



Shareholder Update

Powering digital platforms to offer financial products with zero friction.

July 2022

Private + Confidential



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Not a disclosure document

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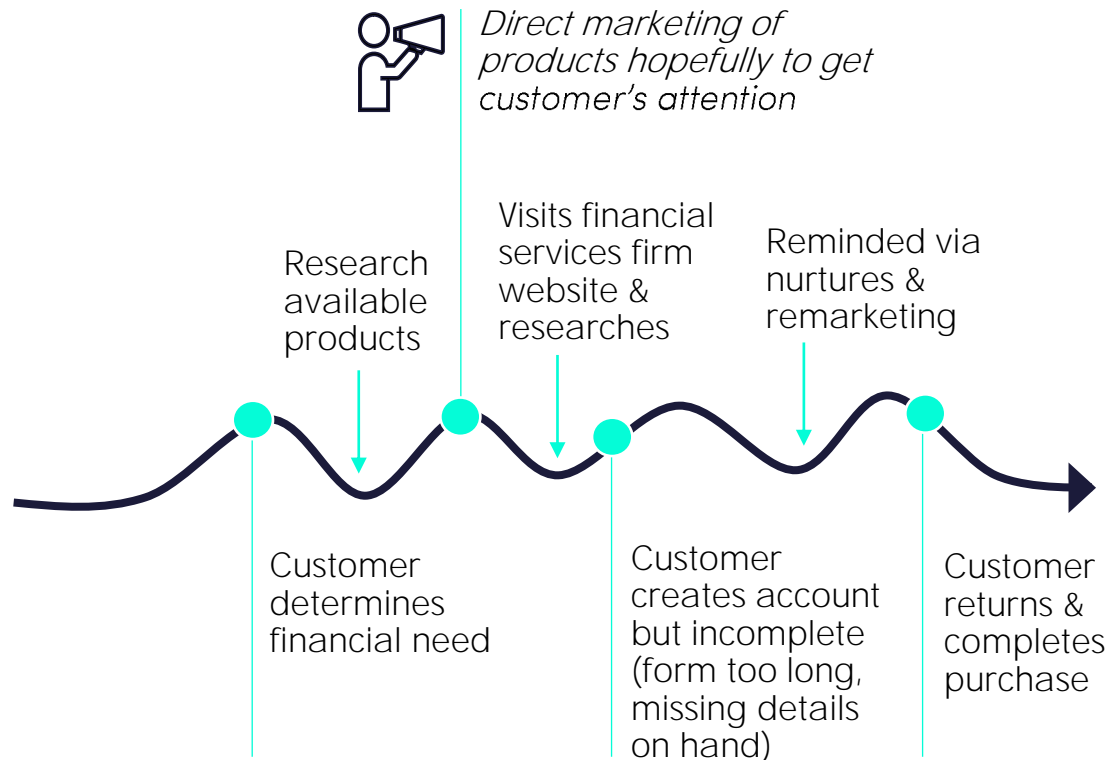
Operational highlights

Significant progress across the business over the past 6 months.

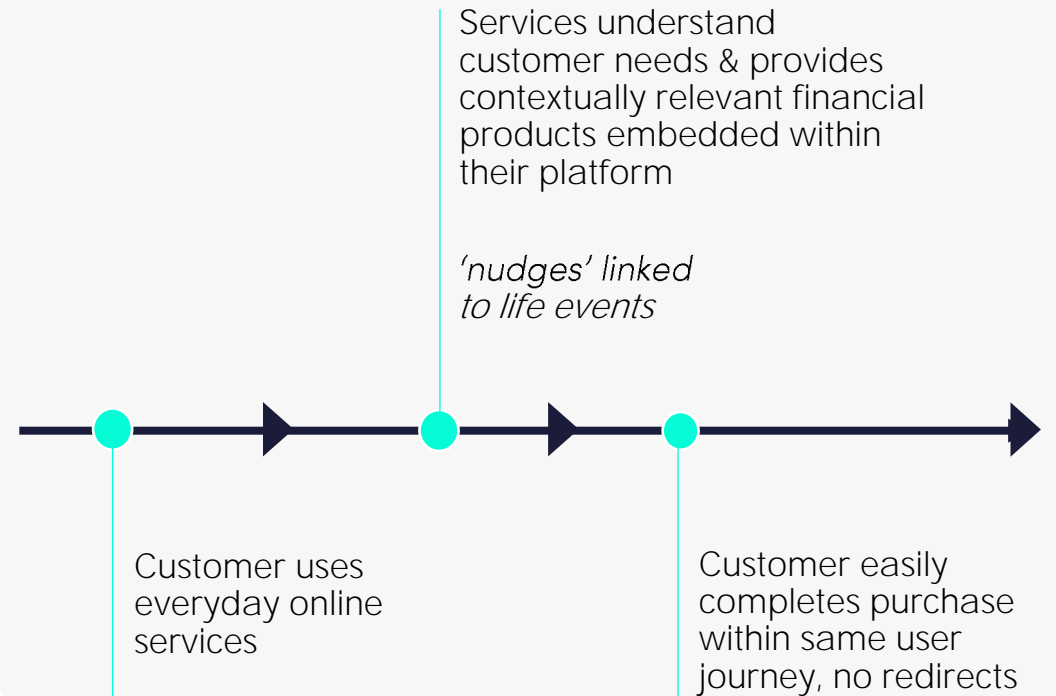
- ✓ **Strong partnership traction**, validating our embedded finance technology and distribution strategy.
 - **Transformational** partnership signed with Tanda (Australia's leading rostering & attendance software)
 - **2** distribution partners live (annualising ~1,400 new accounts p.a.)
 - **5** partners in implementation and targeted to go live in next 1-2 months (target **10x** increase in new accounts p.a.)
 - Active discussions with multiple 3rd party financial product providers to access our embedded distribution channel including a Tier 1 industry super fund (>\$100 billion FUM)
- ✓ **Merger completed** with Viento Group Limited.
 - Provides access to capital and operational expertise for scaling up
- ✓ **Elevate Money** is the group holding company.
 - Viento Group Limited name changed to Elevate Money Limited
 - Elevate Money (Elevate) website launched and already receiving reverse enquiries from embedded finance partners www.elevatemoney.com.au
 - Atlantrend Pty Ltd is a wholly owned subsidiary of Elevate Money Limited

What problem do we solve?

Traditional and direct marketing of financial products have great reach but are **not contextually relevant** – huge spend, low conversion



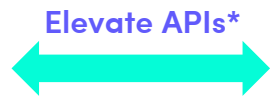
Elevate powers digital platforms with existing customers to **embed financial products** – contextually relevant with zero friction



Our embedded finance technology connects financial products with distribution partners

Financial Products

Elevate securely connects to financial product admin systems for straight through processing.



Automated secure connection,
scalable to service
multi-partners + multi-products



Distribution Partners

Digital platforms embed contextually relevant financial products into their website/app.

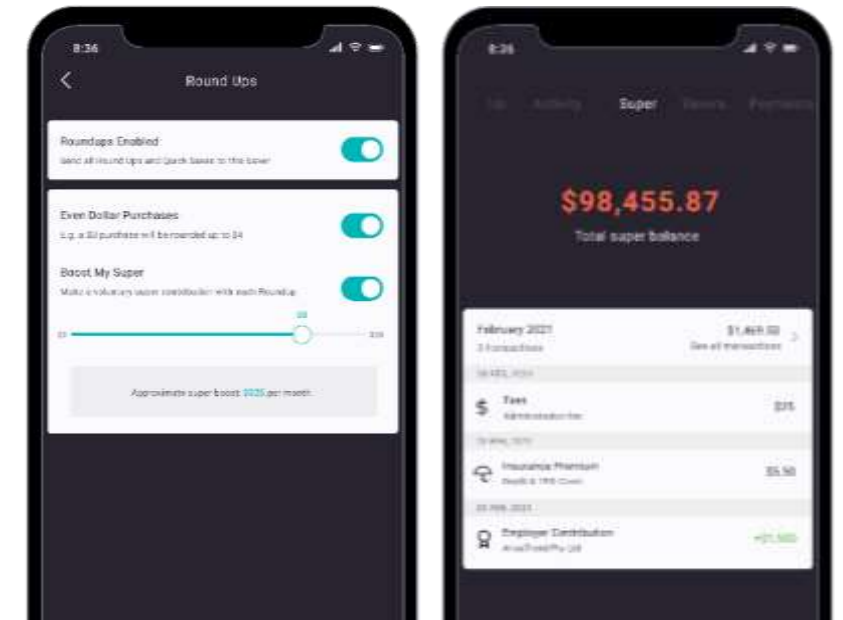


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Compliant with regulations



2-way data flow enables onboarding, transacting + tracking



Self-service end user onboarding within 3 minutes

* Application programming interface

Zero friction solution

for distribution partners, their customers
and financial product providers

Easy for distribution partners

- ✓ Significantly boosts revenue per user at little to no cost
- ✓ Full-service product + API led tech solution (1–2 week setup)
- ✓ Single connector for embedding multiple financial products

Relevant for their customers

- ✓ Right product, right time, right place
- ✓ Complements partner's core product, linked to life event triggers
- ✓ Easy to join within partner's already trusted app/website

High conversion for product providers

- ✓ Zero marketing risk distribution for financial product providers
- ✓ Proven channel to sign up tens of thousands of new customers per annum
- ✓ Efficient channel to access end users of multiple digital platforms

Use case: HR + payroll platforms

Starting with embedded superannuation...

HR onboarding platforms

- ✓ **New job = buy super fund = extremely high conversion rates (~30%)**
- ✓ New staff can easily open an Elevate Super account (3-4 clicks, <1 minute)
- ✓ Remove form filling friction

...with many life event triggers providing opportunity to offer more products

End user HR & payroll apps

- ✓ Time sheets, roster, leave requests, pay slips etc
- ✓ Elevate's two-way API data flow enables users to track their super
- ✓ **Parental leave = car + home loans**
- ✓ **Increased income = discretionary investing, mortgage, insurance**

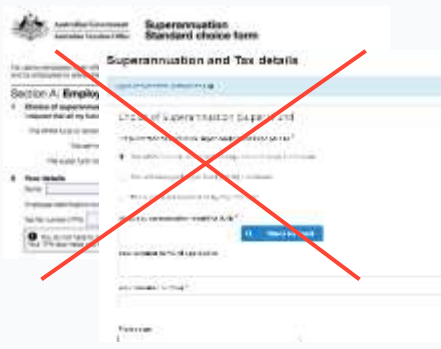
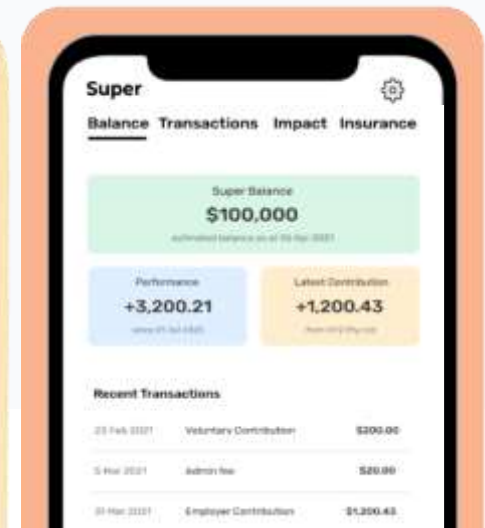
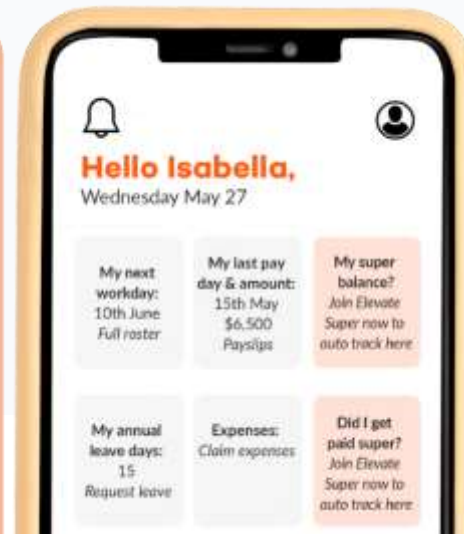
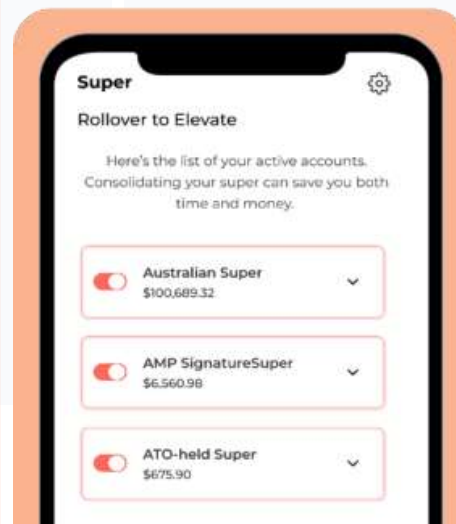
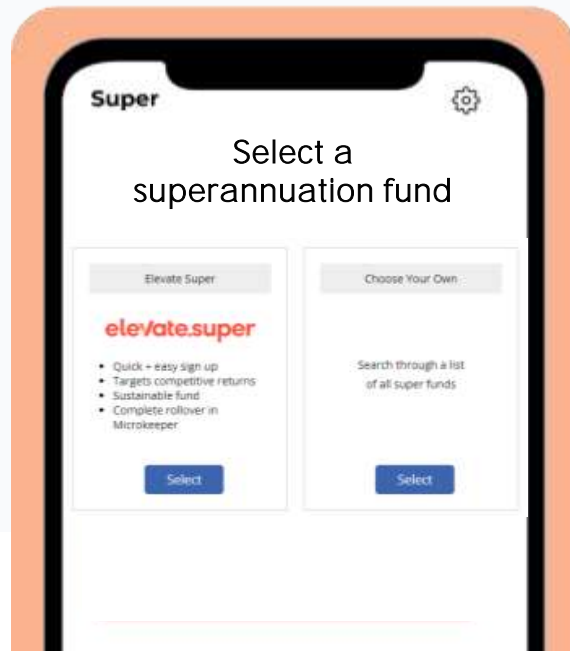
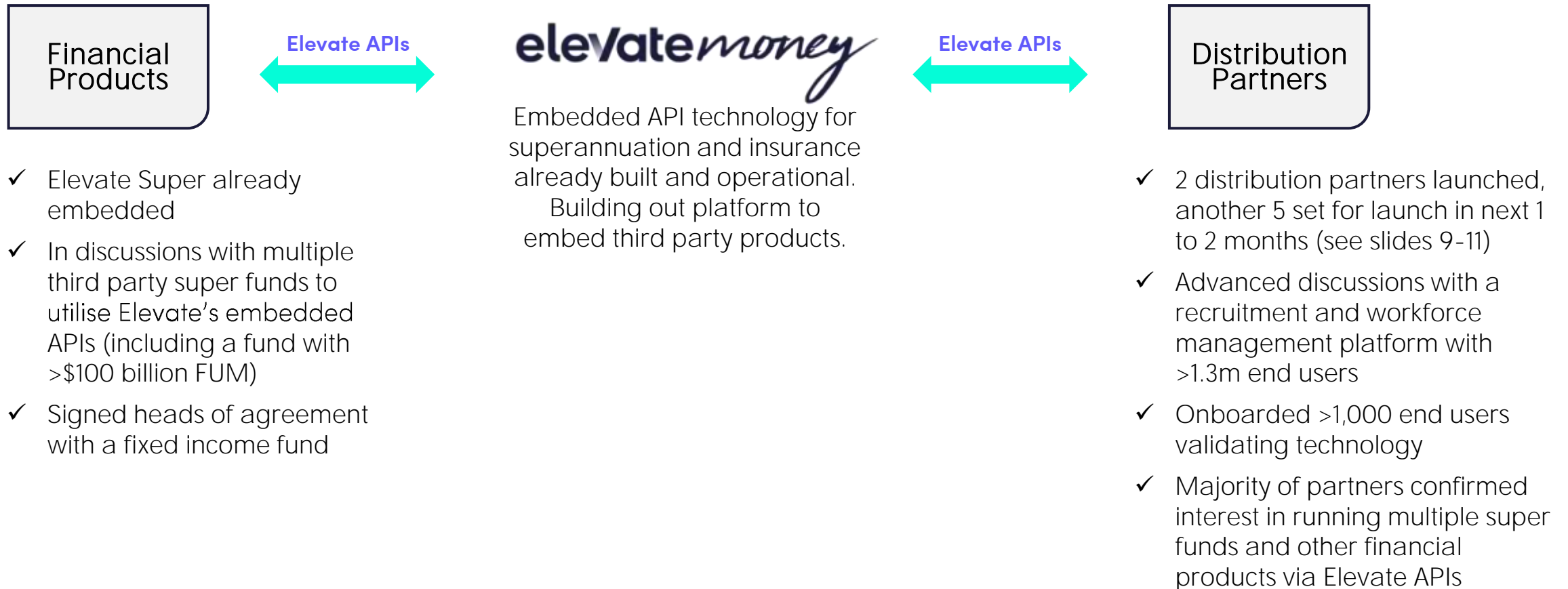


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Significant traction across Elevate Money ecosystem

Rapid growth in distribution partner pipeline, increases attractiveness of Elevate's 'embedded railway' as a new distribution channel for financial product providers.



2 distribution partners live with strong conversions

Elevate Super offered as a choice superannuation fund in partner app.

>1,000

new accounts onboarded

>1,400

annualised new accounts per annum



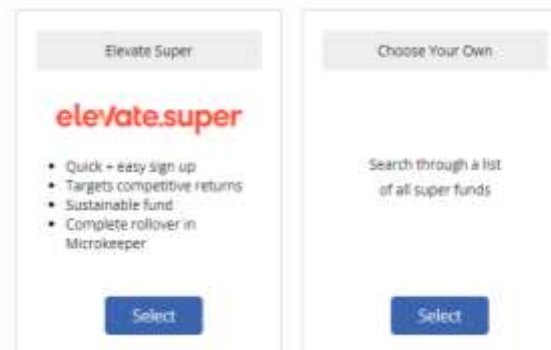
Established workforce management and payroll platform, with ~190,000 end users and strong user growth.



Superannuation Setup

Select a Super Fund

Choose from the following



Fintech with >70,000 subscribers, that turns shopping rewards into investments.



Super

Join Elevate Super

Build your wealth + a sustainable future

Set up your super account in 3 minutes

Quick Access

Refer & Get More T-Points!

Receive up to 10 T-Points by inviting your friends onboard!

5 upcoming launches

Targeted to drive 10x increase in annualised new accounts to 15,000.

TANDA

Transformational partnership to embed Elevate Super and other super funds via Elevate's APIs.

Tanda is Australia's leading rostering and attendance software provider used by over 10,000 Australian businesses.

Received feedback that Elevate's superannuation embedded technology is the most advanced in the industry.

- ✓ Agreement signed
- ✓ Finalising tech integration + testing

Acacia Money

Elevate Super **embedded** as a choice super fund in Acacia Money app. Acacia Money is a fintech providing sustainable money solutions.

- ✓ Agreement signed, tech integration in progress

EAST SUPER *your future starts today*

White label of Elevate Super (product & tech) focused on the Asian-Australian community.

- ✓ Binding heads of agreement signed; preliminary trustee approval received



White label of Elevate Super (product & tech), to launch a true-label community focused ethical super fund.

- ✓ Agreement signed, bespoke investment option + preliminary trustee approval received, white label PDS submitted for trustee approval

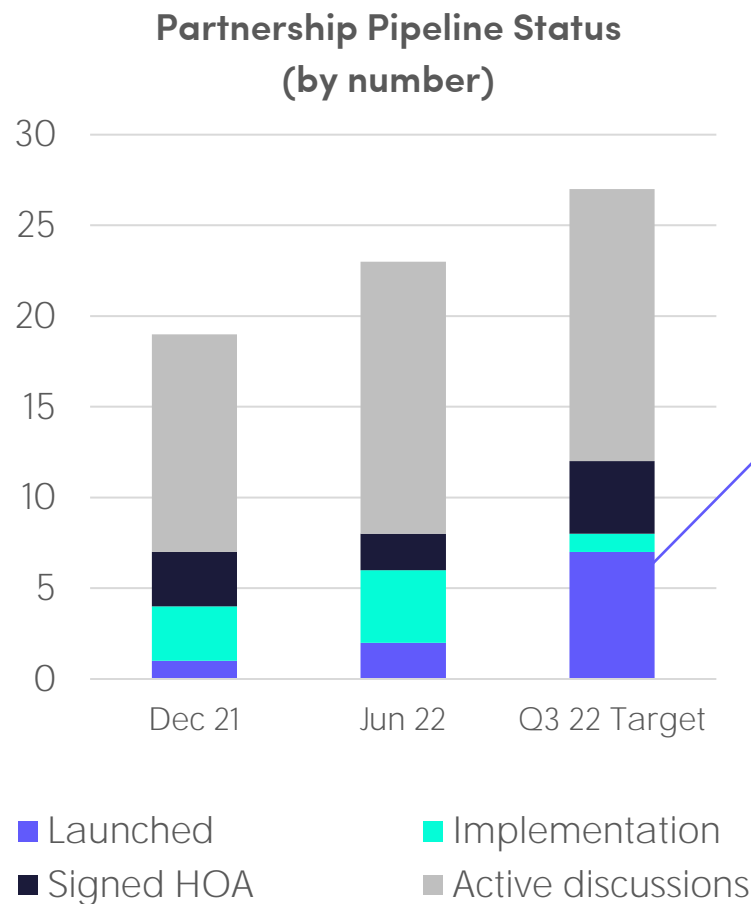
Established workforce management platform

Elevate Super to be **embedded** as a choice super fund in the platform, and broader partnership opportunities being explored.

The partner is a workforce management platform with 500 employer clients.

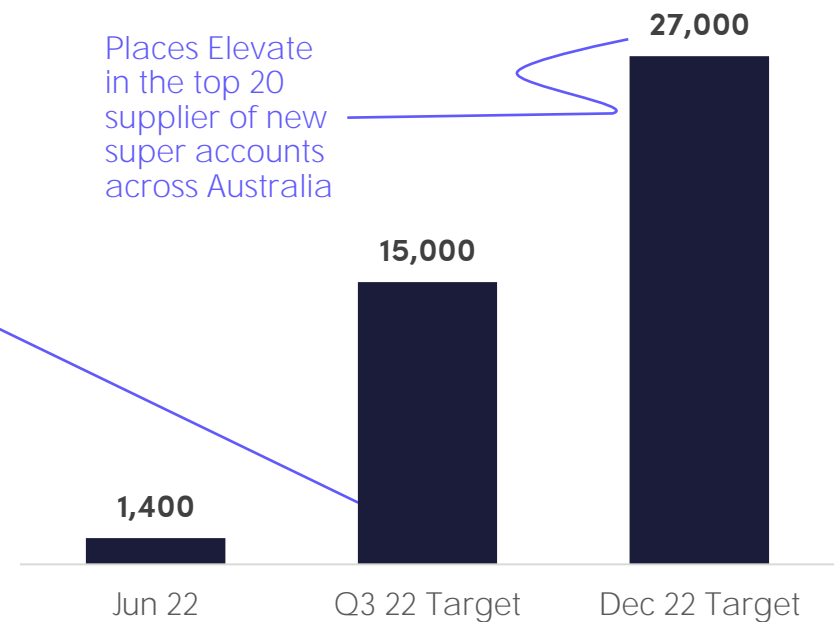
- ✓ Key terms agreed, expect contract signing imminently

On track to achieve 10x increase in annualised end user accounts



Current Status:
2 launched, **4** signed and in implementation, **1** key terms agreed (subject to contract signing)

Annualised New End User Accounts Per Annum (of launched partners)



Revenue model: Monetising end user accounts in 3 ways

SaaS revenue

White Label

Distribution partners white label Elevate Super product + super onboarding/engagement tech in own brand.

- ✓ Elevate earns setup fee, ongoing tech fee plus share of FUM fee
- ✓ Distribution Partner earns share of FUM fee
- ✓ Generates working capital

Annuity revenue

Own Financial Products

Distribution partners embed Elevate Super and/or AtlasTrend managed funds in their apps.

- ✓ Elevate earns FUM fee
- ✓ Distribution Partner earns CPA fee per funded account and/or ongoing share of FUM fee
- ✓ Requires working capital to fund CPA payment to partners as revenue builds over time (with FUM increase)

Consumption revenue

Third Party Products

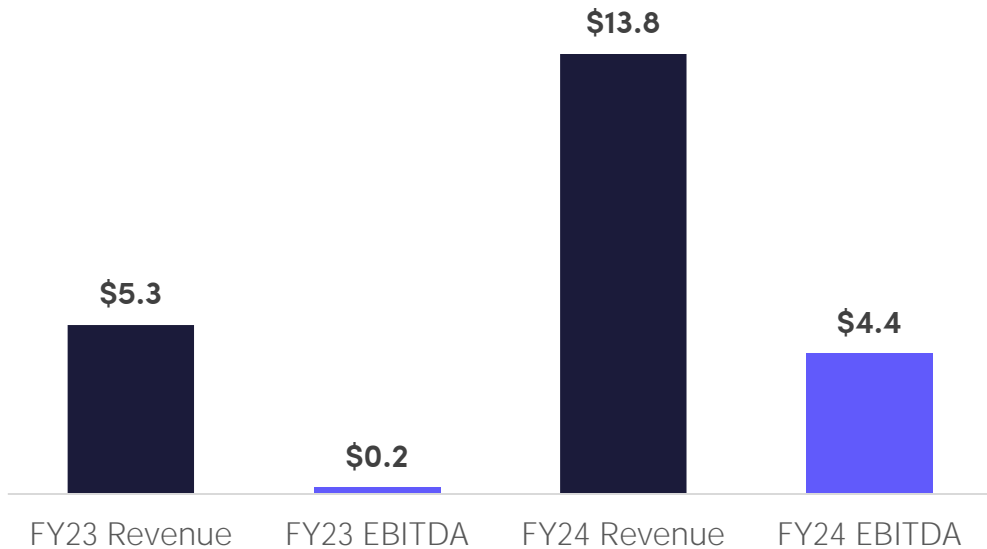
Distribution partners embed third party financial products (super and non-super) in their apps.

- ✓ Elevate earns CPA fee per funded account
- ✓ Distribution Partner earns share of CPA fee
- ✓ Generates working capital

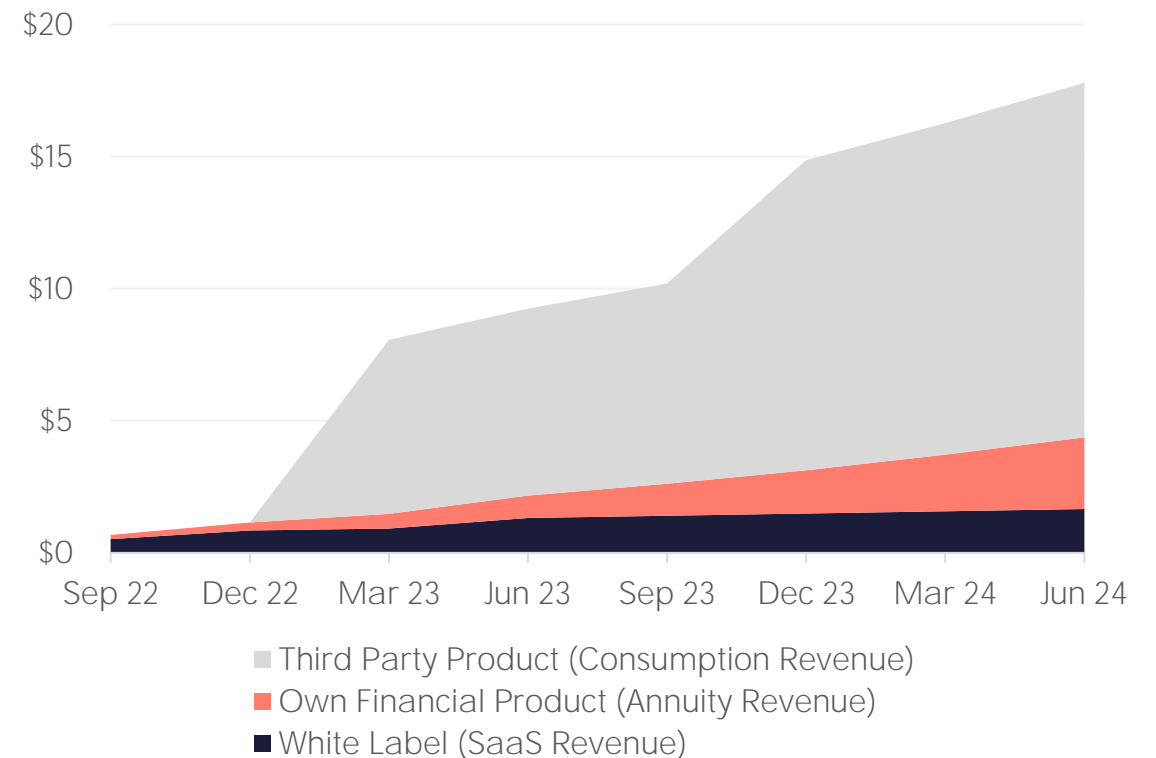
Target financials

- SaaS and annuity revenue streams provide a strong foundation with significant upside from consumption revenue.
- Live discussions with multiple third-party product providers keen on accessing Elevate's fast-growing distribution base.

Target Revenue and EBITDA

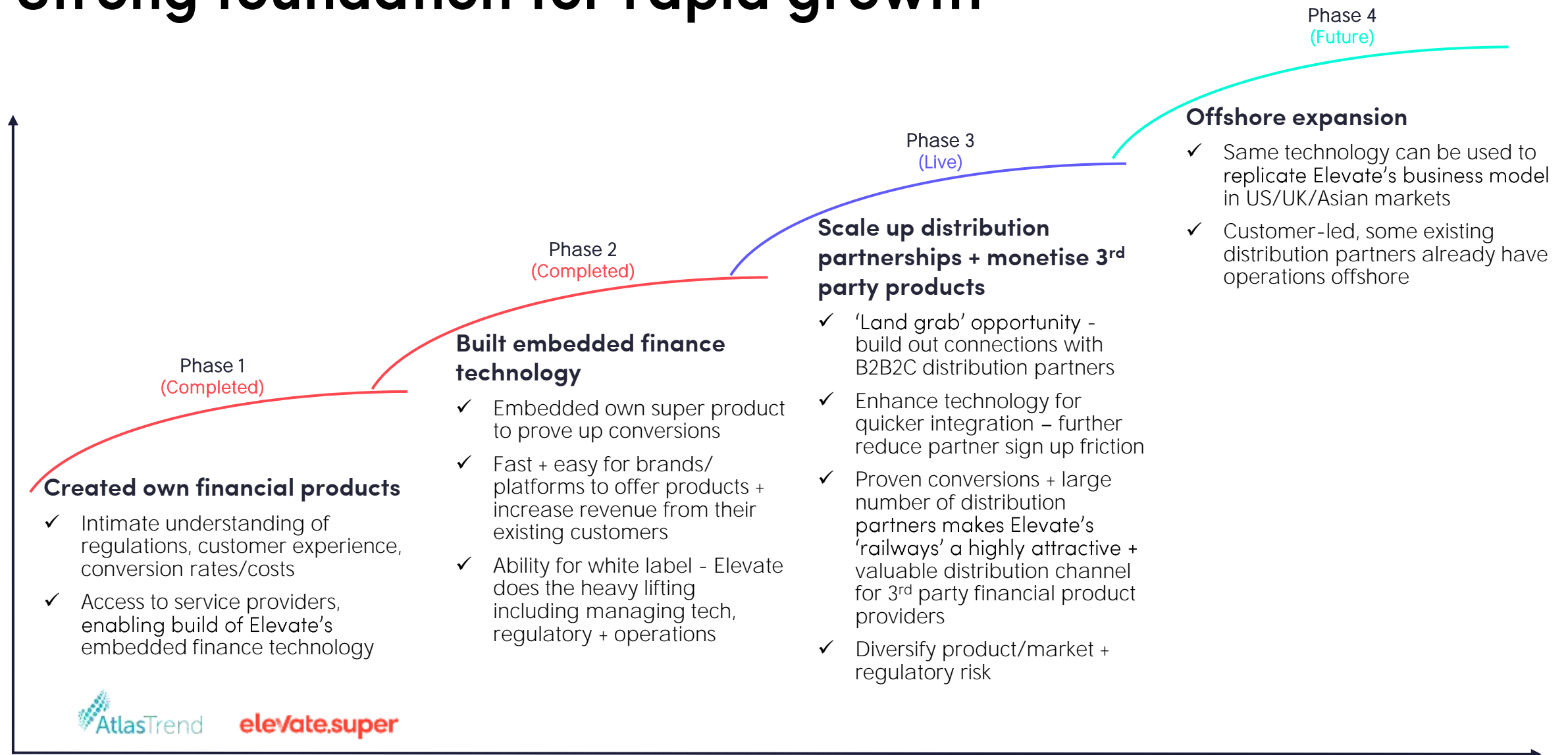


Target ARR¹ (\$m) by Quarter and Revenue Type



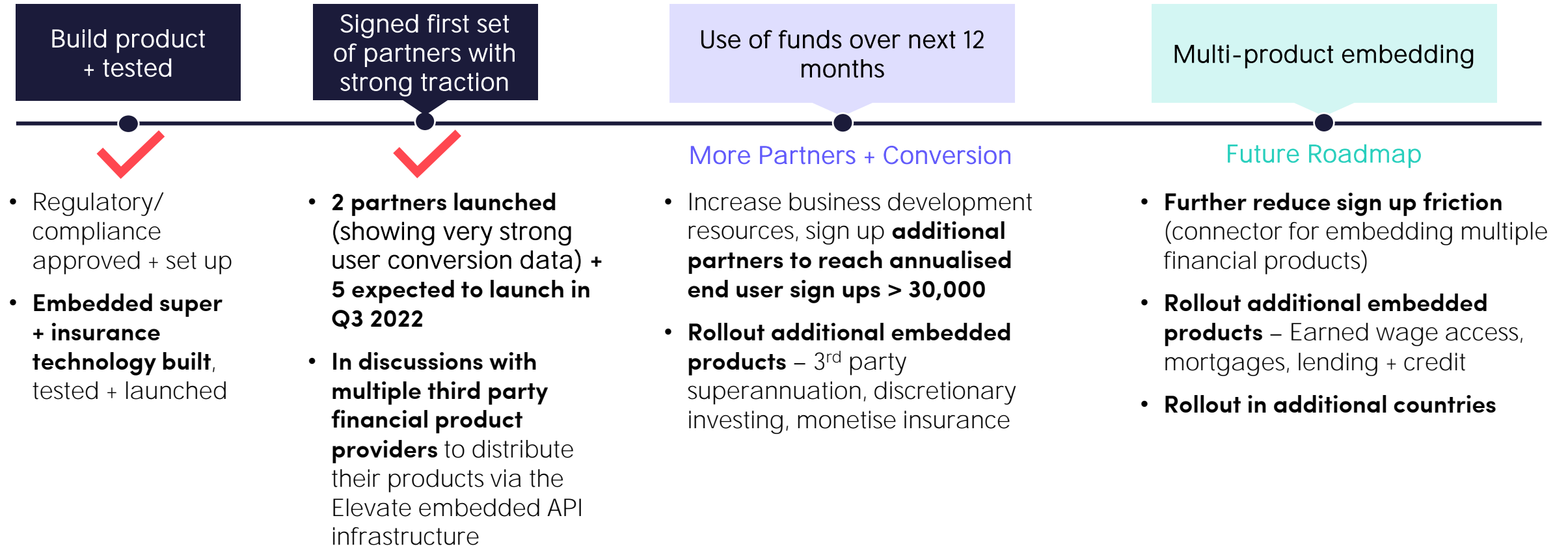
1. Annual recurring revenue

Strong foundation for rapid growth



Raising funds to accelerate growth

Funding will position Elevate to maximise the potential of its early mover advantage in embedded finance and drive conversion on its growing partnership pipeline.



Team with deep tech, digital + finance experience



Kent Kwan
Co-founder/CEO

Investing, banking & private equity in Aus & UK, managed >\$1bn equities. Previous roles at JPMorgan, Macquarie & CIO at an ASX-listed company, delivering 180% return for investors.



Kevin Hua
Co-founder/CIO

Investing & banking in Aus & Asia. Investment Committee member at Realside Capital & Atrium Investment Management. Former hedge fund partner & roles at JPMorgan.



Jade Ong
Co-founder/COO

Investing, banking & private capital in Aus & UK. Investment Committee member of Pengana's Property Securities Fund. 9+ years at Macquarie & Acting Portfolio Manager at IAG Asset Management.



Marcelo Silva
Chief Marketing Officer

Digital veteran in Aus & Asia. Launched ING Direct (as Internet Manager) & PayPal (as Head of Marketing) in Australia. Founded DTS, Digital Transformation Score.



Benjamin Weiss
Advisor

Venture Partner at Softbank Ventures Asia, Managing General Partner at CE Ventures. 10 Exits (incl. 3 IPOs).



Tai Tran
Chief Technology Officer

End-to-end tech solutions architect. Full stack developer. Based in California USA.



Lily Jovic
Product

Passion for product, UX, tech stack architect. Portfolio career in publishing, marketing & advertising.



Tom McDonald
Financial Controller & Company Secretary
Chartered Accountant & Company Secretary of ASX listed fund prior to its wind-up.

Previous roles with



J.P.Morgan



Our investors include



Senior Elevate staff (incl. family & affiliates) invested >\$1m cash

Thank you



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