

ASX Announcement

14 November 2025

ASX ANNOUNCEMENT – ANNUAL GENERAL MEETING PRESENTATIONS

In accordance with the ASX Listing Rules, the Chair and Chief Executive Officer's addresses and presentation to the Annual General Meeting ("AGM"), are appended.

This announcement has been approved for release by the Board of Directors.

For further information please contact:

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About Centrepont Alliance

Centrepont Alliance (ASX: CAF) offers a range of financial services to financial advice firms and customers throughout Australia. The Company operates five core business lines: Licensee Services, Financial Advice, Investments, Platforms and Lending.

Licensee Services provides services to licenced and self-licenced advisers, consisting of licencing options, practice management, compliance, research, education and technology. Financial Advice is an in-house network of financial advisers, who provide personalised and holistic advice to clients. Investment Solutions source high quality underlying investments and construct diversified managed account portfolios. Platform Solutions provides portfolio services for investment and superannuation. Lending Solutions supports brokers and advisers with a credit licence, technology, lending panel, training and education.

CENTREPOINT ALLIANCE LIMITED

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Chairman's Address

Centrepoint Alliance delivered another year of strong growth and record financial results in FY25, exceeding our guidance and reflecting the success of our growth strategy. The Board is pleased with the Company's robust financial position, continued investment in technology and compliance, and commitment to sustainable value creation for shareholders.

The execution of our strategy is centred on continually enhancing our service offering for advisers, ensuring we remain responsive to their evolving needs and the broader regulatory environment. We aim to position Centrepoint as a leading provider of advice and business services to financial advice firms across Australia.

Over the past 12 months, we have made strong progress delivering our growth strategy. Our licensee business has continued to grow organically, and we see further opportunities ahead. The launch of the IconiQ platform marked a major milestone after several years of development. Our salaried advice business has grown, and we see opportunities to increase productivity and explore further acquisitions. It is also encouraging to see the investment management business rebound, driven by adoption of the IQ Managed Account portfolios.

The financial advice sector is set to evolve further through the integration of artificial intelligence (AI) and automation. Centrepoint Alliance's strong capability in advice technology positions us well to harness AI, robotics, and process automation to boost productivity, strengthen monitoring and supervision, and deliver superior outcomes for advisers and their clients.

Centrepoint operates in a dynamic and highly regulated environment. The Board and management remain committed to a robust risk management framework, with regular reviews to ensure effectiveness. We have also established an ESG Working Group, to support the Board's oversight of environmental, social, and governance matters, and are preparing for mandatory climate-related disclosures by 1 July 2027.

I would like to acknowledge the valuable contribution of my fellow Directors. I also want to particularly thank Peter Rollason for his contribution. Peter has stepped down from the Board to focus on his other interests. I further acknowledge the leadership of our CEO, John Shuttleworth, and the executive team for their outstanding execution and unwavering commitment.

On behalf of the Board, I thank our shareholders for your continued support, and our advisers and staff for your dedication and professionalism. We look forward to another year of progress and achievement.

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Chief Executive Officer's Address

I'd like to acknowledge our Board members and thank all shareholders for joining us today.

It's a privilege to address you as Chief Executive Officer, at my fourth Annual General Meeting and to share Centrepoint Alliance's progress, strategy, and outlook for the year ahead.

Centrepoint Alliance continues to deliver sustainable growth and shareholder value through disciplined execution, strategic innovation, and market leadership in adviser services.

Our financial performance for the year ending 30 June 2025 remains strong with the business delivering:

- Normalised EBITDA of \$10.6 million, up 16% year-on-year.
- Net profit before tax (NPBT) of \$7.3 million, up 30%.
- Gross revenue of \$326.1 million, up 13%.
- Final fully franked dividend of 1.75 cents per share, bringing total FY25 declared dividends to 3.0 cents per share.

Operational highlights for the year ending 30 June 2025 include:

- Market-leading growth in the licensee business, with a net increase of 22 authorised representatives, now totalling 571 advisers under Centrepoint Alliance licences.
- Managed accounts funds under management grew 40%, from \$303 million to \$423 million, distributed across six investment and superannuation platforms.
- Successful launch and early commercialisation of the IconiQ Superannuation and Investment platform, with ongoing adviser onboarding and integration with adviser software.
- Expansion of salaried advice, including the acquisition of Brighter Super's advice review book and transition of three advisers to Financial Advice Matters, increasing employed advisers to 22.
- Leveraged technology and artificial intelligence to boost adviser efficiency, enhance supervision, and reinforce compliance standards.
- Advanced cyber resilience strategy, including enhanced system controls, AI governance policies, and progressing with International Organisation for Standardisation (ISO) certification for Information Security Management Systems.

Most pleasing has been the sustained multi-year growth Centrepoint has delivered, underpinned by disciplined execution, strategic acquisitions, and effective cost management.

EBITDA has increased by 212% since FY21, reaching \$10.6 million in FY25. This reflects our ability to scale earnings through both organic growth and successful integration of acquisitions.

Net revenue has grown by 46% over four years, now standing at \$40.9 million. This growth has been achieved while maintaining a lean operating model.

Profit before tax has risen from \$1.5 million in FY21 to \$7.3 million in FY25 - a 387% increase. Our cost to income ratio has improved from 88% in FY21 to 74% in FY25, demonstrating disciplined expense management.

Adviser numbers have grown by 44% since FY21, now totalling 1,471, including 571 authorised representatives and 900 self-licenced advisers. This adviser growth has been achieved despite a 19% contraction in the broader advice market, highlighting our competitive strength.

As a result of this business performance, Centrepoint Alliance has delivered a total shareholder return of 125% since July 2021.

Our share price has increased from 22 cents to 39 cents over four years.

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A total of 14.5 cents per share has been paid out in dividends, amounting to \$25.5 million (fully franked) returned to shareholders. This includes 10 cents ordinary dividends and 4.5 cents special dividends.

Dividend payments have been consistent and growing, supported by strong available franking credits.

The Company's disciplined approach has resulted in significant capital returns and enhanced shareholder value.

Over the past year, we've made significant progress in executing our five-pillar strategy - a strategy designed to balance the stability of our core operations with the growth potential of higher-margin segments.

At the heart of our business is our licensee services division. This remains a foundational pillar - a stable, cash-generative business that provides essential support to financial advisers across the country. This segment is valued at lower earnings multiples, so our focus is on building scale and efficiency, driving operational leverage, enhancing adviser services, and improving profitability through disciplined cost management and technology enablement.

At the same time, we are deliberately expanding into adjacent segments of the financial services market that offer stronger earnings potential and are valued more highly by the market. Investment management and platform services, for example, benefit from scalable business models and recurring revenue streams. These segments command significantly higher valuation multiples - a reflection of their margin profile and growth trajectory. By increasing our exposure to these areas, we are positioning the group for long-term earnings growth and multiple expansion.

This strategic diversification is not only about growth - it's about reshaping our earnings mix. In the future as our higher-margin businesses contribute a greater share of group profits, we expect this to be reflected in a re-rating of our overall valuation. Our aim is to deliver sustainable value creation for shareholders by combining the resilient organic growth of our core fee for service business with the earnings potential of our growth pillars.

Artificial intelligence is becoming an important consideration across many industries, including financial and professional services. These sectors deal with complex processes and large volumes of data, making them well suited to explore how AI can improve efficiency and support better outcomes. At Centrepoint Alliance, we view this as an opportunity to enhance our operations while maintaining strong governance and compliance.

As we look ahead, artificial intelligence is increasingly influencing the way we operate at Centrepoint Alliance. While the full impact of AI on our industry remains uncertain, our belief is that it will deliver significant productivity benefits, particularly in areas such as analytics and reporting, monitoring and supervision, production of advice documentation, and streamlining operational processes.

Over the past year, we have taken practical steps to embed AI into our business. Our adoption of Microsoft Copilot, integrated securely within our Australian cloud tenancy, ensures data is stored securely within our domain and not used for model training.

Our approach to AI deployment is structured around three phases.

The first phase is ensuring we have the right infrastructure, capability, governance and training. This involves establishing policies, an AI Approval Committee, and comprehensive staff training to ensure safe and effective use.

The second phase is the development of AI agents to enhance business processes for operational efficiency. The focus in this phase is on developing AI agents for audits, advice generation, compliance, and customer support.

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The third phase is the strategic application of the technology where we challenge the current business models in the markets we compete and prepare plans to capitalise on how AI will disrupt or create new business opportunities.

In summary, while we remain cautious about predicting the long-term transformation AI may bring, we are confident that our current initiatives will deliver tangible benefits for Centrepoint Alliance, our clients, and our shareholders. By focusing on productivity, supervision, and responsible governance, we are well positioned to harness the opportunities AI presents.

Finally on our outlook. Centrepoint Alliance has a stable core business and clear areas of focus. The licensee services business continues to perform in a competitive market, providing consistency for advisers and clients. The salaried advice business offers scope for revenue growth through productivity within the existing adviser base and potential for additional acquisitions.

Strategic initiatives are gaining momentum with managed accounts FUM now at \$484m up 14% from 30 June and a confirmed transition pipeline for IconiQ of \$1 billion.

Underlying EBITDA guidance is in the range of \$11.5m to \$12m, reflecting disciplined financial management.

In conclusion, Centrepoint Alliance has delivered strong total shareholder return through disciplined execution of our strategy. By growing our capabilities in asset management and platform businesses that command higher market multiples, we are building sustainable shareholder value. Our focus on technology and artificial intelligence ensures we are not only performing well today but also positioning the business for future growth and industry leadership.

-END-



CEO UPDATE

ANNUAL GENERAL MEETING

John Shuttleworth, CEO

14 November 2025

Disclaimer

This presentation is for general information purposes only and should be read in conjunction with the Full Year Financial Report for the twelve months ended 30 June 2025 and the Appendix 4E lodged with the Australian Securities Exchange by Centrepont Alliance Limited (ASX:CAF) on 26 August 2025. This presentation does not provide recommendations or opinions in relation to specific investments or securities.

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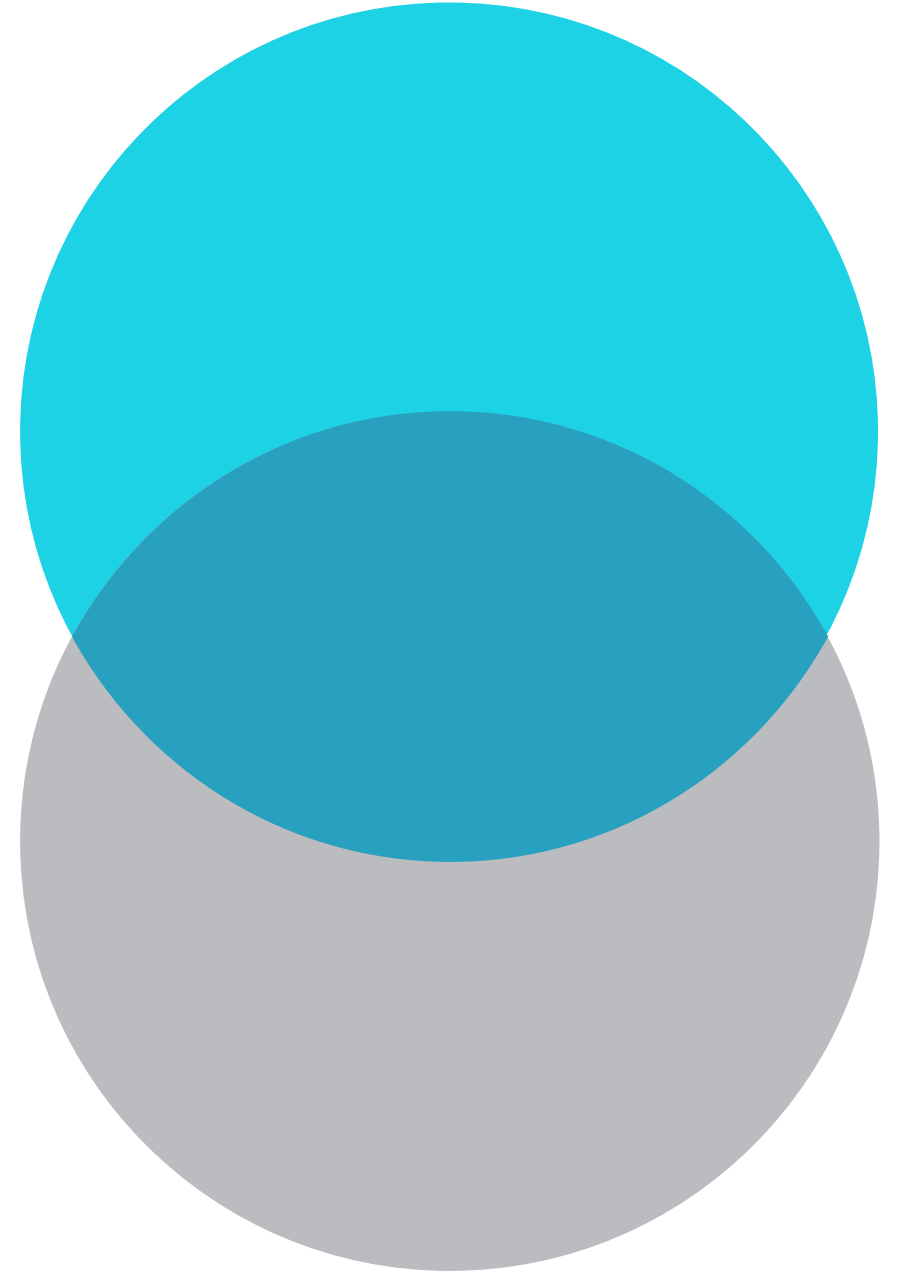
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All numbers are as at 30 June 2025 unless otherwise stated. Numbers may not add up due to rounding.

The release of this announcement has been authorised by the Board of Directors.

CEO ADDRESS

John Shuttleworth



SNAPSHOT OF FY25 RESULTS



\$326.1m

Gross revenue



\$38.7m

+13%
on FY24



\$40.9m

Net revenue



\$4.8m

+13%
on FY24



\$10.6m

Normalised EBITDA¹



\$1.5m

+16%
on FY24



\$7.3m

Profit before tax



\$1.7m

+30%
on FY24



\$13.7m

Cash

at 30 June 2025



\$1.5m

on FY24

Primarily driven by \$9.7m gross cash from operations offset by \$1.0m income tax paid, \$6.0m dividends paid, \$1.2m paid for Brighter acquisition



Dividend Declared

Fully franked paid
2 October 2025



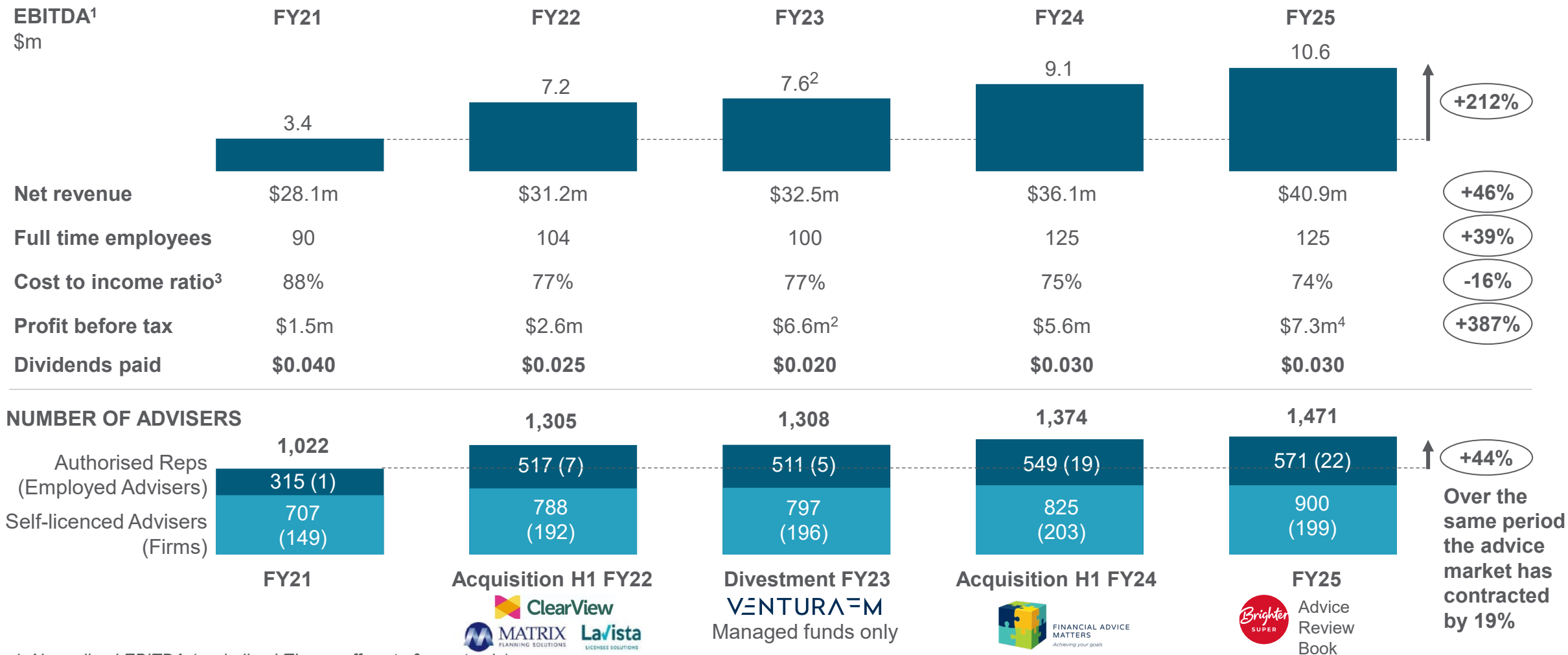
1.75¢ Ordinary
3.0¢ total ordinary for year
from 2.75¢
for FY24

¹Excludes LTI, One-Off Costs & Asset Sale.

A STRONG YEAR OF OPERATIONAL PERFORMANCE

- **Market-leading growth in the licensee business**, with a net increase of 22 authorised representatives, now totalling 571 advisers under Centrepont Alliance licences.
- **Managed accounts funds under management grew 40%**, from \$303 million to \$423 million, distributed across six investment and superannuation platforms.
- **Successful launch and early commercialisation of the IconiQ Superannuation and Investment platform**, with ongoing adviser onboarding and integration with adviser software.
- **Expansion of salaried advice**, including the acquisition of Brighter Super's advice review book and transition of three advisers to Financial Advice Matters, increasing employed advisers to 22.
- **Leveraged technology and artificial intelligence to boost adviser efficiency**, enhance supervision, and reinforce compliance standards.
- **Advanced cyber resilience strategy**, including enhanced system controls, AI governance policies, and progressing with International Organisation for Standardisation (ISO) certification for Information Security Management Systems.

THROUGH ACQUISITIONS, DISCIPLINED COST MANAGEMENT AND ORGANIC GROWTH CENTREPOINT IS ON A SOUND FINANCIAL FOOTING



1 Normalised EBITDA (excluding LTI, one-off costs & asset sale)

2 Ventura funds divested July 2022 for \$1.7m

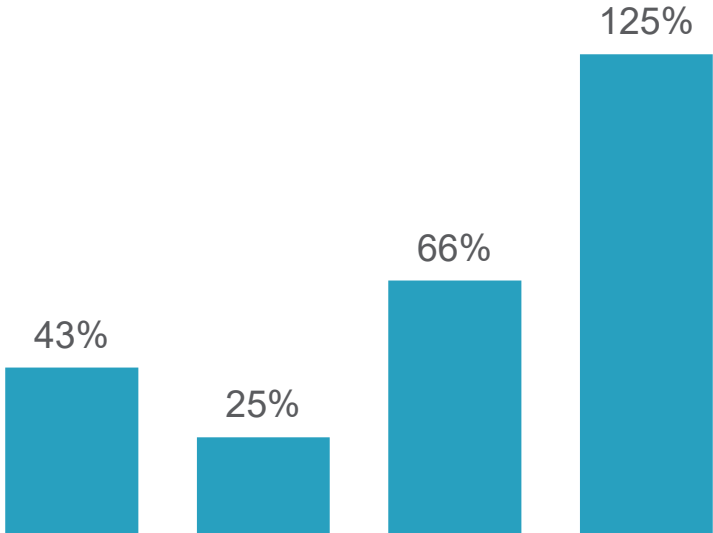
3 Cost to income ratio excludes asset sales, LTI and one-off costs

4 FAM contingent consideration release of \$1.3m

TOTAL SHAREHOLDER RETURN OF 125% SINCE JULY 2021

TOTAL SHAREHOLDER RETURN
Cumulative TSR, %

The share price has risen
from 22 cents to
39 cents ...



... a total of **14.5 cents** per share paid totalling **\$25.5m** (fully franked) has been returned to shareholders, **10 cents ordinary** and **4.5 cents special**

	FY21 base year	FY22 Year 1	FY23 Year 2	FY24 Year 3	FY25 Year 4	Total
Price	\$0.22	\$0.29	\$0.23	\$0.29	\$0.39	-
Total dividends paid per share	\$0.040	\$0.025	\$0.020	\$0.030	\$0.030	\$0.145
Ordinary paid per share	\$0.010	\$0.015	\$0.015	\$0.030	\$0.030	\$0.100
Special paid per share	\$0.030	\$0.010	\$0.005	\$0.000	\$0.000	\$0.045
Total dividends paid	\$5.8m	\$3.9m	\$3.9m	\$5.9m	\$6.0m	\$25.5m
Available Franking credits ¹	\$15.0m	\$13.3m	\$11.7m	\$9.1m	\$7.7m	-

1. Available franking credit balance estimate: \$6.5m after payment of FY25 dividend of \$0.0175 totalling \$3.5m

CENTREPOINT HAS FIVE STRATEGIC PILLARS TO DRIVE GROWTH

Our focus is on margin expansion and annuity revenue enabled by the strong distribution network of circa 1,471 financial advisers

	1	2	3	4	5
Objective	Grow licenced and self-licenced advisers	Grow salaried advisers	Build scale in asset management	Launch super and investment platform	Grow lending
Current Position	571 authorised representatives (ARs) ¹ 199 self-licenced firms 900 advisers	22 advisers post Brighter acquisition ²	\$423m FUM	\$1,254b market ³ ~\$73.5b network Funds Under Advice (FUA) ⁴	\$3.4b loan book 75 brokers
Our focus	Organic + acquisitions to maintain scale	Acquire 'corporatised' firms to improve margin	Grow Managed Accounts	Globally leading functionality with market leading pricing	Provide lending services to financial advisers

Note: numbers as at 30 June 2025 unless stated

1 AR Numbers as at 30 June 2025 (includes 22 salaried advisers)

2 Three additional advisers with Brighter acquisition completed 13 June 2025

3 Plan for Life – All Master Funds June 2025

4 FUA and value chain revenue are estimated based on internally generated assumptions (1,471 advisers x average funds under advice of \$50m = \$73.5b)

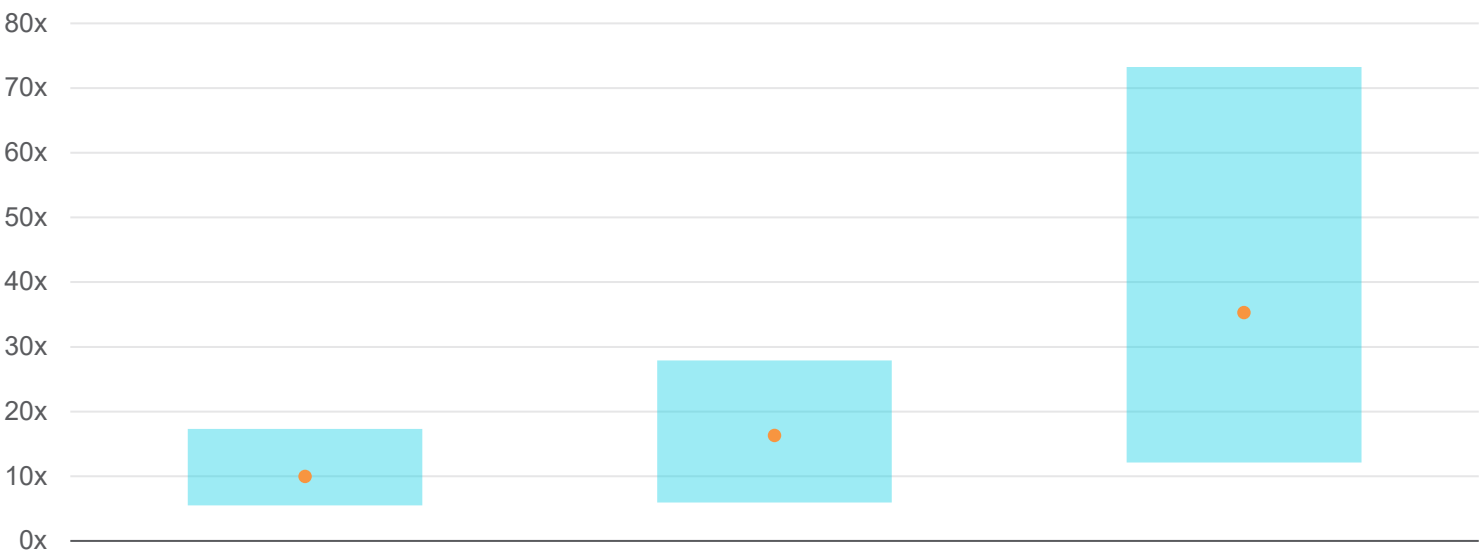
STRATEGIC DIVERSIFICATION AIMS TO IMPROVE EARNINGS AS WE BUILD SCALE IN ADJACENT MARKET SEGMENTS

Our strategy is to continue to build scale and efficiency in licensee services while expanding into adjacent segments of the financial services market that offer stronger earnings potential and are valued more highly by the market.

COMPARATIVE SECTOR TRADING MULTIPLES¹

FY26 P/E ratio

Peer range Average P/E ratio



Licensee Services	Investment Management	Platform	
10.0	16.3	35.3	Average P/E ratio
5.5	6.0	12.1	Min
11.8	21.9	61.2	Peer range
17.3	27.9	73.3	Max

1. Source: Assumptions based on forward Price Earnings using Bloomberg data, Ventura Funds Management (calculations and charting), 06 Nov 2025. Universe includes (AUD) - CAF, CUP; MFG, PNI, L1G, GQG, RPL, PPT, CGF, NGI, PAC, PCG, EQT, AEF, MAF, QAL, CNI, CHC, HMC, GMG, DXS; HUB, NWL, PPS, IFL, AMP

WE RECOGNISE AI'S POTENTIAL TO RESHAPE OUR INDUSTRY AND ARE FOCUSED ON BUILDING THE INFRASTRUCTURE, GOVERNANCE AND SKILLS NEEDED TO LAY STRONG FOUNDATIONS FOR FUTURE INNOVATION

AI ENABLEMENT PRIORITIES

Efficiency & Automation

- Automating Statement of Advice ('SoA') and Record of Advice ('RoA') generation
- Reducing manual workload in compliance and documentation

Reporting & Data Analytics

- Enhancing reporting capabilities
- Delivering deeper business insights

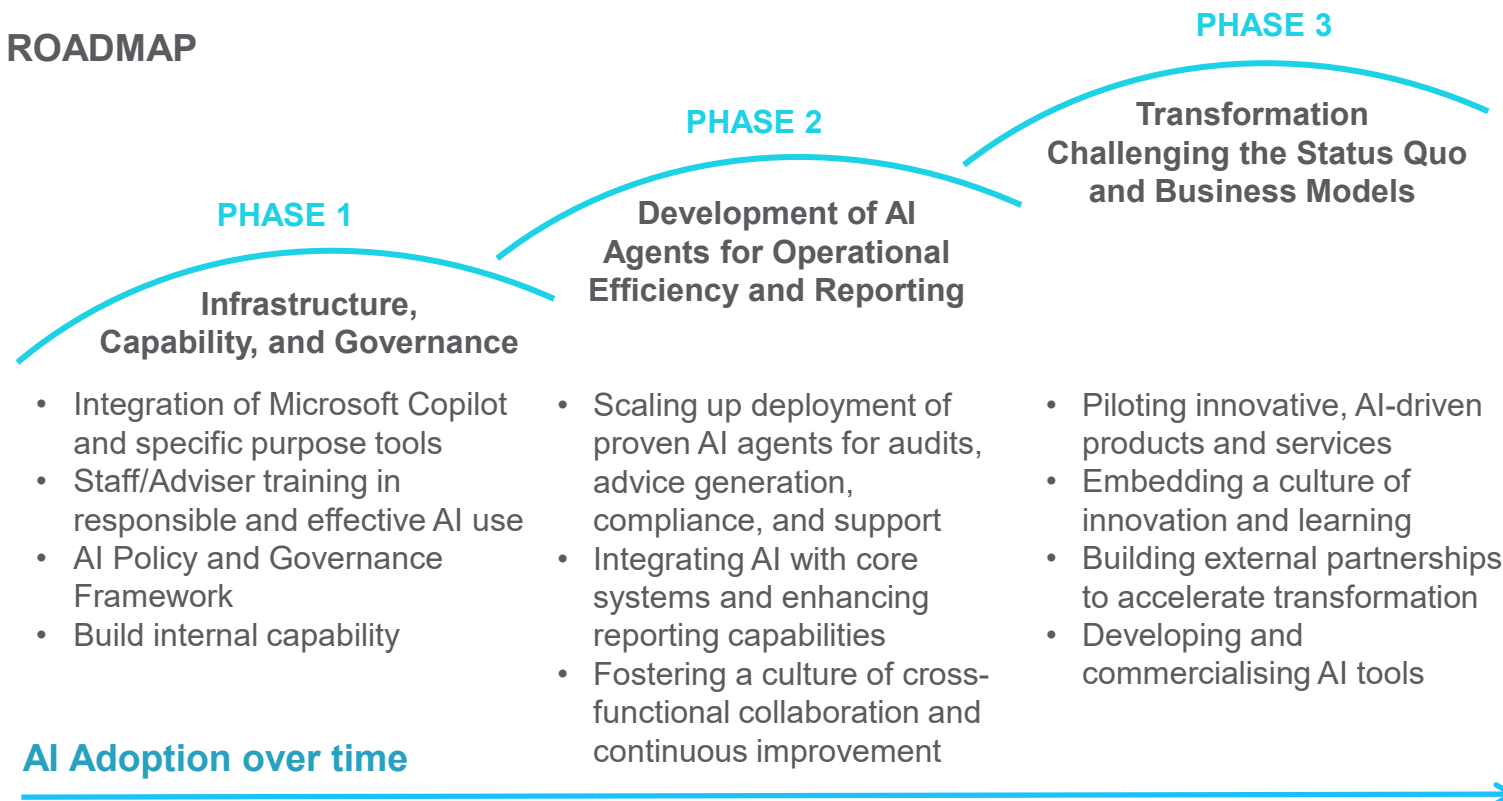
Adviser & Staff Support

- Agents to assist with faster support turnaround
- Self-help tools for advisers and staff

Compliance Automation

- Integrating AI into audit and pre-vet processes
- Increasing compliance coverage using AI coupled with data analytics
- Real time alert monitoring across full advice book

ROADMAP



**Enterprise
AI Agents**



Seamless Integration: Embedded within Office 365, enabling intuitive access for all staff

Data Privacy: All processing and storage occurs within Australia, ensuring compliance with local data residency requirements.

Security Assurance: No customer data is used to train Copilot's large language models, protecting proprietary and client information.

CENTREPOINT IS WELL POSITIONED TO CONTINUE TO GROW REVENUE AND EARNINGS



Core licensee services

- Continues to perform strongly in a highly competitive market.



Salaried advice

- Significant opportunity for revenue growth with the existing adviser footprint and potential for further tuck-in acquisitions.



Strategic Initiatives

- Managed accounts \$484m +14% from 30 June 2025
- IconiQ confirmed transition pipeline ~ \$ 1billion



Underlying EBITDA guidance for FY26

- Is in the range of \$11.5m to \$12m reflecting disciplined financial management.



END CEO UPDATE