WT | FINANCIAL GROUP

ASX Announcement – 31 August 2026

WTL RESULTS LIVESTREAM

PRESENTATION DECK AND REGISTRATION LINK

WT Financial Group Limited ("WTL" or "the Company") is today holding an investor livestream briefing on its FY2026 results and strategic evolution and outlook. The presentation deck is attached to this release. Details below for registration.

WT Financial Group
FY2026 Results Livestream
12.30pm AEST (10.30am AWST)
Monday 31 August 2026
Presenter: Keith Cullen, founder and CEO

Please register using the following link:

https://zoom.us/webinar/register/WN_uwyiCUUMRk--e-sbnQOLLQ#/registration

Those registering will receive a confirmation email with information about joining the livestream. Questions will be able to be submitted throughout the presentation; however, registrants are encouraged to send through questions via email beforehand to: info@wtfglimited.com

ENDS

About WT Financial Group Limited

WT Financial Group Limited (ASX: WTL) has established itself as one of the largest financial adviser networks in Australia. Its wealth management, retirement planning, and personal risk insurance advice services are delivered primarily through a group of around **400 privately-owned advice practices** whose advisers operate as authorised representatives under its **Wealth Today, Sentry Advice, Synchron Advice, and Millennium3** subsidiaries.

The Group's **Wealth Adviser division** acts as the Company's central services hub and also offers market-leading support, training, and financial literacy resources — including over **100 financial handbooks and manuals** — to advisers and clients both within and outside WTL's network.

Through **WTL & MWP Investco Pty Ltd**, WTL's joint venture with Merchant Wealth Partners, the Company is pioneering a new growth model for financial advice practices by providing long-term, non-controlling capital that enables corporatisation, consolidation, and expansion.

Authorised for release by the Board of WT Financial Group Limited.

Authorised for release by:
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Six years of compounding growth.

And we are only getting started.

FY2026 Results & Investor Briefing

Keith Cullen · Founder & Managing Director · ASX: WTL

WT | FINANCIAL GROUP

WTL TODAY

One of Australia's largest financial advice networks

500+	~400	~$25B	4
Financial advisers	Privately-owned practices	Assets under advice	National advice networks networks

Advice is at the heart of everything we do.

ONE SHARED OPERATING PLATFORM

Wealth Today Sentry Advice
Synchron Advice Millennium3

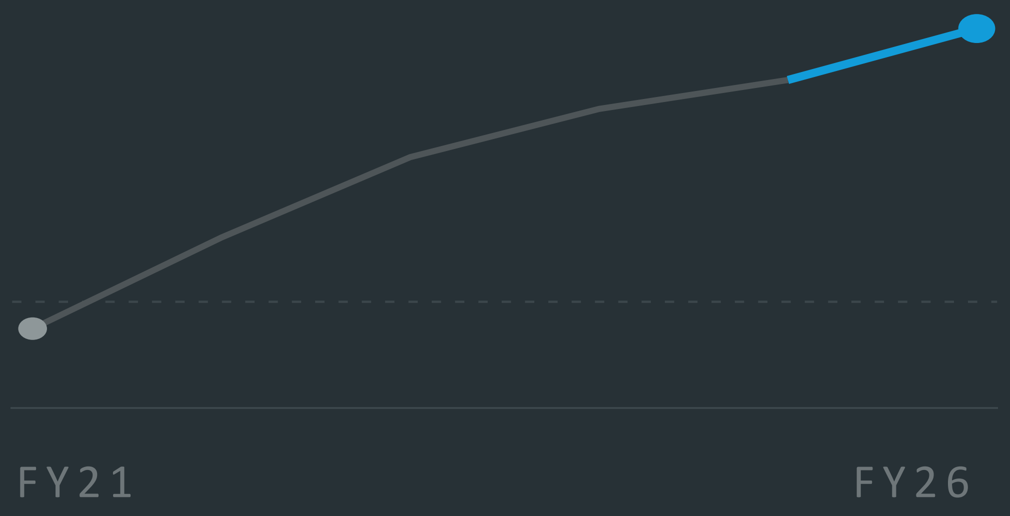
DELIVERED PERFORMANCE

Six consecutive years of growth

NET REVENUE & OTHER INCOME

$4.1M → $33.1M

EBITDA



Loss → $8.2M

NPBT

Loss → $6.6M

The platform has been built.

Growth is translating into earnings

+15.6%	+19.5%	+19.1%	+6.9%
Total Net Revenue & Other Income	EBITDA	NPBT	Statutory NPAT
$33.1M	$8.2M	$6.6M	$5.0M

Operating leverage continues to emerge.

Sixth consecutive year of compounding growth

FY2026 FINANCIAL POSITION

A stronger balance sheet

$16.8M	$11.0M	$34.6M	$2.4M
Cash & cash equivalents	Net current assets	Net assets	Net tangible assets
FY2025: $9.8M	+118.4%	+8.4%	FY2025: $(1.4)M

Entering FY2027 with greater financial capacity and flexibility.

Capacity to invest

$16.8M	$9.2M	$2.5M
Cash at 30 June	Borrowings at 30 June +$2.5M drawn during FY2026	Undrawn facilities

Additional funding drawn ahead of anticipated investment opportunities.

Profitable growth. Capital returned.

STATUTORY RETURN ON EQUITY

14.9%

FY2026 NPAT / average shareholders' equity

FY2026 DIVIDENDS

1.0 cps

Fully franked

0.25 cps interim

0.75 cps final

~$3.42M total FY2026 dividends declared

Growth and shareholder returns are not mutually exclusive.

THE OPPORTUNITY

More demand. Constrained supply.

$4T+	250K	~15,000
Australian superannuation	Australians retiring annually	Financial advisers

Australia needs more advice — not less.

OUR DIFFERENCE

Tailwinds are not enough.

We have built the machinery to capture the opportunity.

OUR OPERATING PHILOSOPHY

Alignment, not control.

We don't tell advisers how to run their businesses.
We earn the right to help them build better ones.

INDEPENDENT BUSINESSES

Own brand. Own clients. Own decisions.

ALIGNED ECONOMICS

When they grow, WTL grows.

MINIMAL COMMERCIAL INTERFERENCE

Support rather than command.

EARNED TRUST

500+ individual adviser relationships.

One adviser. One practice. One improvement at a time.

THE FOUR PILLARS

Straightforward. Not easy.

01 PRICING CONFIDENCE

02 CAPACITY BUILDING

03 LEAD FLOW

04 ENTERPRISE VALUE

TODAY

~$220M

Gross adviser revenue

PRICING CONFIDENCE

Increased adviser pricing

~$330M

Potential revenue pathway

CAPACITY + DEMAND

More clients per adviser

~$660M

Longer-term revenue pathway

Adviser by adviser. Practice by practice.

Illustrative pathway only. Not financial guidance or forecast.

THE HUBCO PHILOSOPHY

Scale without surrender.

"Scaled sovereignty"

ENTREPRENEURS RETAIN

- Identity
- Leadership
- Client relationships
- Culture
- Operational control
- Entrepreneurial upside

WTL / HUBCO ADDS

- Scale
- Infrastructure
- Risk management
- Technology
- Capability
- Capital

"When liquidity events do occur, they are expected to be driven by the ambitions of the entrepreneurs and shareholders involved, rather than by the investment structure itself."

Long-term capital. No predetermined destination.

From recurring revenue to enterprise value

1 — PLATFORM	2 — BETTER BUSINESSES	3 — ENTERPRISE VALUE	4 — WTL PARTICIPATION
500+ advisers	Four Pillars	Corporatisation	Investco + direct Hubco equity
Recurring revenue	Higher productivity	Succession + M&A	Ecosystem investments

BUILDING THE ECOSYSTEM

Selective investment in capacity, automation and specialist services that help advice businesses grow and corporatise.

Capital-light by default. Capital available when attractive.

Income today. Enterprise value tomorrow.

CAPITAL DEPLOYED

$3.425M

Investco capital deployed into TAG

~$832K — WTL initial direct TAG equity at $1.00/share

VALUE CREATED

$1.00 → $1.63

TAG transaction price

+$524K — WTL FY2026 direct fair-value uplift

~$5.8M — Implied value of Investco's TAG holding at $1.63/share

FURTHER WTL EXPOSURE

+$696K

Additional TAG shares to WTL
Vesta transaction — 30 June 2026

~$335K — Additional economic uplift to WTL through Investco

Not separately recognised as an additional FY2026 fair-value gain

15%+ dividend flow | Rushby Financial — $2.8M | Fusion Partners — $1.6M | ~$17M EV net of debt

Income + acquisitions + capital appreciation.

HUBCO IN ACTION

Different entrepreneurs. Same alignment.

SELECT ADVICE GROUP

Multiple practices. One growing enterprise.

~$3.23M Investco capital deployed

FORMATION

Select Advice Group + Newleaf

GROWTH

Sabre Wealth + Legacy

CURRENT OWNERSHIP

31.7%	6.8%	61.5%
Investco	WTL direct	Principals / vendors

15%+ Expected dividend return
Further upside through corporatisation

LIFESUMO

Capital backing an existing entrepreneur-led practice.

~$6.60M Initial enterprise value

INITIAL INVESTMENT

~$1.79M Investco equity

GROWTH CAPITAL

Further Investco equity commitment

INITIAL OWNERSHIP

68.7%	25.6%	5.7%
Founder	Investco	WTL direct

Growth capital commitment
Platform for targeted acquisitions

A repeatable model — adapted to each entrepreneur and opportunity.

THE NEXT FIVE YEARS

Rebuilding the advice profession

ENTRY

More realistic education pathways

→ More advisers

ADVICE

Simpler to provide

→ More Australians advised

CAPACITY

Technology + regulatory reform

→ More clients per adviser

More advisers. More clients. More productive practices.

WTL already has the platform to capture that growth.

THE WTL OPPORTUNITY

Proven today. Optionality for tomorrow.

PROVEN

6 Consecutive years of growth

$8.2M FY2026 EBITDA

14.9% FY2026 statutory ROE

RETURNING CAPITAL

1.0 cps

FY2026 dividends

Fully franked

0.25 cps interim + 0.75 cps final

OPTIONALITY

Four Pillars

Industry reform

Hubco + ecosystem equity

Enterprise value

A profitable business today — with a free look at what it can become.

The last six years were about building the platform. The next five are about compounding it.

YOUR QUESTIONS

Q&A

Over to you.

Keith Cullen · Founder & Managing Director

Thank you.

Six years of compounding growth. And we are only getting started.

CONTACT

Keith Cullen

Founder & Managing Director

INVESTOR ENQUIRIES

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