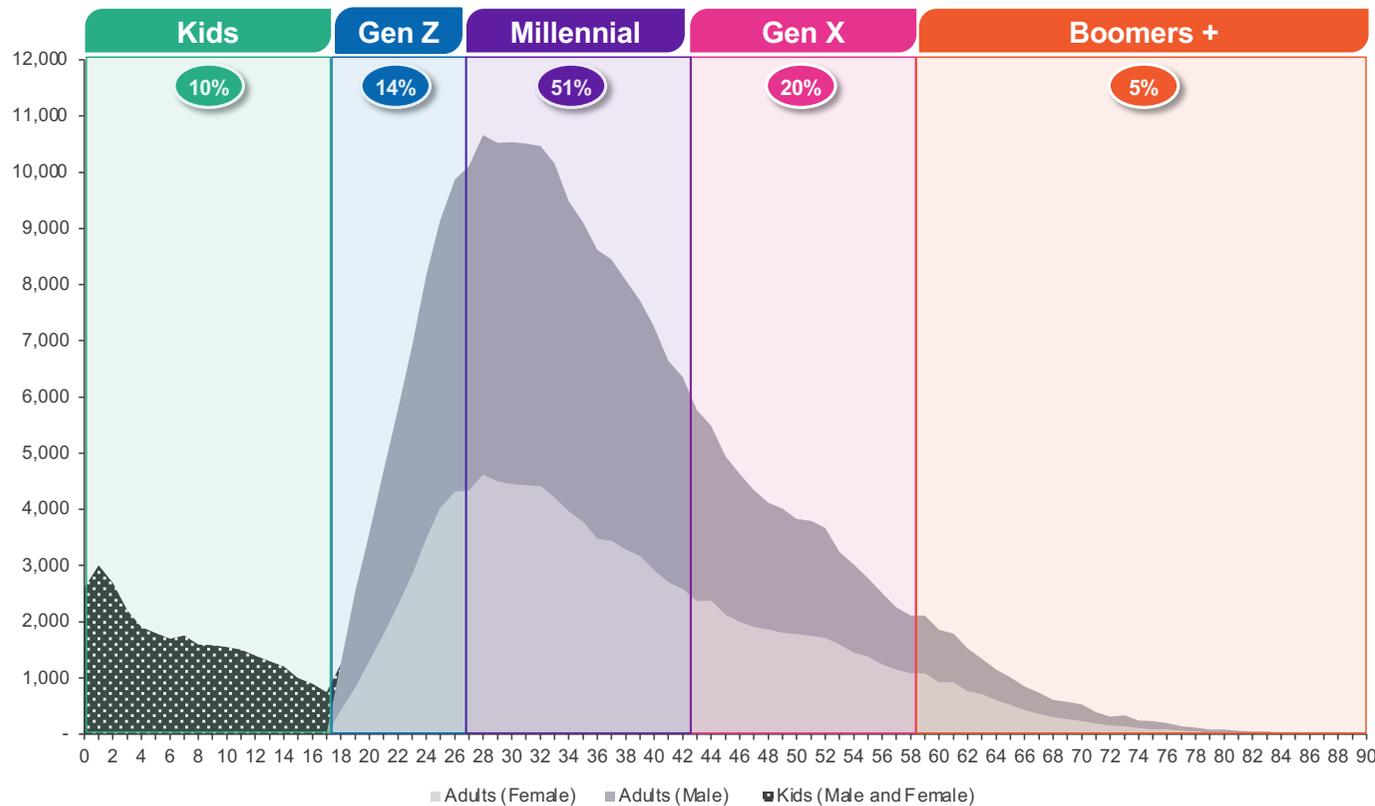


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The Raiz product suite supports customers as they move through their wealth journey

- Raiz breaks down the barriers to investing for first-time investors, whilst delivering financial education and a hands-on experience.
- With security and continued innovation, we aim to build trust with engagement along the customers investment lifecycle.

## Distribution of Customer's Balances



**1**

Build the pipeline through Raiz Kids – attract early, engage parents and brand awareness

**2**

Market leading product for first-time investors

**3**

High lifetime value with brand loyalty and trust

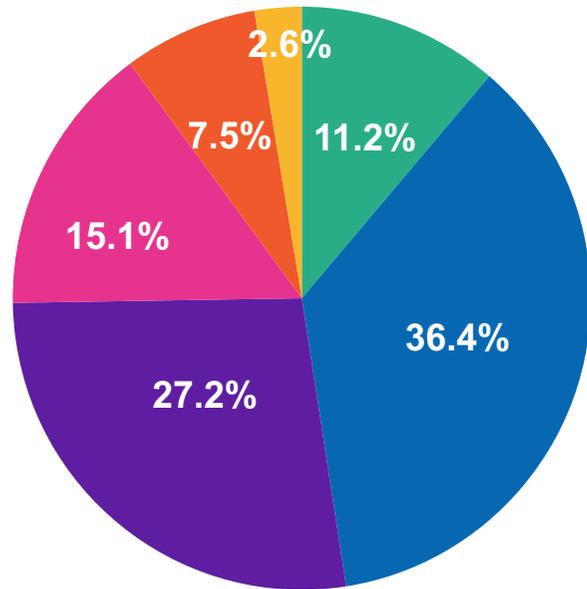
**4**

Broader product range appealing to wealth accumulators

# Raiz demographics: a little deeper

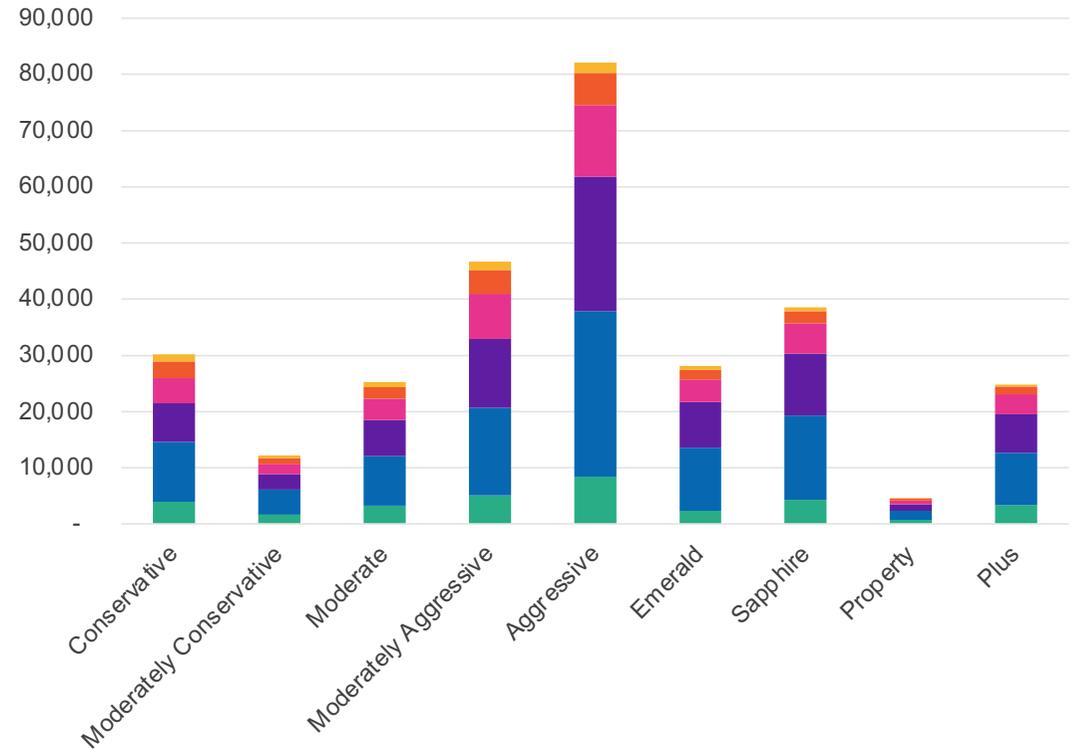
With a wide range of customers, we have delivered investment options to suit all life stages

Retail Accounts Held By Age



18-24 25-34 35-44 45-54 55-64 65+

Raiz Portfolio Types By Age



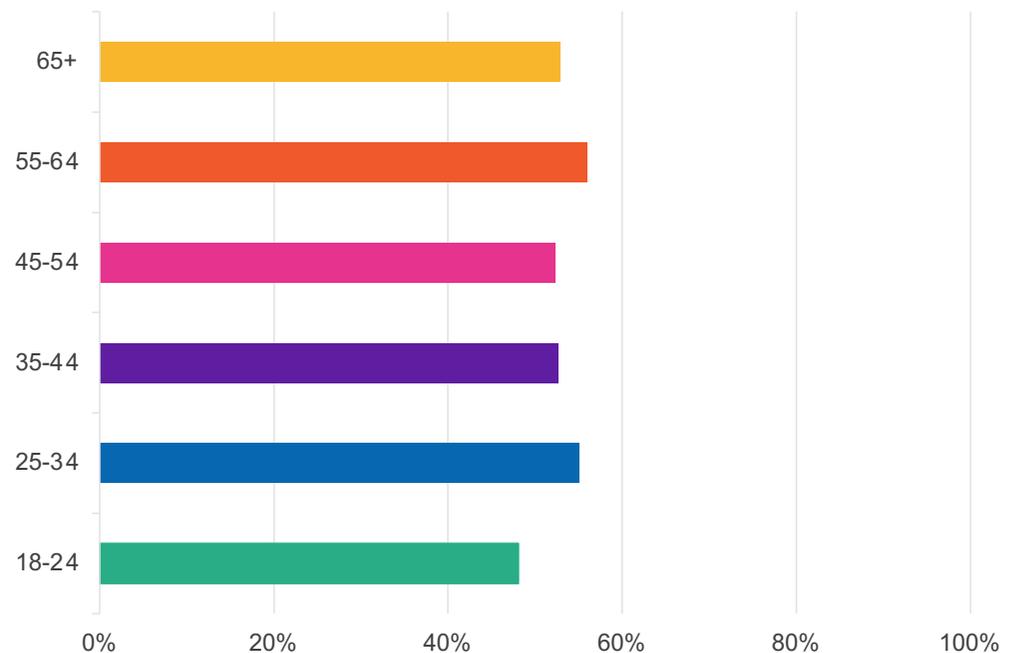
18-24 25-34 35-44 45-54 55-64 65+

## How to save with Raiz Invest

With a wide range of customers our data is unique – saving and investing on the app is easy and flexible

1. Automated recurring deposits – daily, weekly or monthly **~53% of FUM inflow**
2. Lump sum / one off deposits **~29% of FUM inflow**
3. Round-ups – rounding up transactions to the nearest dollar **~16% of FUM inflow**
4. Raiz Rewards – cashback program to help save money on everyday purchases
5. Referral program – introduce a friend to Raiz for a referral bonus
6. Automatic reinvested distributions / dividends

Recurring Deposit As % Of Total Deposits By Age



*“Have been using this app for quite a few years and I'm quite impressed at the simplicity of it.”*

5-star Google Play Store Review for the Raiz app, December 2023



# Raiz's 6 Insights Into Savings and Investment Behaviour

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## Key Insight #1 – Customers save in consistent ways throughout their life

About 70% of your savings can be achieved through good habits including automation

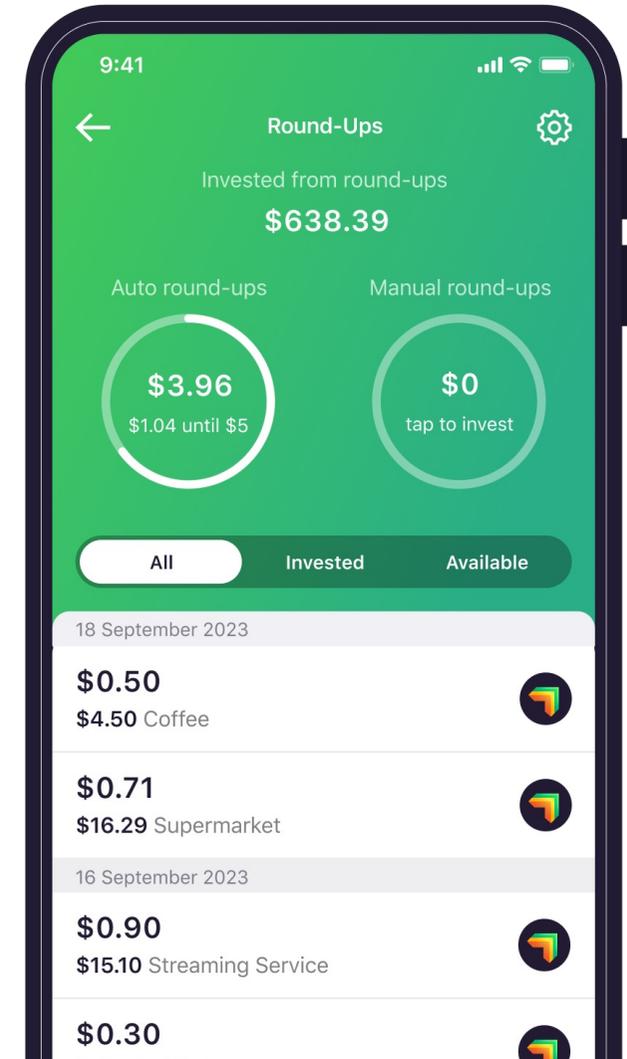


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- Across all age groups, recurring payments account for over 50% of all inflows
- Lump sums are typically made at the time of a tax return
- Auto recurring and auto round-ups are so easy to turn on

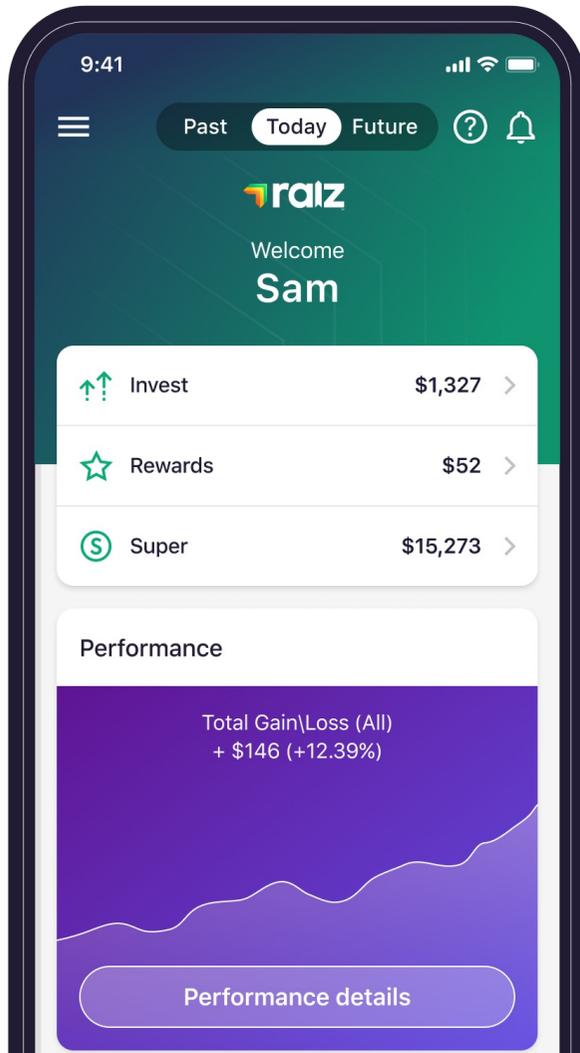
*“Super easy to use the app and I don’t even notice the round ups coming out of my account. Great way to start micro investing!”*

5-star Google Play Store Review for the Raiz app, January 2024



## Key Insight #2 – Existing Raiz customers are saving more

Establishing good savings habits allows customers to increase savings in more challenging economic times



- 28% increase in inflows for existing customers when comparing April 23 vs 24
- First four months of this year have averaged a 34% increase PCP in inflows from existing customers
- Customers are using more features across the platform such as, round-ups, recurring investment and Raiz Rewards to boost savings
- Round-up multiplier was recently introduced to help automation as a request from customers

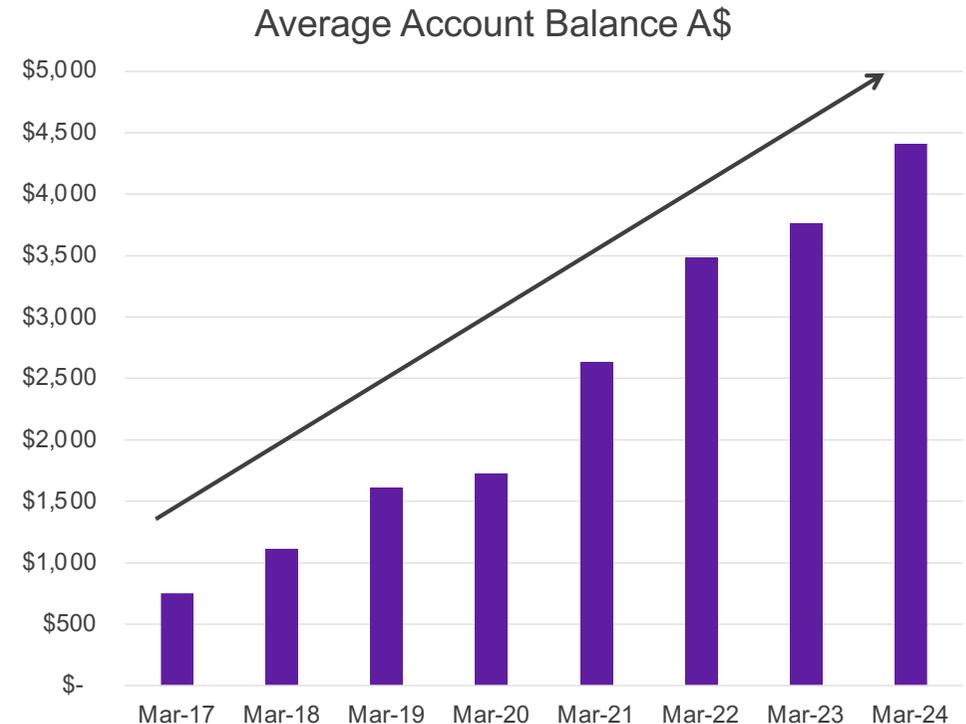
***“So far does exactly what it says - no hidden costs”***

5-star Google Play Store Review for the Raiz app, February 2024

## Key Insight #3 – The average Raiz customer is saving more

Automation and education help create a good savings habit for new customers

- On average over the past 12 months – the gap between deposits and withdrawals has increased
- March 23 vs March 24 – >50% increase in net inflows
- April 23 vs April 24 – >50% increase in net inflows
- New customers are saving more faster on average
- Average customer balances have continue to increased over time



*“In a couple of years I’ll have enough to withdraw a significant contribution towards a family holiday”*

5-star Google Play Store Review for the Raiz app, February 2024

## Key Insight #4 – Raiz Kids assists in educating next generation in saving habits

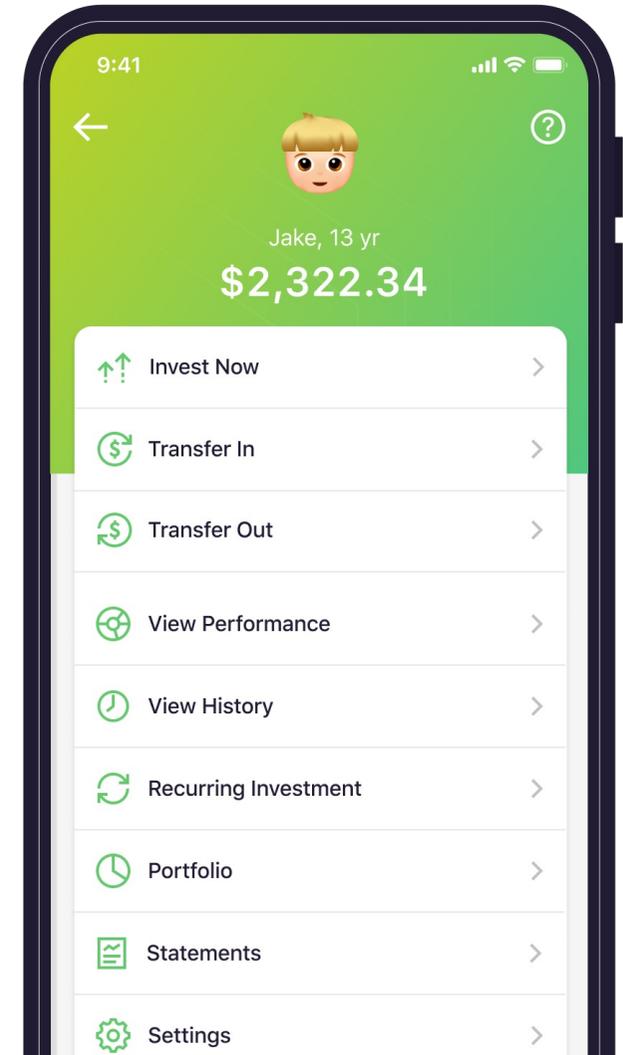
Raiz Kids helps financial literacy and supports regular savings that can set Kids on a path to build wealth

- The Raiz Kids product was launched in 2021
- Over \$38m in FUM (as at 30<sup>th</sup> April 2024)
- Over 38,000 Kids portfolios
- Parents & grandparents use Raiz Kids to educate kids
- Automated features are used more on Kids accounts

*“Useful, user friendly, good pricing model and great features.*

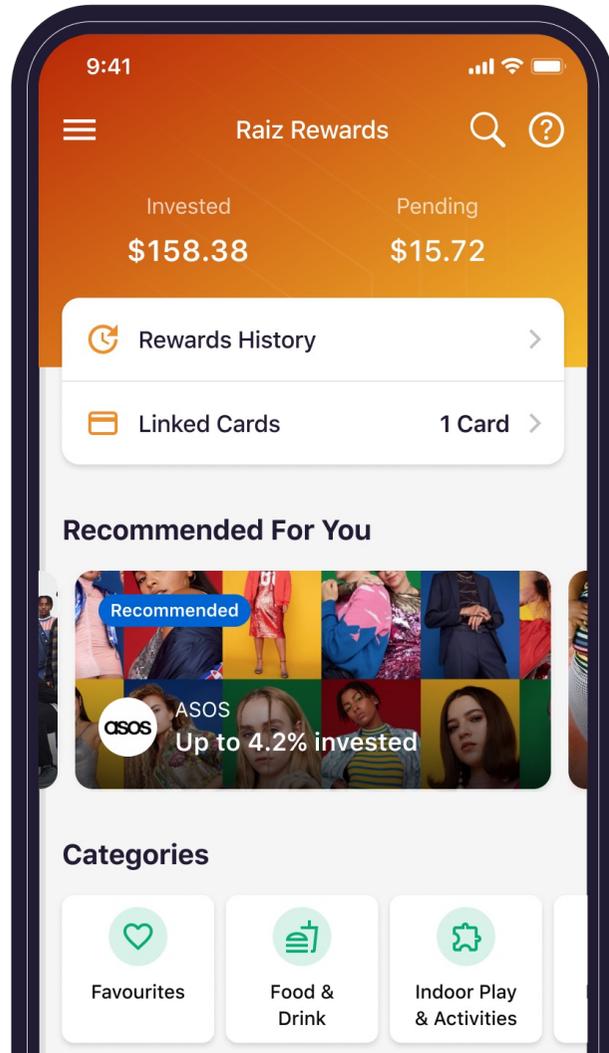
*What's not to love?”*

5-star Google Play Store Review for the Raiz app, January 2024



## Key Insight #5 – Automated savings processes deliver the best results

We know what works – automation is key and our product development is focused on assisting our customers save more



- Automation of recurring deposits and round-ups have helped
- Raiz Rewards – helps find savings automatically
- Over 500,000 rewards paid
- Over \$3.5m rewards received

**MYER**



**COTTON:ON**



**ebay**



**THE ICONIC**

**Booking.com**

**SEPHORA**

## Key Insight #6 – Building a trusting relationship drives feedback and engagement

The longer our customers are with us, the more ways they learn to save and invest

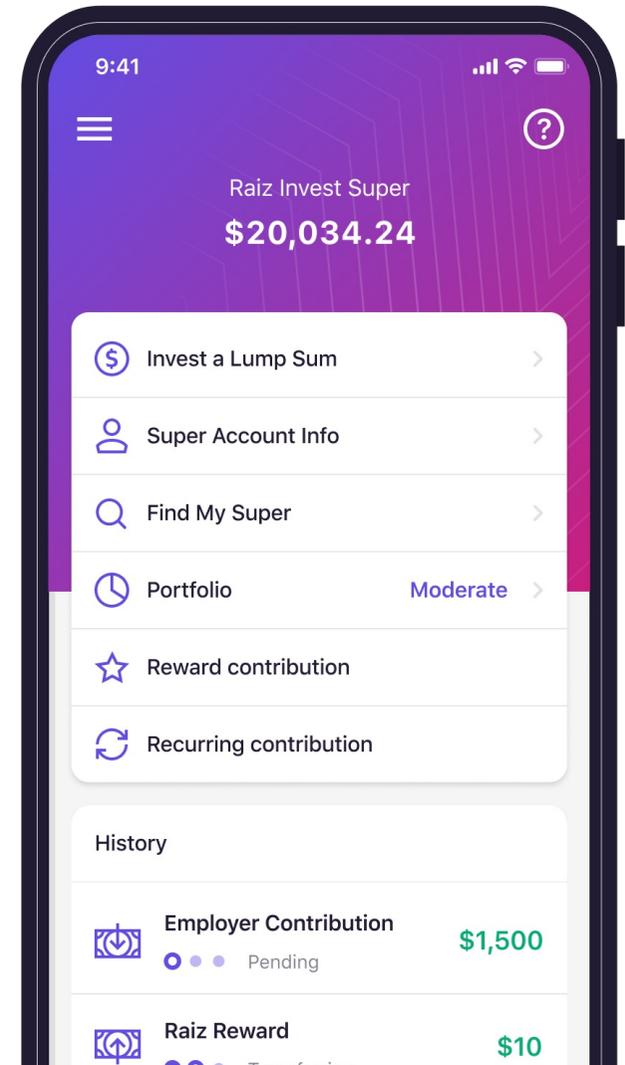


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- The ‘better’ saver uses several products and features
- We have seen an increase in voluntary Super contributions through automation
- Products like Raiz Rewards allows customers to ‘save more’ as every little bit counts

*“Honestly, I think this is fantastic. You get a variety of various options to where you want to invest your money.”*

5-star Google Play Store Review for the Raiz app, January 2024





# Financial Education: Hands-On

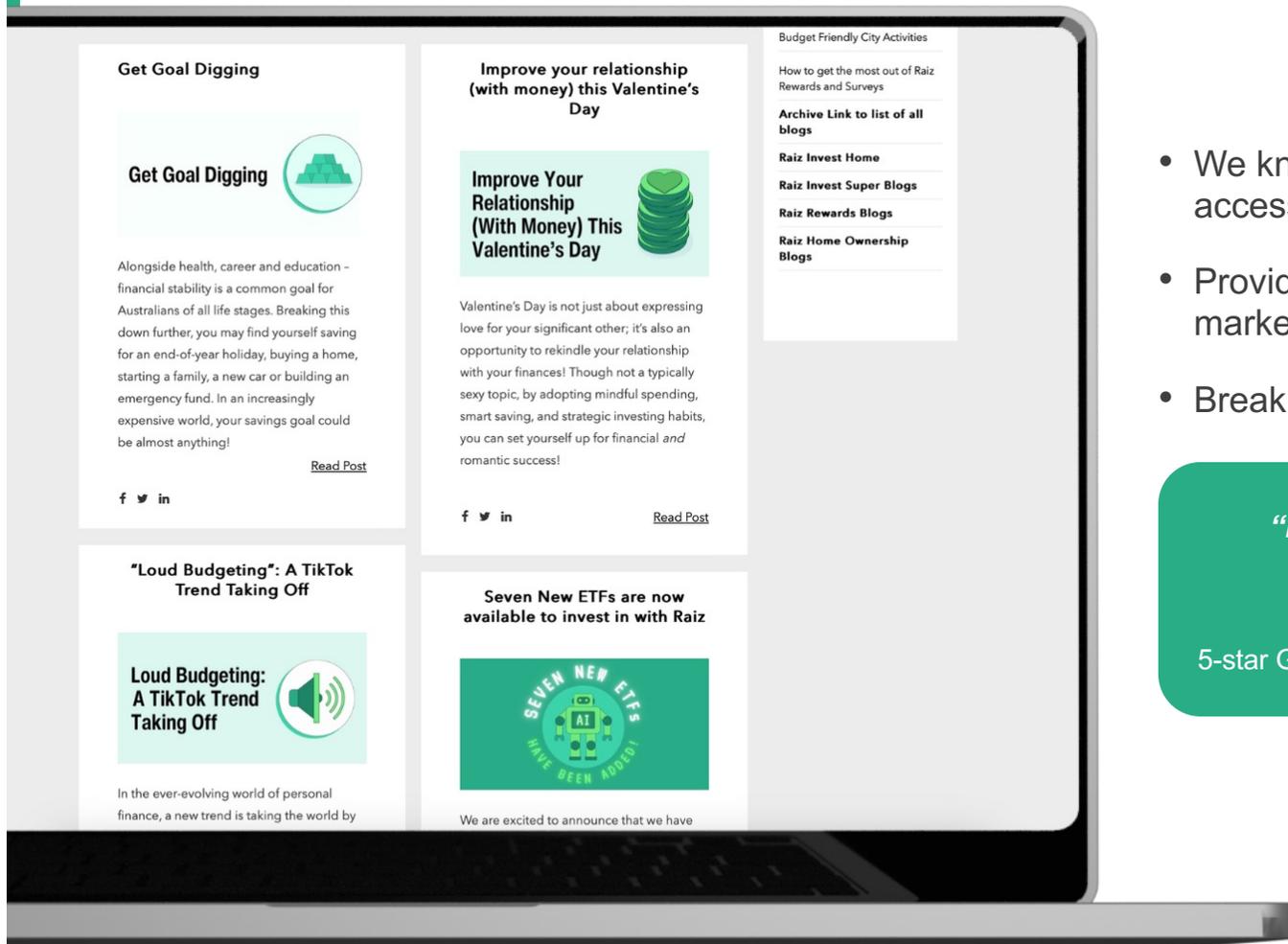
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# Accessible financial education delivered in a mobile first design

The request for continued educational content assist with the savings and understanding



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- We know the best education is hands-on, being accessible
- Provide continued education on general financial markets and investment terminology
- Break down financial jargon into bite-size pieces

*"I was sceptical at first, but so far it's been the learning experience I needed around investing and saving"*

5-star Google Play Store Review for the Raiz app, January 2024



# Key Takeaways

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## How has Raiz helped

The importance of hands-on, accessible and real time experience makes a difference



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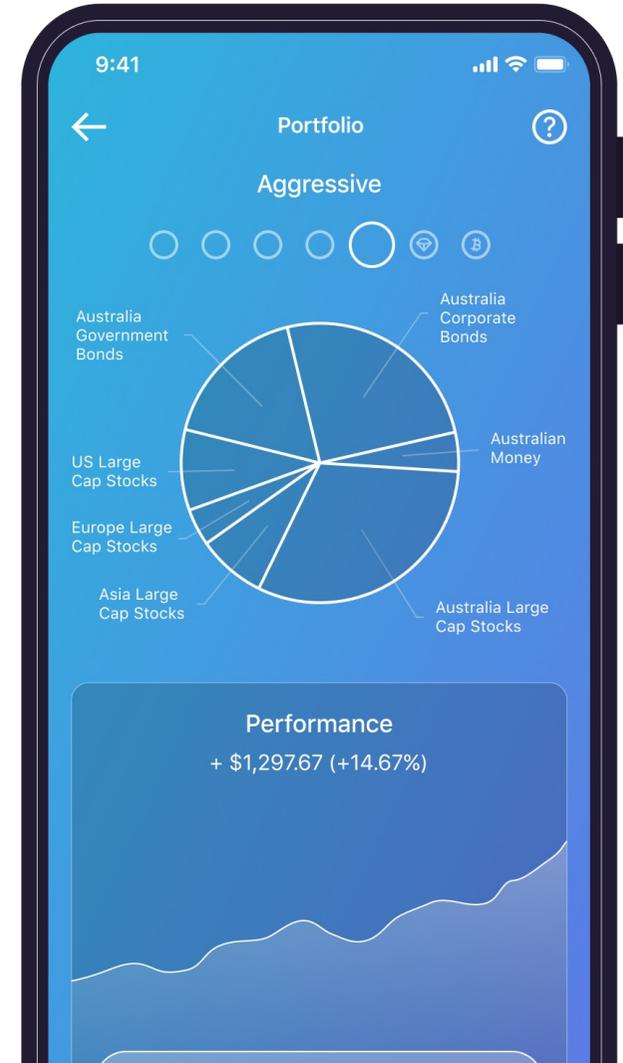
1. Hands-on really works
2. Automated features do assist in savings – small amounts add up
3. Developing a financial services product range with the customers to create trust and relationships hugely benefits the customer

***“Very easy to understand and extremely easy to use.”***

5-star Google Play Store Review for the Raiz app, January 2024

***“This is the one.”***

5-star Google Play Store Review for the Raiz app, January 2024



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