The impact of Raiz

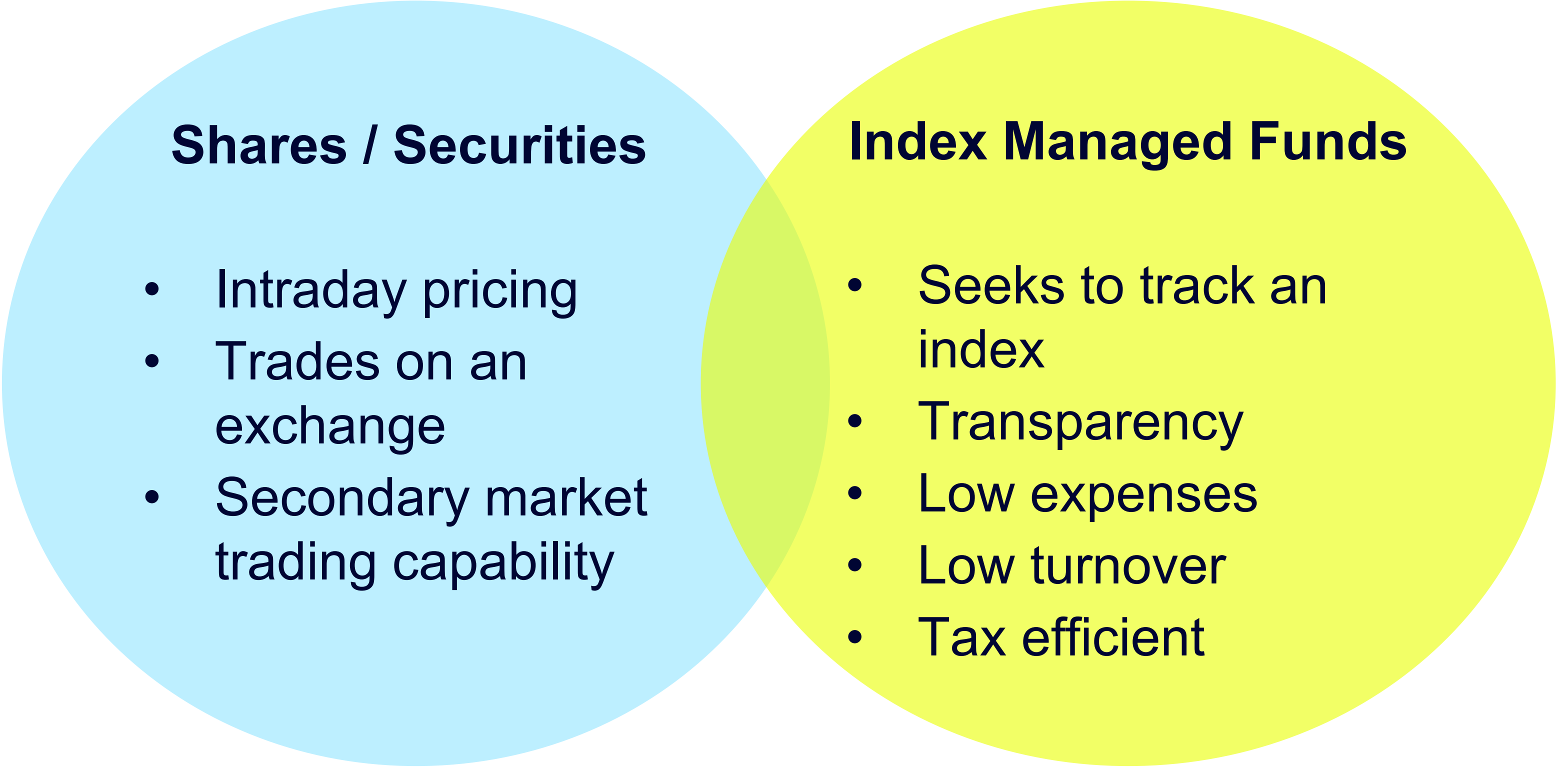
10 years = big numbers*

Over **1.8 million** sign-ups	Over **$5.2 billion** invested	Over **$760 million** Round-ups
Over **$244 million** reinvested dividends	Over **154 thousand** Raiz Kids accounts opened	Over **$9.75 million** reinvested Raiz Rewards

*As at 04/05/2026

ETFs Share Characteristics of Both Shares and Managed Funds

ETFs are a basket of securities that seek to track the performance of a broad or specific market segment. Unlike managed funds, ETFs can be bought and sold on an exchange throughout the day.

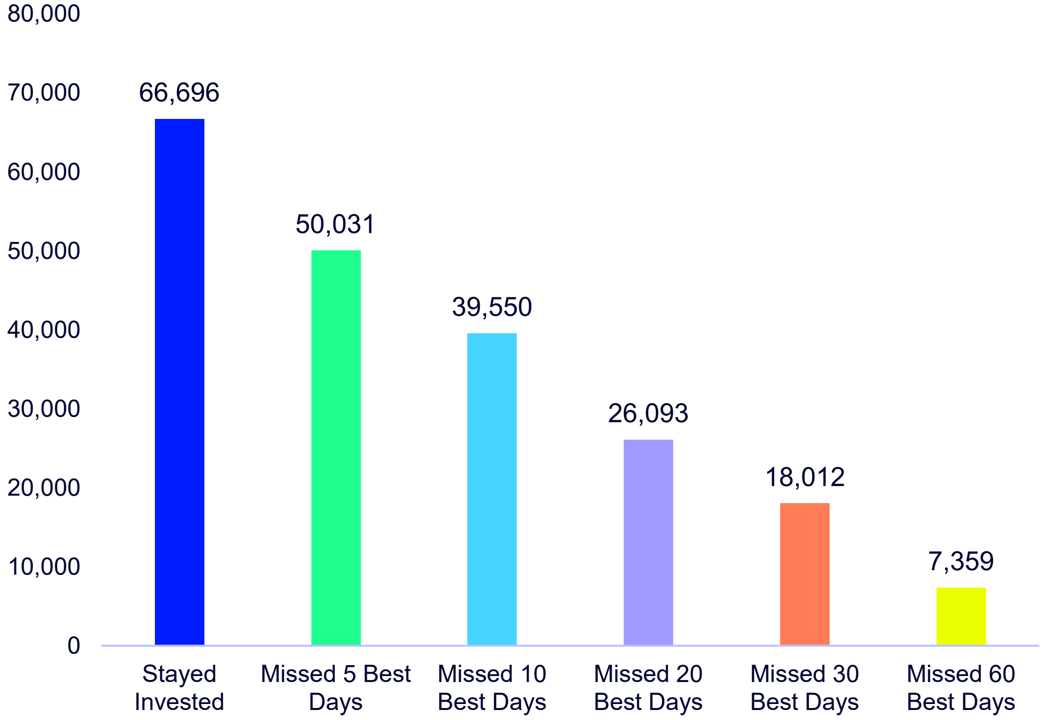


Certain securities may trade in limited volume or may not have an active trading market. Therefore, there is the risk that it may not be possible to sell the investment at a particular time for an acceptable price. Diversification does not ensure a profit or guarantee against loss. There can be no assurance that a liquid market will be maintained for ETF shares.

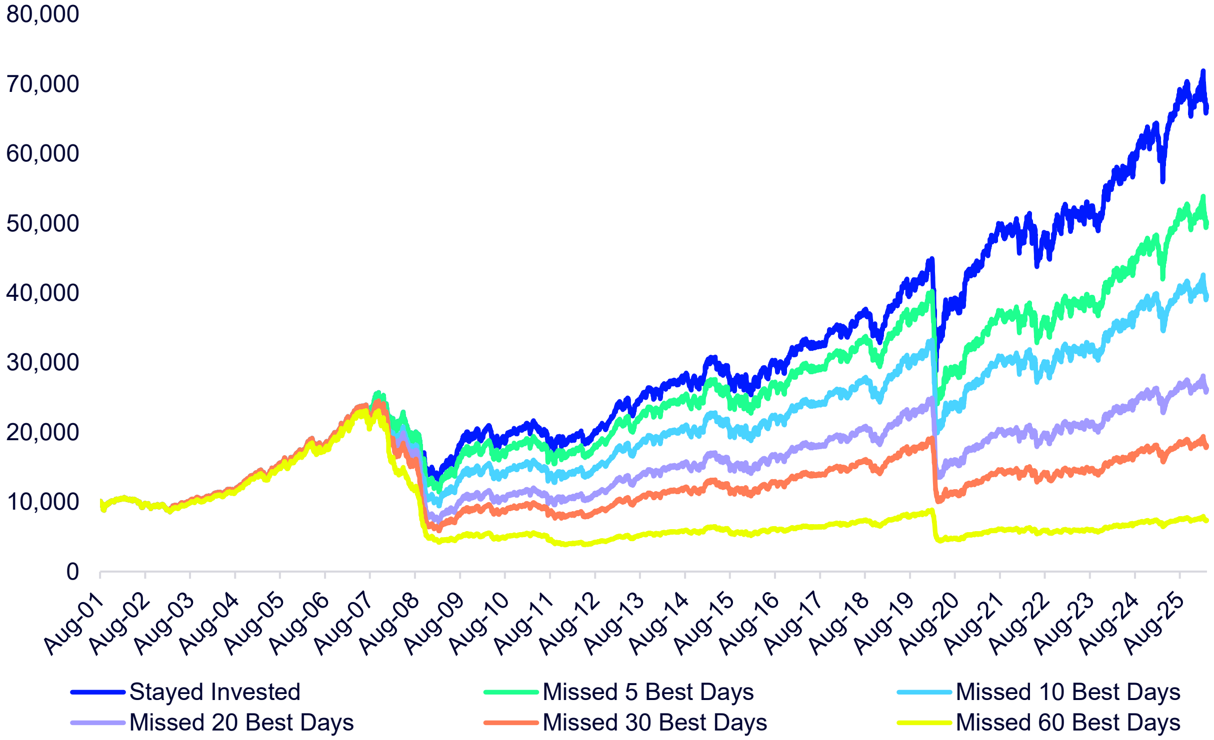
The Value of Staying Invested

If you had invested $10,000 in the State Street® SPDR® S&P®/ASX 200 ETF at the inception of the ETF in August 2001, it would be worth $66,696 today in total return terms.

Total Return of $10,000, AUD



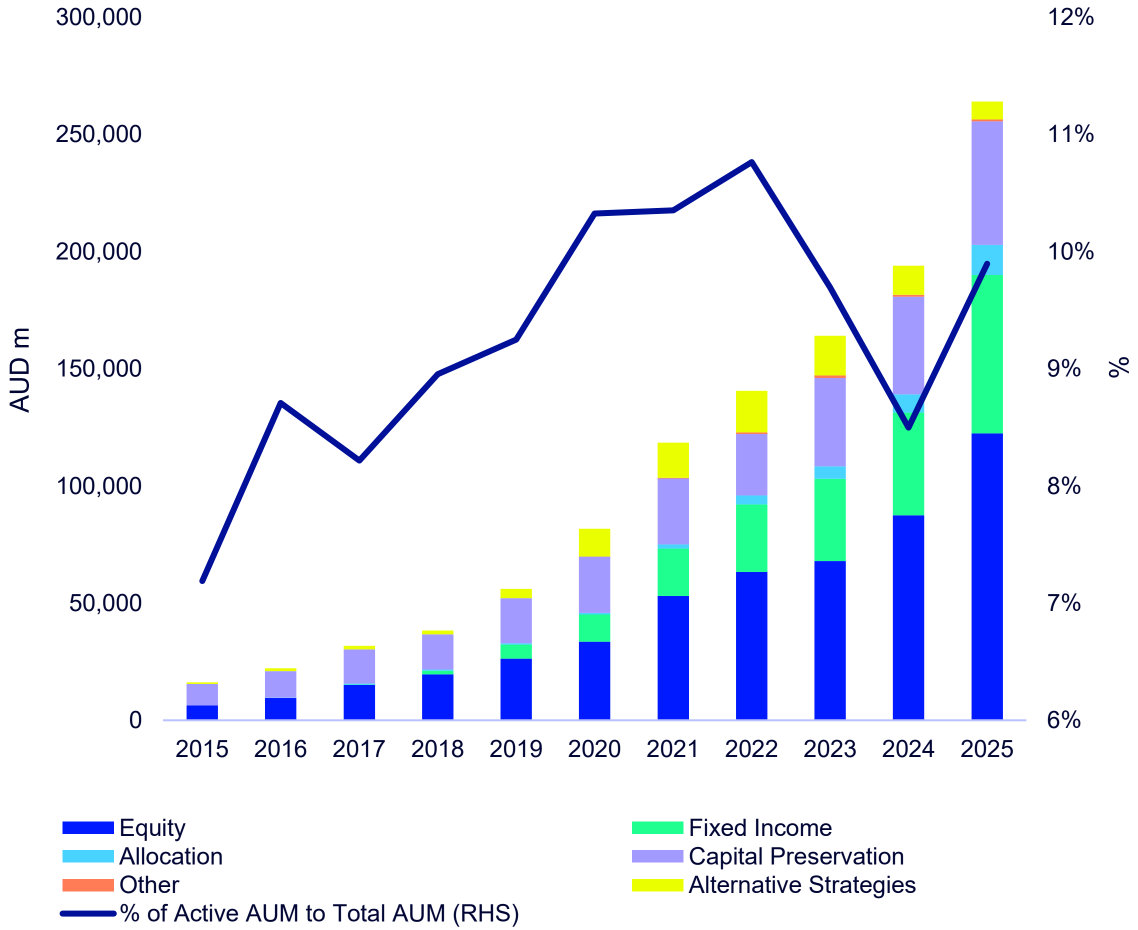
Cumulative Total Return of $10,000, AUD



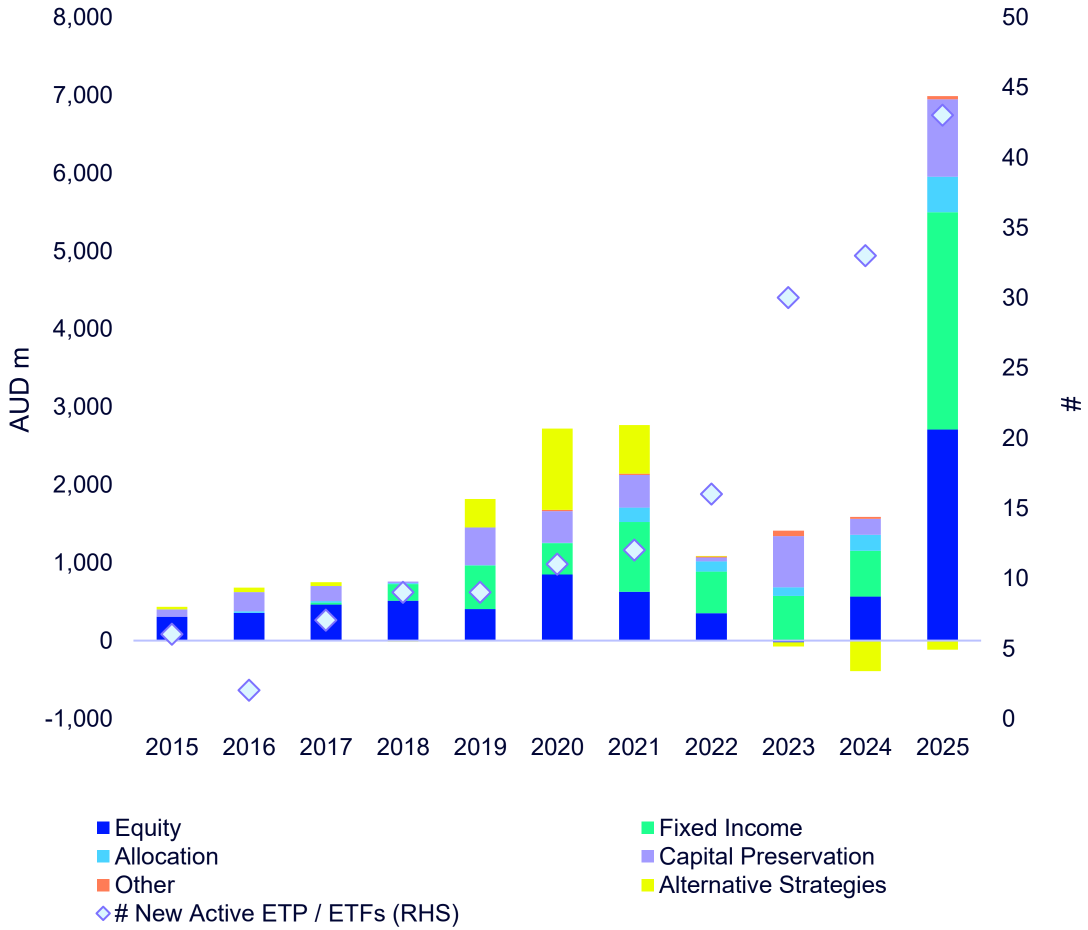
Source: Bloomberg Finance L.P., as of 31 March 2026. Based on State Street® SPDR® S&P®/ASX 200 ETF Total Return. Return figures start as of 24 August 2001. Returns assume full reinvestment of dividends. Past performance is not a reliable indicator of future performance. For illustrative purposes only.

The Growth of Active ETFs in Australia

Active ETP / ETF AUM, % if Total AUM, AUD m, %



Active ETP / ETF Calendar year net inflows, # Launches, AUD m, #



Source: Bloomberg Finance L.P., Morningstar Direct as of 28 February 2026. Active ETF refers to Bloomberg classification data of replication strategy. Asset class categories are defined by Morningstar Category Broad Groups. ETP / ETF launches refer to the listing date of the product. The inception date may differ if the ETP / ETF is an ETF share class of an existing fund.

Key Advantages of ETFs

Diversification Exposure to a broad or specific market segments and helps to manage single stock risk.	**Transparency** Most ETFs provide disclosure of underlying portfolio holdings & intraday pricing.	**Cost & Tax Efficiency** Traditionally provides lower taxable gains than active funds.
Flexibility Trading techniques include limit orders, stop-loss orders, buying on margin & short selling.	**Precision** Allow investors to target exposures to match changing portfolio goals & economic environments.	**Liquidity** Easy to buy & sell. Can support large trades. Has dual layers of liquidity due to primary and secondary market feature of ETFs.

Wide Investment Reach of ETFs

Sector Equity	Hybrids	Alternatives	International Equity	Smart Beta
Multi-Asset Allocation	Commodity & Real Assets	Domestic Fixed Income	Domestic Equity	International Fixed Income

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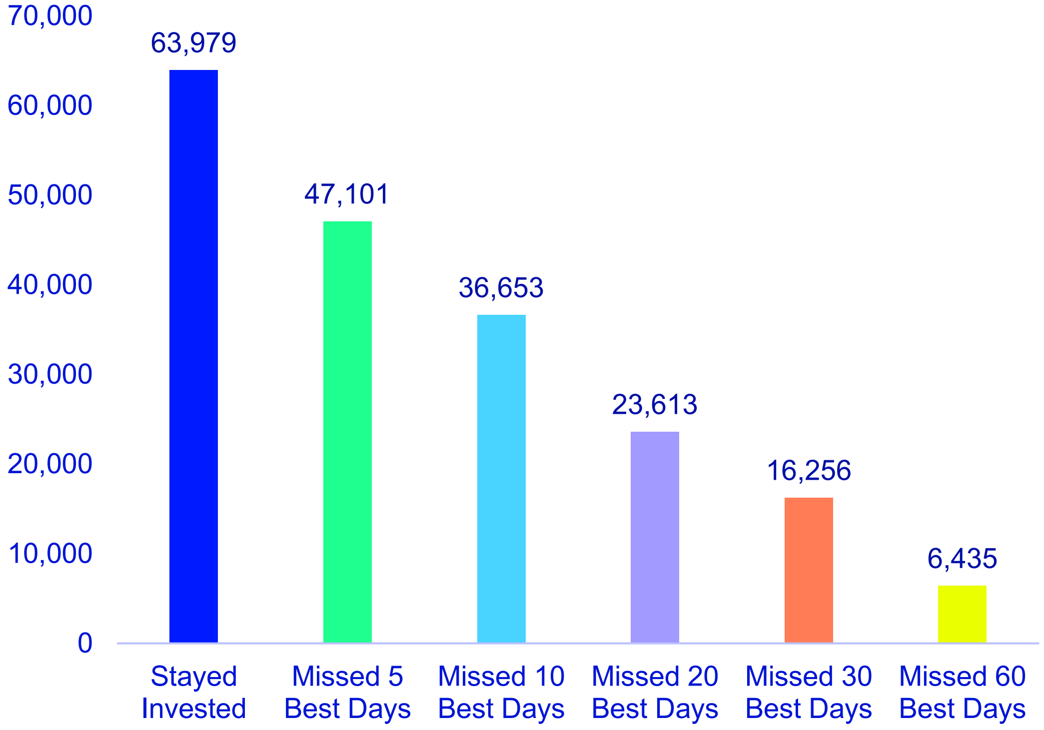
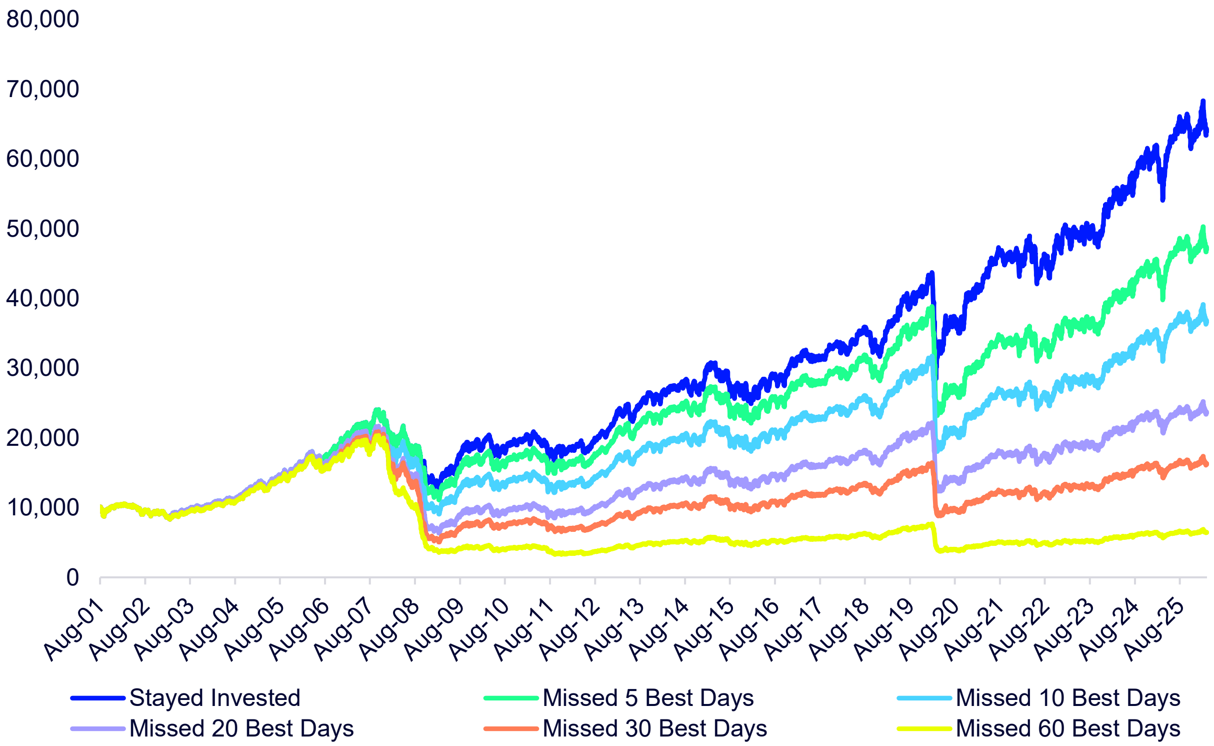
The Value of Staying Invested (2)

If you had invested $10,000 in the State Street® SPDR® S&P®/ASX 50 ETF at the inception of the ETF in August 2001, it would be worth $63,979 today in total return terms.

Total Return of $10,000, AUD



Cumulative Total Return of $10,000, AUD



Source: Bloomberg Finance L.P., as of 31 March 2026. Based on State Street® SPDR® S&P®/ASX 50 ETF Total Return. Return figures start as of 24 August 2001. Returns assume full reinvestment of dividends. Past performance is not a reliable indicator of future performance. For illustrative purposes only.

ETF Due Diligence Checklist

Knowing what you own is an important investment principle regardless of whether you are buying shares, managed funds or ETFs.

Index/Fund
Does the index and/or fund objectives align with your portfolio?

Fund Provider
Does the firm have a solid reputation in the ETF marketplace?

Structure
Does the fund's structure help mitigate portfolio risks and promote liquidity?

Liquidity
Can you trade when you want to?

Active Risk
Does the fund exhibit tracking error to the benchmark it represents?

Performance
Are the fund's historic return and risk statistics in line with its stated objectives and benchmark?

Transparency
What is the level of portfolio holdings transparency?

Total Cost
Have you considered the tradeoffs between trading and holding costs?

For illustrative purposes only.

Important Disclosures

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The returns on a portfolio of securities which exclude companies that do not meet the portfolio's specified Sustainable Investment criteria may trail the returns on a portfolio of securities which include such companies. A portfolio's Sustainable Investment criteria may result in the portfolio investing in industry sectors or securities which underperform the market as a whole.

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Equity securities may fluctuate in value and can decline significantly in response to the activities of individual companies and general market and economic conditions.

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